

STUDY

Requested by the TRAN Committee



Role of the longevity economy in the tourism sector



Transport and Tourism



Policy Department
Directorate for Transport, Employment and Social Affairs
Directorate-General for Cohesion, Agriculture and Social Policies
PE 759.309 - January 2025

EN

RESEARCH FOR TRAN COMMITTEE

Role of the longevity economy in the tourism sector

Abstract

This study offers a comprehensive overview of silver tourism in the EU, detailing the sector's current state and potential growth opportunities. It establishes a conceptual framework that categorises key areas within silver tourism and examines specific challenges and opportunities within each. The study concludes with targeted recommendations to address these challenges.

This document was requested by the European Parliament's Committee on Transport and Tourism.

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LINGUISTIC VERSIONS

Original: EN

ABOUT THE PUBLISHER

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Manuscript completed in January 2025

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This document is available on the internet in summary with option to download the full text at: <https://bit.ly/40qGq48>

This document is available on the internet at:

[https://www.europarl.europa.eu/RegData/etudes/STUD/2025/759309/CASP_STU\(2025\)759309_EN.pdf](https://www.europarl.europa.eu/RegData/etudes/STUD/2025/759309/CASP_STU(2025)759309_EN.pdf)

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Please use the following reference to cite this study:

Gaušas S., Leiputė B., Christenko A., Langham E., Szabó R., Tashkenbayev M., Balderas Cejudo A., Zsarnoczky M. B., Buhalis D., 2024, Research for TRAN Committee – Role of the longevity economy in the tourism sector, European Parliament, CASP, Policy Department, Directorate for Transport, Employment and Social Affairs, Brussels

Please use the following reference for in-text citations:

Gaušas et al (2025)

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LIST OF ABBREVIATIONS

AI	Artificial Intelligence
AR	Augmented Reality
CEE	Central and Eastern Europe
CoR	Committee of the Regions
COSME	The Programme for the Competitiveness of Enterprises and SMEs
COVID-19	Coronavirus disease 2019
DESI	Digital Economy and Society Index
DG	European Commission Directorate-General
DG CONNECT	Directorate-General for Communications Networks, Content and Technology
DG EMPL	Directorate-General for Employment, Social Affairs, and Inclusion
DG GROW	Directorate-General for Internal Market, Industry, Entrepreneurship, and SMEs
EC	European Commission
ECTAA	European Travel Agents' and Tour Operators' Associations
ENAT	European Network for Accessible Tourism
EP	European Parliament
ETC	European Travel Commission
GHG	Greenhouse gas
ICT	Information and communication technology
IRM	International retirement migration
ISO	International Organisation for Standardisation
ISTO	International Social Tourism Organisation
MR	Mixed Reality
MS	Member States
NFC	Near-field communication
NTO	National Tourism Organisation

PPS	Percentage points
QR	Quick-response
RFID	Radio-Frequency Identification
SCE	Smart Cruise Ecosystem
SDGs	Sustainable Development Goals
SME	Small and medium-sized enterprises
SMP	Single Market Programme
TEN-T	Trans-European Transport Network
the Council	Council of the European Union
TRAN	European Parliament Committee on Transport and Tourism
TTF	European Parliament Tourism Task Force
UNWTO	United Nations World Tourism Organisation
VAR	Vector autoregression model
VR	Virtual Reality
WCAG	Web Content Accessibility Guidelines
WHO	World Health Organisation
XR	Extended Reality

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EXECUTIVE SUMMARY

KEY FINDINGS

- With significant growth in the EU's older adult population expected, tourism must adapt to harness **the potential of the longevity economy**.
- **By 2040, tourism spending by those aged 55+** is projected to nearly double, reaching **369.5 billion EUR** – a 111% increase since 2019.
- **Six intertwined categories of silver tourism** that encompass most applications of tourism among older adults are identified and analysed in detail, along with their challenges: wellness tourism, accessible and medical tourism, and international retirement migration (IRM), multi-generational, smart tourism.
- **Wellness, accessible, and medical tourism** should address the diverse needs of older adults, bridging financial gaps and overcoming healthcare and tourism sector divides, without reinforcing ageism.
- **International retirement migration (IRM), multi-generational, and smart tourism** face challenges related to social integration, balancing family needs, and avoiding an overemphasis on technology at the expense of holistic integration.
- Silver tourism offers a unique opportunity to **reduce seasonality, alleviate healthcare demands, and drive economic growth** simultaneously.
- Silver tourism combats isolation, fosters **well-being**, and improves **life satisfaction**. Environmental impacts, such as resource depletion and habitat degradation, can be mitigated through **sustainable practices**.
- The EU should develop a **roadmap for silver tourism** and strengthen current tourism initiatives. The roadmap should focus on priority areas, such as sustainable tourism practices, accessibility, and multi-generational travel, aligning efforts across Member States.
- Enhanced **scenario planning and foresight** in the EU silver tourism sector are essential to boost resilience and address unexpected crises (e.g., COVID-19, climate change, natural disasters). This can be achieved through the Competence Centre on Foresight and by expanding programs like Crisis Management and Governance in Tourism.
- **Cooperation** among silver tourism stakeholders and expanded **research** are crucial to addressing ongoing challenges effectively.

Background

By 2050, about 30% of the European Union's (EU) population will be over the age of 65 ([Eurostat, 2023b](#)). The longevity economy refers to the economic opportunities and challenges that arise from the increasing number of people living longer and healthier ([Klimczuk, 2021](#)). This study **aims to highlight how the longevity economy affects and will affect the tourism sector** in the EU, including its challenges, opportunities and implications. It provides general and specific recommendations pertinent to a specific category of silver tourism. The scope of the study is the EU as a whole, capturing the key insights since 2014.

Silver tourism is a key component of the longevity economy focused on catering to the travel and leisure needs of older adults ([Zsarnoczky et al., 2016](#); [Zsarnoczky, 2017b](#)). A **conceptual framework of silver tourism** was developed based on the literature review and expert interviews. It consists of six intertwined categories analysed in detail: wellness, accessible and medical tourism, international retirement migration (IRM), multi-generational and smart tourism.

The challenges and opportunities of wellness, accessible, and medical tourism

One of the **key challenges in silver tourism lays in understanding the diversity of the sector**, its participants' needs, and ageism¹ that prevents older adults from travelling. A growing demand for wellness tourism opportunities can be seen, however, this is **often limited to those financially affluent**. The increased popularity of medical tourism also brings challenges such as low public healthcare funding, poor cooperation between the healthcare and tourism sectors, and migration of medical professionals. Lastly, a **gap between the supply and demand of accessible tourism solutions exists**, calling for a universal design approach to personalised tourism services.

IRM, multi-generational travel and smart tourism

IRM is a phenomenon of older adults travelling to more favourable regions. Although they **face insecurities due to social exclusion**, opportunities exist to better engaging IRM tourists in local, expatriate communities. To add, multi-generational travel is growing as older adults are taking trips with their families. They also face challenges such as lack of relaxation and unaccounted needs of children. One way this can be alleviated is **with customised modes of travelling** (e.g., cruises, riverside trips). A significant **growth of smart tourism² was also seen in the last decade**. Despite this, too much importance is often given to technology itself rather than its holistic integration. Digitalisation can help unlock the dual transition, developing sustainable digital ecosystems.

Economic potential, social, environmental and industrial implications

A quantitative model was used to estimate the expenditure of silver tourism based on the EU population projections. **By 2040, silver tourism expenditure by tourists aged 55 and above will reach 369.5 billion EUR** (111% since 2019). This rapid growth suggests that older adults will become an increasingly dominant force in tourism. This also offers a unique opportunity to simultaneously **reduce healthcare burdens** while driving **economic growth**. Silver tourism continues to be effective in **reducing seasonality** by offering stable employment and year-round revenue.

Silver tourism helps older adults **combat social isolation, and foster personal and community well-being**. It also causes carbon emissions, resource depletion and habitat degradation, which can be overcome by long-term eco-friendly practices. Silver tourism also presents a significant potential for enterprises that may be unlocked by addressing barriers such as **digital accessibility and inclusivity**.

¹ According to the World Health Organisation, ageism refers to 'the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age ([World Health Organisation, 2021a](#)).

² Smart tourism refers to the integration of advanced technologies, such as information and communication technology (ICT), mobile communication, cloud computing, artificial intelligence, and virtual reality, to enhance tourism experiences, improve resource management efficiency, and increase destination competitiveness with an emphasis on sustainability ([Gretzel et al. 2015](#)).

Figure 1: Summary of silver tourism challenges, opportunities and impacts

CHALLENGES	OPPORTUNITIES		IMPACTS
Ageism and stereotypes	Inclusion training, awareness programmes and universal design	ECONOMIC	Seasonality reduction, stabilised employment, revenue.
Unappealing marketing	Personalisation of tourism offers		
High behavioural diversity	Improved marketing, quality and safety of services	ENVIRONMENTAL	Increased carbon emissions, resource depletion, and habitat degradation
Unmet accessibility needs	Public co-funding programmes to increase access		
Unforeseen crises and shocks	Digital technologies to enhance tourism experiences	SOCIAL	Increased well-being, life satisfaction
Sustainable development in tourism destinations	Smart tourism to achieve dual transition	INDUSTRIAL	Inadequate digital accessibility in tourism services
Lack of data and research	Cooperation between stakeholders		

Source: Visionary Analytics

Policy recommendations

This analysis yields several policy recommendations to promote and enhance silver tourism:

- Increasing **cooperation** at the EU level between stakeholders in different policy fields and sectors connected to silver tourism by setting up a working group on the project of an **EU's roadmap to silver tourism**, and enhancing **scenario planning and foresight** in the EU silver tourism.
- Raising awareness to **target ageism** and providing **education and specialised training** on inclusive tourism.
- Employing inclusive **tourism marketing campaigns** to better understand the target audience and promote rewarding tourism experiences. Evidence on behavioural characteristics of older adults as tourists (life experiences, family, accessibility needs) and universal design approach should be used.
- **Reducing disparities and financial barriers** for older adults to participate in tourism by introducing national co-funding programmes for silver tourism activities (e.g., [Imserso](#)).
- Enhancing **data collection and research** (e.g., tourism data granularity beyond age 65, behavioural diversity, medical, multi-generational tourism, etc.).
- Increasing **institutional support and funding** towards **sustainable practices** (e.g., supporting the use of EC-developed indicators and projects on sustainable infrastructure).
- Supporting **other areas** such as the resilience to shocks (e.g., climate change, pandemics).

Recommendations specific to each silver tourism category analysed in the study:

- **Wellness tourism** should be enhanced by EU-level programmes for active ageing, while MS should consider encouraging wellness tourism services via national healthcare systems.
- **IRM** can benefit from supporting arriving older adults (connecting families, providing legal and social support) and dedicating EU funds to help mitigate the social and environmental impacts on local communities.
- **Multi-generational travel** should be furthered by developing guidelines for family-friendly destinations including incentives for family travel.
- **Accessible tourism** needs continued efforts to develop guidelines for accessibility, including education programmes and increased dissemination of existing funding mechanisms.

- **Medical tourism** should see an increase of cooperation between medical and tourism service providers, enhance staff training and risk assessments to ensure quality of services.
- **Smart tourism** requires a unified conceptual framework, strengthened operational processes for smart projects, and robust support for smart city initiatives.

1. INTRODUCTION

1.1. Rationale of the study

The population of the world is rapidly ageing. This shift is particularly noticeable in the European Union (EU), where more than one-fifth of the population was aged over 65 in 2023 and the median age increased in 24 out of 27 Member States (MS) ([Eurostat, 2024b](#)). The changes in the demographic landscape of the EU are affecting all sectors of the economy. Year-to-year, the proportion of older adults in the population of most EU countries is increasing, and it is projected that about 30% of the European population will be over 65 of age by 2050 (Eurostat, 2023b). Traditional economic structures must adapt to accommodate the growing population of older adults. This shift is not merely a matter of extending working lives or increasing healthcare services but involves a comprehensive transformation across various sectors. This process is often called the **longevity economy**, referring to the economic opportunities and challenges that arise from the increasing number of people living longer and healthier lives, driving demand for products, services, and innovations tailored to older adults ([Klimczuk, 2021](#)).

Silver tourism is a key component of the longevity economy focused on catering to the travel and leisure needs of older adults ([Zsarnoczky et al., 2016](#); [Zsarnoczky, 2017b](#)). As this population grows, there is a rising demand for tourism solutions that accommodate their specific preferences and requirements. This includes, for example, accessible travel options, age-friendly accommodations, and tailored experiences that enhance their quality of life. Silver tourism focuses on harnessing the substantial economic potential of the older population by meeting the needs of older travellers.

The overall **aim** of the study is to highlight how the longevity economy is affecting and will affect the tourism sector in the EU, including the broader social, environmental and industrial implications of this shift in tourism demand. The study **objectives** are summarised below:

1. Outline and elaborate in written and visual form how global and EU demographic trends are contributing to the emergence of the longevity economy. Emphasise the anticipated challenges for the tourism sector in adapting to the evolving demand.
2. Conduct a thorough review of EU, grey, sectoral, and academic literature and develop a comprehensive description of ageing in tourism (incl. the concept of silver tourism and its categories).
3. Consider behavioural diversity across age groups and how they relate to silver tourism categories. Provide figures and statistics, when available, on behavioural diversity across age groups and categories, and on older travellers and the EU.
4. Quantify and reference the comprehensive economic performance and potential of silver tourism within the EU economy.
5. Describe the EU policy focus in the field of the longevity economy with specific reference to the tourism sector.
6. Present a selection of three in-depth case studies at national and/or regional levels where policy action and/or public-private partnerships are directed at harnessing the potential of the longevity tourism sector.
7. Provide a set of recommendations for national and EU policy makers on ways to meet the challenges and opportunities arising from the increasing demand for silver tourism solutions.

1.2. Scope and limitations

Silver tourism represents a dynamic and expanding area within the tourism sector, encompassing diverse categories tailored to the varied needs and preferences of older adults. As a relatively

underexplored domain, understanding the full scope of silver tourism requires examining its challenges and opportunities through an exploratory approach. This study aims to provide initial insights into the behavioural diversity among older adults aged 55 and above.

The **analytical scope**: the study encompasses an examination of the primary categories of silver tourism as defined by the conceptual framework (see [section 4.1](#)). Recognising the variability in behaviour, preferences, and capacities within the demographic of older adults, this research endeavours to capture a representative picture of the sector as a whole, while acknowledging the unique characteristics of each category. The study also provides insights on the economic performance and potential social and environmental implications of silver tourism.

The **timeframe**: the study primarily focuses on developments from data sources dating back to 2014, coinciding with the initiation of the programme for the [Competitiveness of Enterprises and Small and Medium Enterprises programme \(COSME\)](#), which began funding efforts for accessible and inclusive tourism within the EU. This period is chosen to encompass all relevant developments that could inform the policy recommendations. Opportunities will consider the time horizon of 2024-2029, and where possible, long-term projections are derived using relevant academic literature, supplemented by interviews and quantitative data analysis. For the in-depth case studies, the most recent and relevant examples have been selected to ensure applicability and timeliness. For further information, refer to [Annex IV Methodology](#).

The **geographic coverage** includes the EU-27³ as a whole. National and lower levels of governance (e.g., regional, local), are used to illustrate policy developments, challenges, and opportunities, and are introduced in the selected case studies. Countries outside the EU-27 and international organisations or institutions were included, where relevant, to provide context on EU cooperation in the tourism sector and to reflect on global trends.

The study has the following main **limitations**:

- **Lack of a universally accepted definition regarding the age groups encompassed by silver tourism.** For the purposes of this study, 55 and above is used as a benchmark as certain longevity tourism service providers target this age group, but this is not a fixed or definitive categorisation.
- **Wide scope in terms of the main topic.** Silver tourism covers a wide range of distinct categories, each requiring its own specific research focus. Some categories (e.g., medical and wellness tourism) overlap and share common challenges. To address this complexity, the study explores each category individually while also identifying interdependencies to guide future research.
- **Significant diversity in terms of trends within countries.** This relates both to their role as a touristic destination (e.g., Mediterranean and northern MS) and as a source of tourists. While this factor makes it difficult to provide universally applicable insights, the diversity is embraced by this research.
- **Limitations of the available statistics.** The available data on silver tourism is often not sufficiently granular. One particular limitation is the lack of EU-level data breaking down touristic activity of older citizens over 65 years (incl. inbound, outbound tourism). The research

³ While data prior to the United Kingdom's exit from the EU in 2020 was accessed for research purposes, only information pertaining to the current 27 EU Member States has been used throughout the study.

compensates for this by complementing available quantitative data with qualitative insights, and encourages further data collection.

- **Limitations of the available academic research.** While academic interest in silver tourism is growing, some categories lack comprehensive coverage (e.g., medical, multi-generational tourism). This study highlights areas requiring further exploration while synthesising existing literature to provide a comprehensive view.

1.3. Structure

The report consists of seven chapters, including the introduction:

- **Trends shaping silver tourism** examines the key demographic and societal trends influencing silver tourism. It also considers behavioural diversity of older adults, challenges and opportunities pertaining to service providers and complementarities with the transport sector.
- **Economic potential and implications of silver tourism** quantifies the economic potential of silver tourism within the EU. It also considers the broader social, environmental, and industrial implications of the growing silver tourism market.
- **Silver tourism: conceptual framework, challenges, and opportunities** provides a conceptual framework of silver tourism and detailed analysis of the current state of silver tourism, identifying key challenges and opportunities in each category.
- **Key actors and policies in silver tourism:** explores the EU policy landscape related to silver tourism. It highlights existing policies and initiatives aimed at supporting silver tourism solutions, and provides a list of key relevant actors.
- **Case studies:** This chapter features three selected case studies on silver tourism developed based on desk research and interviews with case representatives.
- **Conclusions and recommendations:** This chapter summarises the key findings of the study and provides a set of policy recommendations. It outlines ways to address the challenges and leverage the opportunities presented by the increasing demand for silver tourism solutions.

2. TRENDS SHAPING SILVER TOURISM

KEY FINDINGS

- Increasing life expectancy is leading to demographic changes, including greater wealth accumulation among older adults and the need for healthier lifestyles to remain economically and socially active.
- Wealth inequality and declining property ownership could reduce disposable income for tourism in future generations of older adults. Addressing these challenges will require comprehensive reforms to support tourism spending in the future.
- The EU upcoming border control system changes and Green Deal requirements pose new compliance challenges for the cruise industry, requiring significant infrastructure upgrades to meet sustainability and operational standards.
- The behavioural diversity of older adults depends on a wide range of interconnected circumstances, such as life events, age, health, financial situation, among other factors. These factors are constantly changing and have an impact on older adults' decision-making to varying extents.
- The behavioural diversity of older adults engaging in tourism and trends, such as economic difficulties following the COVID-19 pandemic, as well as the digital and green transitions, greatly influences the development of the tourism industry, and the closely connected transport sector.

This chapter outlines the emergence of the longevity economy ([section 2.1](#)), and highlights the key trends shaping silver tourism ([section 2.2](#)). It then discusses the behavioural diversity of silver tourism ([section 2.3](#)), as well as silver tourism service providers and complementarities with the transport sector ([section 2.4](#)). The findings are based on the literature review and expert interviews (see [Annex IV Methodology](#)).

2.1. The emergence of longevity economy

The demographic shift of population towards older age cohorts has significant implications for the future of the economy, necessitating substantial changes in all aspects of life. One of the key goals of the longevity economy is to increase employment over an individual's life course, which has ripple effects on their savings and consumption patterns. As people are expected to live and remain in the workforce longer, they are anticipated to save larger sums, as they continue working over a longer period. Simultaneously, consumption patterns change in response to ageing and health generally declining over the years as health conditions worsen. Ensuring the possibility of healthy ageing for the population is essential to maintain consumption of leisure activities in later years of a person's life ([Scott, 2021a](#)).

The above-mentioned trend is recognised on the EU level. EC Vice-President for Democracy and Demography released a statement that Europe should transition from focusing on ageing as a problem to embracing the concept of longevity, urging to recognise extended lifespans as an opportunity for economic and societal growth ([Šuica, 2024](#)). **At the same time, as a rule, the working life expectancy of both men and women in Europe is considerably lower than healthy life expectancy** ([Weber and Loichinger, 2022](#)). This means that many older adults have additional years of good health after exiting the workforce, affecting the length of time they remain economically active. These patterns point to a growing importance for the longevity economy across market areas, as they create demand for

products and services tailored to an ageing, healthy population. This is even more crucial in the context of various reforms incentivising later retirement, leading to older adults choosing to work for longer across Europe (Hess, 2017). Lastly, Europe is the continent with the highest ratio of adults over 65 years of age compared to the working population in the world, with the EU having 31% compared to 14% worldwide, projected to increase to 57% by 2100 (Cristea et al., 2022).

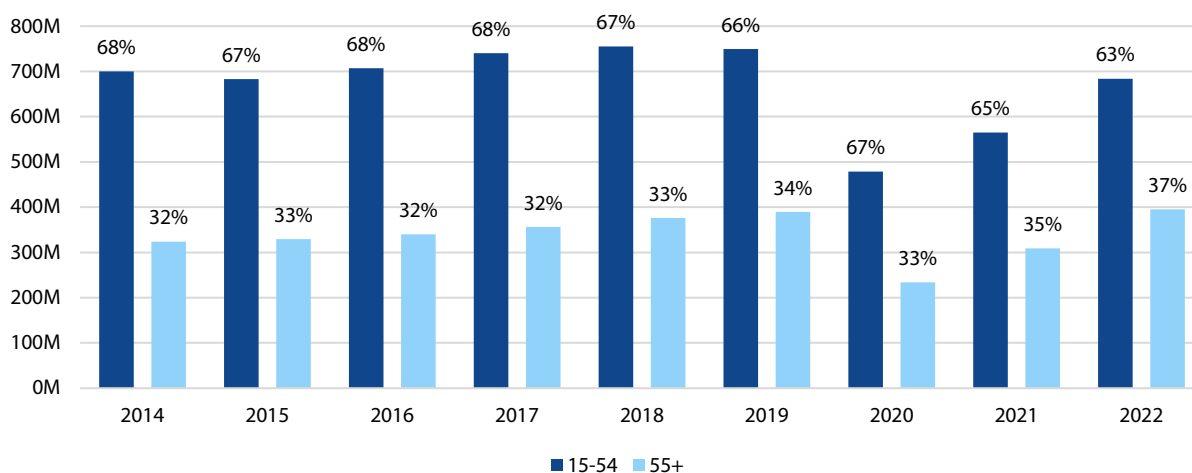
Longevity economy is often defined as **aiming to provide suitable conditions and supply of goods to the ageing population with increased purchasing power, as well as ensuring their active citizenship, working life, and volunteerism** (Klimczuk, 2021). The [World Economic Forum \(2024\)](#) stated that longevity economy is built upon the following principles: (1) financial resilience across key life events; (2) universal access to impartial financial education; (3) healthy ageing as foundational for the longevity economy; (4) jobs and lifelong skill-building for a multigenerational workforce; (5) systems and environments for social connection and purpose; and (6) addressing longevity inequalities, including across gender, race and class.

Tourism is a crucially important aspect of the longevity economy. As healthy ageing becomes more socially important, an increasing amount of research into tourism shows that it **positively contributes to this process, improving both the physical and mental conditions of frequent travellers** (Mendes et al., 2022; Qiao et al., 2022; Stončikaitė, 2022). The mental improvements cannot be overlooked, as touristic experiences allow older adults to contextualise their problems, re-evaluate their lives, and confront negative self-images. This is particularly important for older adults, as they often tend to face issues of ageism and require inclusion in social and leisure activities. To add, better integration of the longevity economy into the larger market is necessary in areas of consumption relevant to older adults, such as low-season tourism (Bran, Popescu and Stanciu, 2016).

All factors above make tourism among older adults, also known as silver tourism, important on two fronts simultaneously. **First, it helps older adults to maintain their health**, improving their quality of life and allowing them to remain active for longer. This enables both their contribution to the workforce and simple economic activities such as daily leisure outings. **Second, it provides an outlet for the growing amount of savings older adults tend to accrue**, enabling their spending, allowing the money to circulate back into the economy, benefiting a variety of sectors related to tourism. At the same time, outbound tourism channels financial flows from one economy to another, often resulting in disproportionate economic benefits for certain countries.

2.2. Changes in economic, demographic, and travel patterns

Silver tourism is often seen as a sector with particularly high economic potential. A common belief is that older adults tend to possess more wealth than other cohorts, but the relationship between age and wealth is not linear. According to [European Central Bank \(2021\)](#), net wealth of a person in the euro area tends to peak around age 60, however, it begins decreasing after that. Still, in 2021, older adults in the 75+ cohort, on average, possessed almost as much wealth as adults in the 45-55 cohort, and more than every younger cohort. This comes in contrast to 2017, when adults aged 45-55 held about 13% more wealth than adults 75+ on average. To add, older adults are **travelling at rates way higher than in previous decades, with significant changes in their participation within the last 10 years**, as can be seen in Figure 2 [Error! Reference source not found.](#). This can be attributed to multiple factors. Increased lifespans mean that older adults have more time to travel. The trend towards pursuing healthier lifestyles both encourages older adults to travel more and allows them to stay healthy and active for longer ([Patterson and Balderas-Cejudo, 2020](#)). The main trends that could be traced across silver tourism are discussed below.

Figure 2: Total number of tourist trips of one night or over within the EU by age group

Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/TOUR_DEM_TTAGE) data

Older adults' cautious spending

A common assumption about older adults is that they simply devote their later years to spending the wealth they have accumulated before reaching retirement. [Horioka and Ventura \(2024\)](#) found that **less than half of European older adults of pension age are decoupling from their wealth**. In contrast, the majority of older adults are still accumulating wealth, albeit at a slow rate, which suggests that their income outweighs their spending, despite them being retired. The study also found a strong link between the desire to leave bequest (inheritance) and continuous wealth accumulation. This finding is crucial, as it shows that older adults are not always interested in spending their accrued resources. According to [Pellegrini, Sarman and Maggi \(2021\)](#), **adults aged over 53 are less likely to spend on accommodation during touristic trips, compared to the age cohort of 41-53**. They also tend to avoid spending on accommodation when travelling with children below 15, which has direct implications for multi-generational travel.

Health and financial concerns change over the years, with younger older adults often still being in the workforce and relatively healthy, enabling them to travel and afford expenditure on luxury goods ([Patterson and Balderas-Cejudo \(2020\)](#)). Simultaneously, the more aged older adults, bound by health problems, travel less, often preferring domestic destinations. **Country of origin also influences the spending patterns of older adults**. For example, older adults from more affluent countries like Germany and Italy are willing to spend a sizeable part of their wealth on healthcare, cultural needs, and recreation ([Schulz and Radvansky, 2014](#)). However, that is not the case for older adults from less economically developed countries, such as Slovakia, where most of older adults' spending is attributed to day-to-day needs ([Ibid, 2014](#)).

According to expert interviews (see [Annex V](#)), **future generations might become even more cautious in their spending**, owing to growing wealth inequality and low property ownership rates. Low property ownership means a significant amount of spending on rent in future generation, limiting the amount of capital that could be spent on leisure activities, including tourism. In addition, international retirement migration is often fuelled by the sale of property in the origin country by prospective migrants. This issue expands beyond the scope of tourism alone, and will require comprehensive reforms to enable older adults to continue spending their savings in the future.

Rural tourism gains popularity amongst older adults

Rural tourism research is becoming increasingly popular. Spain, Romania, and Portugal emerge as leading EU contributors, with research often focusing on integration of rural tourism into local development and sustainable practices (Ruiz-Real et al., 2020). In addition, rural tourism is quite popular amongst older adults in Poland. Balińska and Wojcieszak-Zbierska (2020) found that while about 34% of older adults travelled to international destinations and 25% travelled to Polish cities, rural areas were picked by nearly every fifth tourist at 19% of reported destinations, making them a sizeable part of the touristic activity amongst older adults. Silver tourism can help rural areas, as it brings a **new source of income for households, allowing older adults, who cannot engage in agricultural work effectively, to work in the tourism sector.**

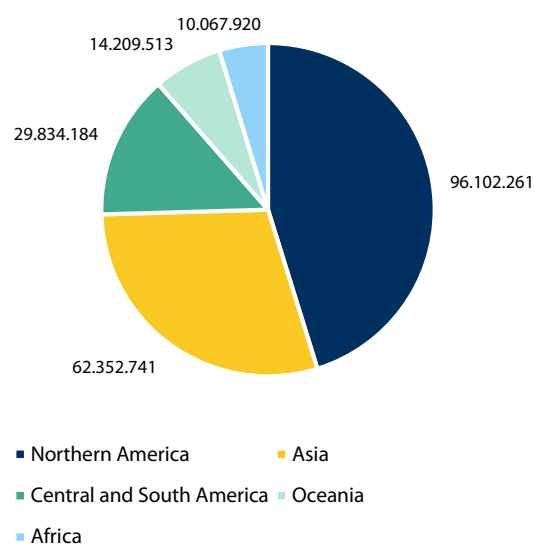
However, those adults often lack certain elements of human capital, such as the capability to speak foreign languages, which might be a factor limiting the appeal of international rural tourism. At the same time, older adults living in rural areas often have special knowledge of local historical, cultural, and natural values, which they can leverage (Wartecka-Wazynska, 2021). To add, there is a wide range of considerations surrounding the development of rural areas for tourism, including whether these regions should evolve to resemble typical tourist destinations. Interest in rural tourism is particularly common with older people from post-communist states, who wish to relive their childhood experiences after being forced to urbanise under previous regimes (Zsarnoczky, 2017c).

Both domestic and international tourism is increasingly important for the EU

The demand toward silver tourism within the EU is likely to come both from internal and foreign tourists. **About 47% of tourists in the EU MS are visitors from other countries, including other EU MS. These visitors represent nearly 46% of all international tourists worldwide,** indicating that almost half of all people traveling internationally choose the EU MS as their destination. This percentage varies heavily between the MS, however, with about 92% tourists in Malta being foreigners, and only 14% in Romania (Eurostat, 2023a). While there is a lack of statistics linking the age of arriving tourists and their country of origin, tourists from Northern America and Asia make up almost 75% of all nights spent at the EU touristic accommodations. Both regions have a considerable and growing older adults' population, making it plausible that a significant number of older tourists arrive to the EU from abroad.

At the same time, more than half of tourists within the EU are still domestic, and **European tourists overwhelmingly choose to travel within the EU.** In 2022, 94% of EU residents' tourist trips were inside of the EU, with about half of the trips being domestic (Eurostat, 2023c), showing similar numbers to pre-pandemic 2019, when 92% of tourist trips were inside of the EU (Eurostat, 2024f). The European population is particularly important for silver tourism as it showcases a clear tendency towards ageing.

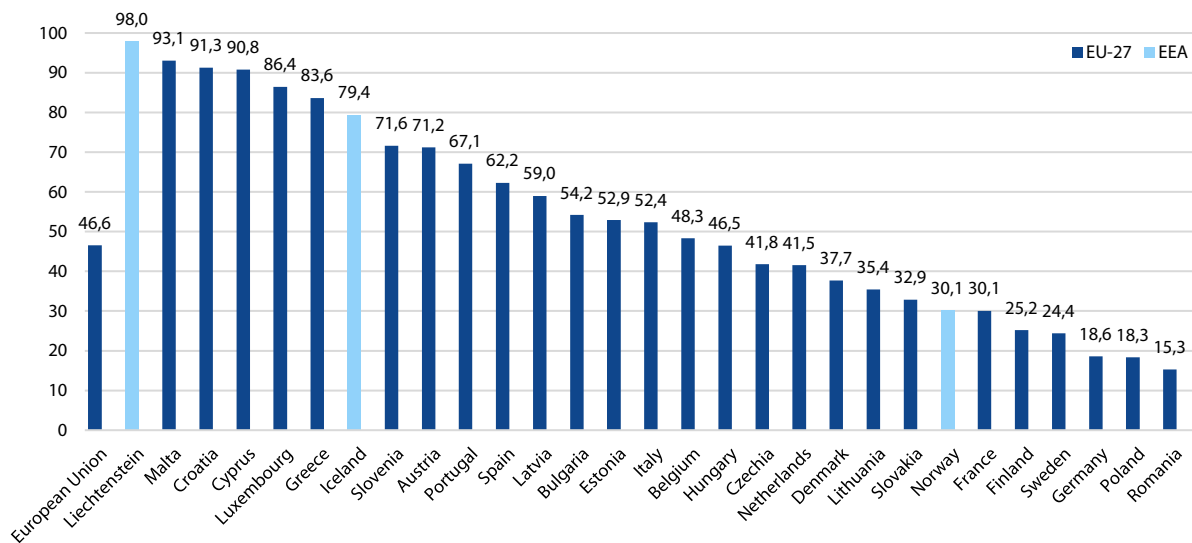
Figure 3: Nights spent at touristic accommodation establishments by geographic origin of the tourist in EU-27 countries, 2023



Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/TOUR_OCC_NINRAW) data

The share of households with a person aged over 60 is projected to grow to 43% by 2050 ([Kyriakou and Belias, 2017](#)). Enhancing domestic silver tourism can help address seasonality in tourism demand and extend economic benefits to less populated or rural regions.

Figure 4: Percentage of nights spent at tourist accommodation establishments by non-domestic tourists by country, 2023



Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/TOUR_OCC_NINAT) data

Cruise travel is getting popular amongst families of older adults

Tourism is heavily affected by the transport sector, as inaccessible locations are unlikely to receive large touristic bases. Tourists account for about 90% of the client base for air, sea, and interstate coach transports, and over 80% for rail and rental cars clientele ([Lohmann and Duval, 2011](#)). These days, the primary mode of transport for long-distance tourism is air travel, which made **sea travel practically obsolete, apart from cruise ships** ([Ibid, 2011](#)). **Retired adults constitute the biggest group of cruise-going tourists**, which can be attributed to them having more money and free time. This allows them to take longer trips, despite not exercising bigger desire to go on cruises than younger generations ([Kawasaki and Lau, 2020](#)). Cruises are also suitable for travel allowing grandparents to spend time with their grandchildren, at times, while being sponsored by their busier working children ([Liu et al., 2020](#)).

[Kovačić and Silveira \(2020\)](#), who explored economic benefits of cruise tourism in Croatia and Portugal, noted **significant positive contributions to local economies, including increased revenue and employment**. However, they also highlighted **concerns regarding environmental degradation and social disruptions**, such as pollution, overcrowding, and exploitation of local culture for profit. This suggests that silver tourism cruises can be an important contributor not only for cruise tour operators, but also economies of the cities often receiving cruise ships. Sustainable management strategies are necessary to balance economic growth with environmental and social wellbeing. At the same time, a new Entry/Exit System (EES), an electronic visitor registration system is planned to come in force in November 2024 in most of the EU MS ([European Union, 2024](#)). The system is creating concerns in the cruise industry, as most operators do not have the necessary infrastructure and resources to comply with it ([Habttemariam, 2024](#)). In addition, a recent report by the EC outlines numerous challenges the industry will have to address to comply with the regulations of the European Green Deal, including

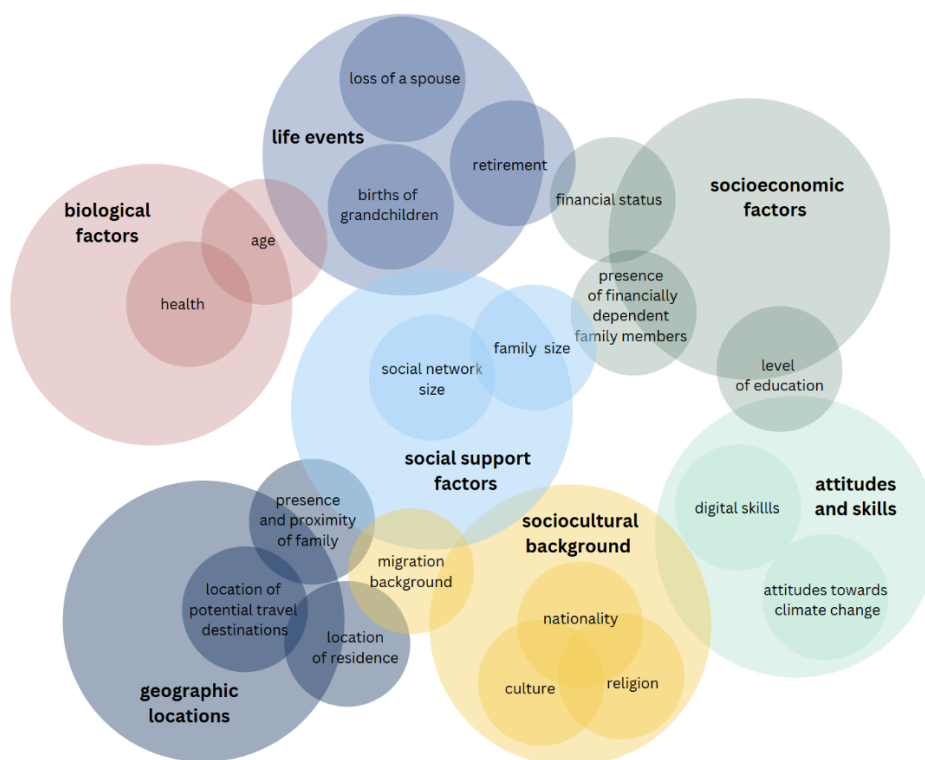
fossil fuel reliance, invasive species dissemination, and air pollution in ports ([European Commission, 2023](#)).

2.3. Behavioural diversity of older adults

The previously described trends shaping silver tourism result from a combination of complex factors. This section explores the diverse behaviours of older adults in tourism, considering factors such as age, financial situation, health, and other individual characteristics. The presence and proximity of certain family members can also influence older adults' tourism behaviour (see [section 4.2.3](#) on Multi-generational travel).

Older adults are a heterogeneous tourist group ([Zsarnoczky, 2017b](#)) with different needs and demands ([Santos, Veiga and Águas, 2016](#)). However, despite the growing number of older adults who take part in tourism activities ([Patterson, Balderas-Cejudo, and Pegg, 2021](#)), scholarly literature is scarce regarding the description and characterisation of their behaviours, as well as on market segmentation strategies to address it. When it comes to the segmentation of silver tourism market, age clusters may serve as a helpful tool. In addition, interplay between life events (e.g., illness of a spouse, grandparenthood) and intrapersonal (e.g., self-skills, health perception), interpersonal (e.g., abilities of travel partner, loss of travel partner) and structural dimensions (e.g., financial resources, time availability, regulations) were pointed out by [Huber, Milne and Hyde \(2018\)](#). The following paragraphs will give an overview about the aforementioned and additional factors, influencing older adults' tourism behaviour (Figure 5)⁴.

Figure 5: Factors influencing older adults' tourism behaviour

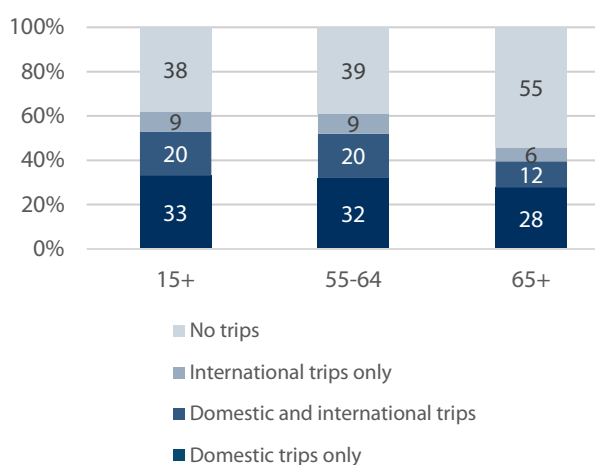


Source: Visionary Analytics (own elaboration based on the analysis conducted)

⁴ In this figure, large bubbles represent major categories, while smaller bubbles indicate subcategories within them. Sizes of bubbles, however, do not indicate any ratios. In some cases, subcategories are interconnected, and connections also appear between major categories or between a major category and a subcategory, highlighting the complex and overlapping nature of these influences.

Age is one of the most frequently used characteristics to categorise tourists since their needs, health status, and other factors influencing their tourist behaviour often depend on it. In 2022, 62% of people in the EU aged 15 and over participated in tourism, while the percentage of older people aged 65+ was 45% (Eurostat, 2024e). This tendency is true for both domestic and foreign trips (Figure 6). The more drastic drop in participation in trips abroad is visible among people aged 65+, whereas the travel preferences of the age group 55-64 are very close to the average European population aged 15 and over. Age was a significant factor for preferred tourist activities as well. When asked to choose from a range of tourist activities, older adults from Slovenia aged 65-69 rated activities such as 'Spending time by shores, lakes or pools,' 'Photography and recording', and 'Playing board games' higher than those aged 70-75 (Kežman and Goriup, 2022).

Figure 6: Share of the EU population participating in tourism by age group and destination, 2022



Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/tour_dem_npage) data

Health is one of the most impactful factors when it comes to the tourism behaviour of older adults. Older adults with chronic deteriorating health or with reduced energy are less likely to take part in tourism activities (Huber, Milne and Hyde, 2018). The importance of health in connection to tourism can be illustrated by data from 2022 as more than 41% of adults aged 65 or over in the EU indicated health issues as a reason for not participating in tourism activities (Eurostat, 2024e). A study by Alén, Losada and Domínguez (2016) conducted with the involvement of Spanish residents over the age of 55 also highlighted the importance of the unsatisfactory level of health in influencing travel behaviour. When it comes to the varying and different degrees of health conditions of older adults, accessible tourism can contribute to addressing these

and enabling older adults to take part in tourism.

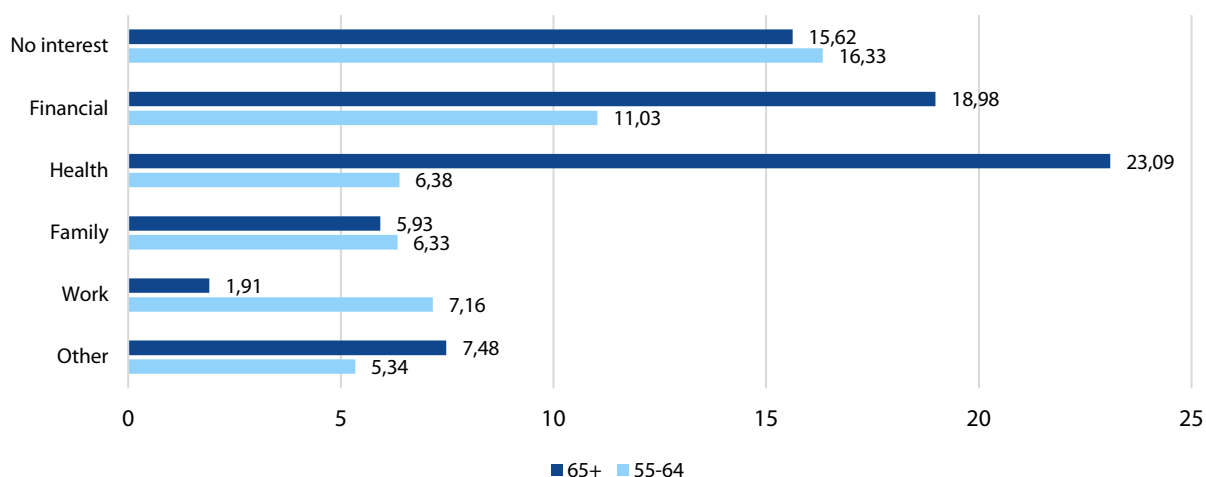
Socio-demographic characteristics (e.g., the financial situation) also play an important factor in silver tourism behaviour. In 2022, 28% of adults aged 65 or over in the EU did not participate in tourism due to financial reasons (Eurostat, 2024e). A proportionality was found between the amount of income and the propensity to travel among older Spanish adults as well (Alén, Losada and Domínguez, 2016). An important tendency, mentioned during the interviews conducted for this study, however, was the fact that a share of adults above the age of 60 still works and thus has more financial resources and active lifestyles which impact their travel behaviour. The findings of Losada et al. (2016), however, did not support this claim, as they did not find any relationship between employment status and travel frequency among Spanish older adults. A correlation was also shown between income and a preference for individual tourist activities by Kežman and Goriup (2022) among Slovenian older adults. The study showed that such activities included visiting historical sights, galleries and museums, health resorts, and performing individual sports activities. 'Spiritual and religious activities' where ratings shifted downward and 'Photography and recording' where the distribution of the grade was non-linear, were the exceptions from the correlation.

The location of the permanent residence of older adults can be another factor in travel choices and behaviour. Omelan, Podstawski, and Raczkowski (2016) analysed the travel preferences of Polish

older adults aged 60 and above, residing in the regions of Warmia and Mazury, Poland. The study found that 74.18% of examined older adults residing in urban areas took part in tourist activities, whereas the percentage of rural residents was 39.71%. The authors explained this by a range of factors, such as the attitudes and opinions of the local community or the scarcity of senior clubs in the rural areas. These can be connected to broader structural issues, such as poor access to information, low levels of social capital, and unsatisfactory levels of infrastructure development in these areas. Among those rural residents who preferred travelling, several characteristics overlapped with the group of urban residents: they had higher levels of education, a good financial status, and were members of senior organisations.

Education was found to be a significant factor in engaging in tourism and preferences for various types of tourist activities. Factors, however, are interconnected, as people with higher levels of education generally have a higher income, which, as discussed above, is another factor that positively influences travelling (Omelan, Podstawski, and Raczkowski, 2016). Kežman and Goriup (2022) also found that older adults in Slovenia with master's degrees and doctorates rated 'Visiting national parks' the highest, whereas respondents with completed vocational education rated this activity the lowest. Those with a primary school education or less rated 'Individual sports activities' the lowest, while those with a master's degree or doctorate rated them the highest. In general, the assessment of tourist activities increased with the levels of education, except for the case of 'Spiritual and religious activities,' where an inverse proportionality was found, and 'Shopping,' where the distribution of the grade was non-linear.

Figure 7: Share (in %) of persons in the EU not participating in tourism by reason and age group, 2023



Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/TOUR_DEM_NPAGE) data

Climate change, as a structural factor, also impacts travel patterns and preferences of older adults. Although older adults are less likely to make their travel habits more sustainable than younger people, their attitudes do not extensively differ from those of younger people (European Commission, 2021a). 32% of European respondents aged 55+ reported being prepared to choose transport options based on ecological impact, compared to 41%, 39%, and 34% of respondents aged 15-25, 26-39, and 40-54 respectively. 18% of respondents over 55 reported not being prepared to adjust their travel and tourism habits to be more sustainable, compared to 11% among respondents aged between 15-24 and 25-39, and 15% of those aged 40-54 (Ibid, 2021). Attitudes also evolve with time. In the UK, for instance, the share of adults aged 55+ concerned about tourism sustainability increased from 42% in 2018 to 56% in 2020 (Statista, 2020).

2.4. Service providers: challenges, opportunities, and synergies with the transport sector

This sector examines challenges and opportunities faced by service providers in adapting to the diverse and evolving needs of silver tourism. As the transport sector also has to adapt to changes within the tourism, this section examines both sectors.

Tourism service providers are key players in the tourism sector, including silver tourism. In 2021, nearly 10% of enterprises in the EU's non-financial business economy belonged to the tourism industries, **employing 11.3 million persons** (Eurostat, 2024c). In the same year, 56% of these were located in Italy, Spain, France and Germany (Ibid, 2024c). Statistics about the number of stakeholders offering tourism services tailored to older adults are not available on the EU level, however, one can deduce some information on the scale based on tourism participation statistics of older adults (for statistics on trends shaping silver tourism, please consult [section 2.2.](#)).

Tourism is a complex ecosystem, made up of various economic sectors. Tourism service providers can be linked to various sectors, such as transport, accommodation and food service activities, travel agencies, tour operators and other reservation service and related activities, among other sectors (European Commission, 2024d)⁵. The transport sector contributes to tourism to a large extent: in 2021, the net turnover of passenger transport-related industries in the EU made up 23% of the turnover for all tourism industries, 38% of this share came from passenger air transport (Eurostat, 2024c).

The tourism industry faces a range of challenges today. For instance, economic difficulties the EU faced due to the COVID-19 pandemic resulted in the fall of tourism employment by 9.3%, resulting in the loss of 3.6 million jobs (Knezevic Cvelbar et al., 2021), and rising operational costs (Broughton et al., 2024). Digital and green transitions also pose challenges to the sector. Tourism service providers also have to adapt to the constantly transforming and heterogeneous demands of older adults. Similar challenges are present in the closely linked transport sector. The lack of attractiveness for younger people and women is especially apparent in this sector (Broughton et al., 2024).

Tourism service providers and actors in the transport sector have to adapt to the different needs of the growing number of older passengers. Tourism service providers, however, do not always provide tailor-made offers to meet the heterogeneous needs in silver tourism. These needs of older adults in tourism stem from various circumstances and characteristics, including health and mobility conditions or cultural differences (Kelly and Kelliher, 2022). According to an interview participant, only a few large tourism service providers target the silver tourism market. Smaller providers and niche operators, however, have more significant roles. A great number of travel companies which offer tailor-made travel tours for older adults, however, are based in the United States⁶ or Canada.⁷ As highlighted in an interview, some service providers may also consciously avoid targeting older adults in their marketing strategies because older people may not prefer being reminded of their age or treated differently than younger tourists. Findings of Kelly and Kelliher (2022), however, indicated that

⁵ Other sectors include office administrative, office support and other business support activities; creative, arts and entertainment activities, libraries, archives, museums and other cultural activities, gambling and betting activities; and sports activities and amusement and recreation activities.

⁶ For tailor-made examples in the United States, see: <https://www.walkingtheworld.com/>; <https://ttc.com/>; <https://www.roadsscholar.org/>.

⁷ For tailor-made examples in Canada, see: <https://www.adventures-abroad.com/>; <https://www.eldertreks.com/>.

extensive strategic changes and resource reconfigurations are not always necessary for the engagement of providers in the silver tourism market.

When it comes to the transport sector, **one of the particular priorities for older adults is passenger safety**. Although Europe is the safest transport region in the world ([European Commission, 2024e](#)), older adults, as a vulnerable group, face higher safety risks while travelling ([Lin and Cui, 2021](#)). Thus, actions to improve safety in transport environments are crucial. Ensuring the access of older adults to transport could be fostered through inclusive transport policies ([Zhang and Yang, 2024](#)). **The need for adaptation from transport stakeholders to accessibility needs is also highlighted in the EU legislation**⁸. Furthermore, digital adaptations of services within the transport industry could contribute to web accessibility and could enable older passengers' access to more personalised products and services ([Knezevic Cvelbar et al., 2021](#)).

Another key challenge for the recovery and resilience of the tourism sector is the lack of workforce. The industry, especially during the pandemic, struggled to keep the workforce and provide it with quality and stable employment with fair wages ([European Commission, 2024d](#)). With a greater ratio of older travellers in the future, labour shortages in the tourism sector can lead to inadequate services. In order to make the working conditions in the tourism sector more attractive, tourism stakeholders in the EU can introduce a range of practices, including ensuring fairness and equality in tourism jobs, and reskilling and upskilling their employees. Furthermore, actors in the transport sector could also focus on the inclusion of underrepresented groups in employment, such as young people and women ([Broughton et al., 2024](#)).

The green transition within the tourism industry is crucial to keep it sustainable and to foster its recovery from the losses caused by the COVID-19 pandemic, however, it also requires efforts and funding from multiple stakeholders. The transport sector is especially impacted by and, at the same time, is an important driver of the green transition. In the EU, the [European Green Deal](#) serves as a guideline to make the continent climate-neutral, including tourism and transport. Stakeholders in the tourism sector can introduce a range of measures to facilitate its green transition, for instance, greening the existing infrastructure, engaging with circular economy processes, using sustainable energy sources, and building key competences ([Knezevic Cvelbar et al., 2021](#)). To contribute to sustainable mobility, passenger transport companies can take various actions, for instance, the reduction of greenhouse gas emissions (GHG) ([Broughton et al., 2024](#)) and the use of low and zero-emission vehicles ([European Commission, 2024e](#)). Rail transport is crucial in sustainable mobility, and raising the appeal of the railways can further contribute to greening the transport sector ([Broughton et al., 2024](#)).

The digital transition is another phenomenon impacting the tourism industry, accelerated by the COVID-19 pandemic. A significant share of older adults in Europe uses digital technologies which increases the demand for digitalised tourism offers. Investing in digital skills will continue to be crucial for actors in the tourism industry to boost its efficiency and sustainability ([European Commission, 2024b](#)). Small and medium-sized enterprises (SMEs) tend to use technologies to a more limited extent than larger enterprises due to limited resources ([Radicic and Petković, 2023](#)). To improve the adaptation of new technologies, SMEs in tourism can use the EU's funding mechanisms, such as the European Digital Innovation Hubs, the European Innovation Council, and the European Investment Fund ([European Commission, 2024d](#)). To add, European Digital Innovation Hubs are one-stop shops assisting companies and public sector organisations in addressing digital challenges and becoming

⁸ [Decision \(EU\) 2020/2228 on a European Year of Rail \(2021\)](#), [Regulation \(EU\) No 181/2011 concerning the rights of passengers in bus and coach transport](#), [Regulation \(EC\) No 1107/2006 concerning the rights of disabled persons and persons with reduced mobility when travelling by air](#), [Regulation \(EU\) No 1177/2010 concerning the rights of passengers when travelling by sea and inland waterway](#), [Regulation \(EU\) 2021/782 on rail passengers' rights and obligations](#).

more competitive ([European Commission, 2024f](#)). The European Innovation Council, under the EU Horizon Europe programme, has a EUR 10.1 billion budget to support innovations ([European Innovation Council, 2023](#)), whereas the European Investment Fund cooperates with financial intermediaries offering financial products for SMEs and Small Mid-Caps ([European Investment Fund, 2024](#)).

The transport sector is also undergoing a digital transformation, contributing to sustainability. The [European Green Deal](#) highlights the key role of automated and connected multimodal mobility in the future of digitalised transport systems in the EU. For instance, smart systems for traffic management can contribute to the reduction of pollution caused by traffic. The development of intelligent transport systems, including smart traffic management, smart recharging infrastructure, and seamless multimodal passenger transport, is a key objective of the EU's [Sustainable and Smart Mobility Strategy](#). Fostering the technological development of the transport sector can not only contribute to the efficiency and multimodality of transport but also to the enhancement of the density of transport networks. The currently still existing exclusion or limited mobility of older adults ([Lin and Cui, 2021](#)) could be reduced through the use of advanced technology both in local transport and transport connected to the tourism ecosystem.

3. ECONOMIC POTENTIAL AND IMPLICATIONS

KEY FINDINGS

- Based on the quantitative model built for this study, the population older than 55 is projected to account for 65% of all tourism expenditure in the EU by 2040.
- Participation of older adults reduces risks of seasonality in tourism as their amount of available leisure time allows them to book trips off-season, lowering overtourism pressures, stabilising employment, and ensuring year-round revenue for businesses.
- Tourism's rapid expansion, including silver tourism, contributes significantly to carbon emissions, resource depletion, and habitat degradation, highlighting the urgent need for sustainable practices.
- Silver tourism helps reduce isolation among older adults by fostering social engagement and well-being through accessible travel experiences.
- Silver tourism can support healthy ageing, potentially stabilising EU healthcare costs through 2070 by reducing the need for long-term care.
- Inadequate digital accessibility in tourism services, including smart city platforms, poses a barrier for older adults, underscoring the need for industry-wide compliance with accessibility standards.

This chapter focuses on the economic potential of silver tourism, including a forecasting model ([section 3.1](#)), as well as its environmental ([section 3.2](#)), social ([section 3.3](#)), and industrial ([section 3.4](#)) implications. The findings are based on the quantitative data collection and analysis, literature review and expert interviews (see [Annex IV Methodology](#)).

3.1. Economic potential

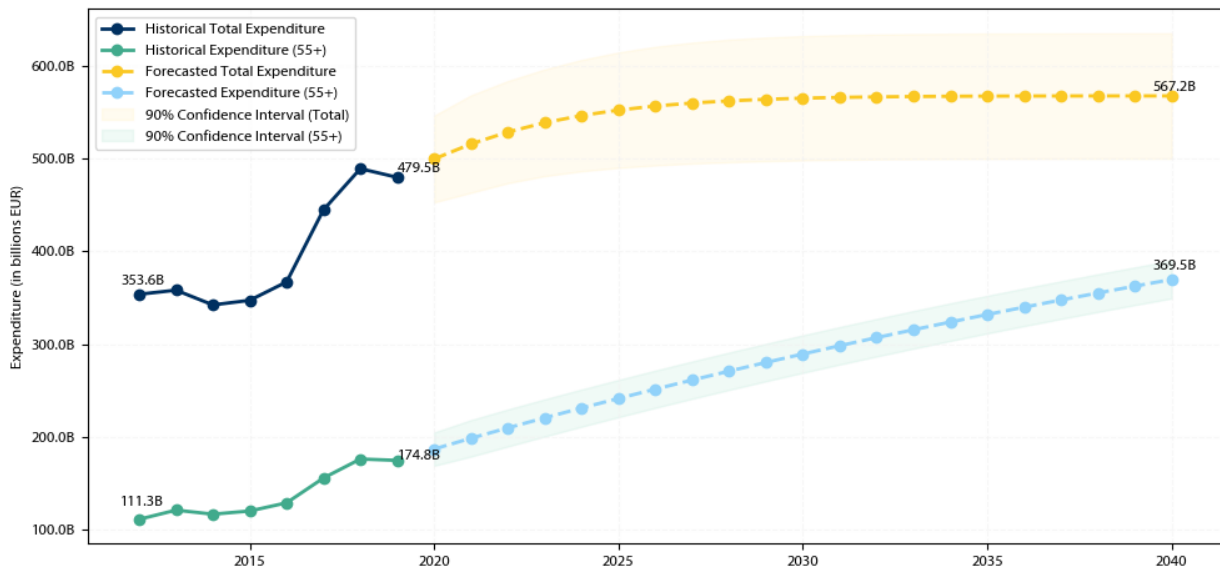
With the global population of older adults steadily increasing and this demographic becoming more active in their travel habits, it is essential to examine the economic potential of silver tourism. The tourism expenditure projection model uses a vector autoregression (VAR) approach to examine the relationship between tourism expenditure and population. This method allows each variable to be modelled based on its own past values and the lagged values of the other variable, capturing their dependencies. The model relies on historical Eurostat data before 2020, as the COVID-19 pandemic caused significant irregularities in 2020 and 2021, which could have significantly skewed the results given the limited size of the expenditure dataset (see [Annex IV Methodology](#)).

The tourism expenditure projection model (Figure 8) reveals significant insights into the future expenditure patterns of different age groups, particularly the 55+ population. Between 2012 and 2019, total tourism expenditure grew steadily from **EUR 353.6 billion** to **EUR 479.5 billion**, despite some fluctuations ([Eurostat, 2024g](#)). During this period, the 55+ age group saw their expenditure rise from **EUR 111.3 billion** to **EUR 174.8 billion**, representing a notable 57% increase ([Ibid, 2024g](#)). These figures highlight the growing importance of older adults in the tourism sector, even in the historical period.

The model projects continued growth for both the total population and the 55+ group. By 2040, total tourism expenditure is expected to reach **EUR 567.2 billion**, an 18% increase from 2019. However, the 55+ age group is projected to almost double their spending, reaching **EUR 369.5 billion** in the same timeframe - **an increase of over 111%**. This rapid growth suggests that older adults will become an increasingly dominant force in tourism, with the rise in their spending outpacing the rise

in spending of the total population. Consequently, the tourism industry will need to adapt to cater to the preferences and needs of this demographic, as they are likely to drive a substantial portion of future tourism expenditure. While the confidence interval for total tourism expenditure is fairly broad, as it captures greater variability due to fluctuations across different age groups and economic influences, it is notably narrower for the 55+ cohort. This suggests that, even in the event of an overall decline in the tourism market, the 55+ group is likely to remain a key pillar of the sector in the future, possibly owing to more predictable and stable spending patterns being reflected in their steady contribution to the tourism market.

Figure 8: Tourism expenditure forecast, EU-27, domestic and foreign tourists, 2020-2040



Source: Visionary Analytics based on Eurostat (https://doi.org/10.2908/DEMO_PJANGROUP, https://doi.org/10.2908/PROJ_23NP, https://doi.org/10.2908/TOUR_DEM_EXAGE) data. See [Annex IV](#) for details

The projections generated by the model align with broader demographic trends in the EU, particularly regarding the ageing population. In 2012, the 55+ age group made up approximately 30% of the total population. This share is expected to increase significantly, reaching 40% by 2040 ([Eurostat, 2024a](#)). Despite this demographic shift, the total population of the EU is projected to experience only modest growth, rising by just 2.5% from **440.6 million** in 2012 to **451.6 million** in 2040 ([Ibid, 2024a](#)). The increase in the 55+ population, combined with the relatively stagnant total population growth, supports the model's projection of an increasing proportion of tourism expenditure coming from the older demographic.

In addition, silver tourism offers a strategic advantage for addressing seasonality within the tourism industry, filling demand gaps during off-peak periods. Tourism activity tends to fluctuate throughout the year, with peak seasons bringing an influx of visitors, while off-peak periods see a sharp decline ([Corluka, 2019](#)). During peak seasons, local infrastructure and services may become overburdened, causing stress for residents and visitors alike ([Ibid, 2019](#)). In contrast, off-peak seasons result in underutilised resources, reduced income for businesses, and seasonal unemployment. This variability can create instability for the tourism industry, where businesses and workers rely heavily on a few busy months to sustain themselves for the entire year. According to [Patterson and Balderas-Cejudo \(2020\)](#), [Teruel-Sanchez et al. \(2021\)](#), and [Gabruč and Medarić \(2022\)](#), **older adults tend to travel outside peak seasons due to their flexible schedules and preference for cheaper, less crowded destinations.** This helps spread tourism activity more evenly across the year, reducing the strain on infrastructure during peak times and boosting occupancy rates for flights and accommodation when

demand is usually lower. This is crucial to increase employment stability within the tourism industry, as about 21% of the EU tourism jobs are occupied by temporary workers, with some countries like Greece and Italy having rates as high as 40% ([Eurostat, 2024d](#)).

3.2. Environmental implications

This section explores the environmental implications of silver tourism activities and highlights the importance of sustainable planning and accessibility to minimise tourism's ecological footprint.

Tourism significantly contributes to environmental degradation, particularly through carbon emissions, waste generation, and resource depletion. According to [Shahbaz et al. \(2021\)](#), tourism-related activities, especially transport and accommodation, lead to substantial increases in GHG emissions, making tourism a major contributor to climate change. Tourism generates vast amounts of solid waste, including plastic and food waste, which strain local waste management systems, polluting ecosystems and damaging biodiversity. Tourism also places immense pressure on natural resources such as water and energy, leading to resource depletion and habitat destruction in popular destinations. The environmental impacts of tourism exhibit significant asymmetry between countries with established tourism infrastructure and those with less developed facilities. This disparity arises as more developed nations often possess advanced infrastructure and policies to mitigate tourism's environmental strain, while less developed regions may lack the resources to do so ([Razzaq, Fatima, and Murshed, 2023](#)). The implications of silver tourism are notable, since older adults tend to visit an increasingly diverse array of locations. As they explore regions with limited infrastructure, their presence may necessitate new developments, thereby amplifying environmental pressures.

However, even within the EU, touristic operators are facing substantial challenges in integration of sustainability practices and indicators. The majority of European touristic operators have encountered obstacles such as inconsistent stakeholder commitment, limited funding for comprehensive data collection, and the complexities of customising indicators for diverse local needs ([Font et al., 2023](#)). Although some regions managed to form stakeholder working groups and selectively implemented indicators, many struggled to sustain active engagement and gather quality data, with only a fraction able to meet the system's requirements. Notable exceptions, such as South Sardinia and Alqueva in Portugal, illustrate the potential of European Tourism Indicator System (ETIS), created by the EC, for fostering localised sustainable initiatives, but such cases remain isolated ([Ibid, 2023](#)), highlighting the need for stronger institutional support and sustained resource allocation to enhance the role of sustainability indicators in tourism policy-making.

A pressing example is the Mediterranean tourism industry, as it faces significant sustainability challenges with economic risks. [Mejjad, Rossi, and Pavel \(2022\)](#) showed that tourism-driven resource depletion, particularly of freshwater, is acute during peak seasons, as tourist consumption exceeds local use, leading to severe water scarcity in already arid regions. Land degradation and coastal erosion further threaten the region's environmental stability, with urban expansion for hotels and resorts transforming natural landscapes and accelerating erosion. Moreover, plastic waste linked to tourism, especially single-use items, has become a major contributor to marine pollution, degrading beaches and harming marine life ([Ibid, 2022](#)). [Egidi et al. \(2020\)](#) highlighted that the growing influx of retired adults from Northern Europe has led to urban sprawl and land degradation, particularly in coastal zones of the Mediterranean. The demand for low-density housing developments has resulted in the uncontrolled expansion of residential areas, encroaching on agricultural land and natural ecosystems, which threatens biodiversity and disrupts local landscapes. Coastal regions, already vulnerable to climate change impacts, face increased pressure on natural resources like water and energy. In rural areas, the conversion of undeveloped land into residential zones further exacerbates land degradation.

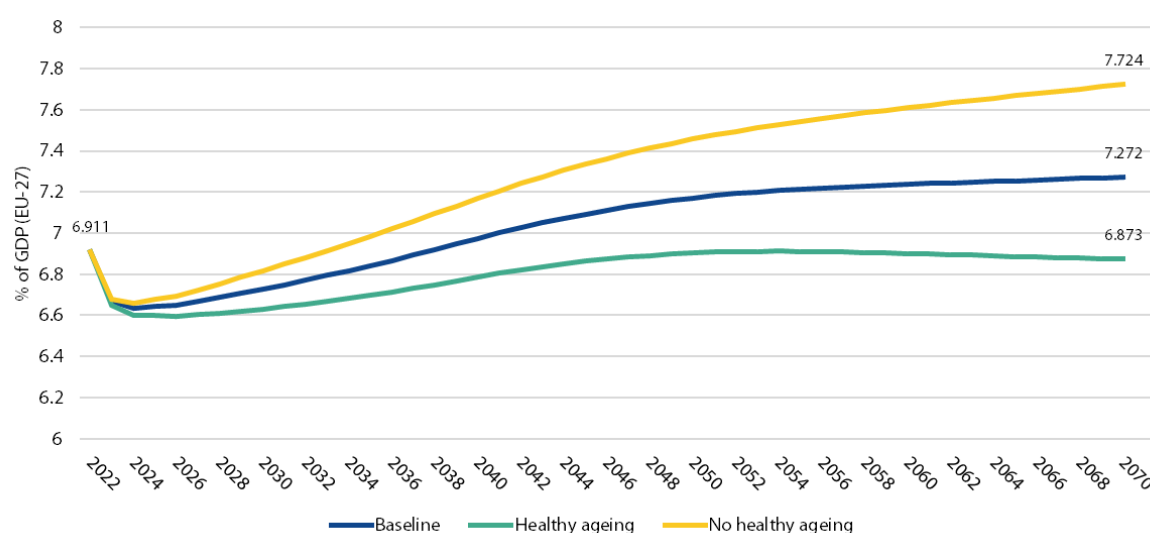
Sustainable accessibility is crucial for the development of rural tourism, ensuring that destinations are both environmentally friendly and socially inclusive. According to [Tomej and Liburd \(2020\)](#), many rural tourist attractions are difficult to access due to inadequate public transport networks, leading to a reliance on private cars, which increases carbon emissions and environmental degradation. The study emphasised that improving public transport in rural areas not only reduces the environmental impact but also promotes social justice by making tourism accessible to economically disadvantaged groups, older adults, and individuals with disabilities. By developing well-connected transport networks, rural destinations can attract more visitors, reduce social exclusion, and contribute to sustainable tourism development. Enhanced public transport also supports economic sustainability by encouraging year-round tourism, benefiting local businesses while preserving the environment.

3.3. Social implications

This section explores the social impacts of silver tourism, including reduced isolation, increased community well-being, and health.

Silver tourism not only provides opportunities for older adults to explore new destinations but also serves as a powerful tool for combating social isolation and increasing subjective well-being. [Stremikiene et al. \(2021\)](#) highlighted that older adults often seek health-focused and socially engaging travel experiences, which contribute to improving their quality of life. Inclusive tourism - making travel accessible to economically disadvantaged groups, including older adults - can also foster community well-being and stimulate local economies. According to [Totsune, Matsudaira and Taki \(2021\)](#), older adults driven by curiosity tend to travel more frequently, and this frequent travel significantly boosts their emotional health and life satisfaction. By offering opportunities to break from routine, engage in social interactions, and explore new environments, tourism reduces social isolation and enhances mental well-being.

Figure 9: The EC's projected public expenditure on health care, 2022-2070; % of GDP



Source: Visionary Analytics based on the [European Commission's Ageing Report \(2024\)](#) data

Tourism offers a unique opportunity to simultaneously reduce healthcare burdens by promoting healthy ageing, while also driving economic growth. [Hu et al. \(2023\)](#) argued that tourism offers underappreciated benefits for older adults, including physical activity, social participation, emotional well-being, and improved nutrition. By promoting active lifestyles, tourism helps delay the onset of chronic diseases in older populations, which in turn reduces long-term healthcare costs. To add, the study highlighted the significant economic potential of silver tourism, as the ageing population

represents a growing market with considerable disposable income. Healthy ageing is also crucial to controlling future healthcare costs in the EU. Projections from the Ageing Report (Figure 9) by the [European Commission \(2024a\)](#) outline three scenarios for healthcare expenditure between 2022 and 2070. Under the healthy ageing scenario, where improvements in the health of older adults mitigate the need for healthcare services, expenditure remains flat and even below 2022 levels in 2070. The previously demonstrated effects of silver tourism on healthy ageing suggest that its contributions will be highly important for controlling long-term healthcare expenditure.

Multiple studies show a strong correlation between tourism development and the health of host country residents. A common finding is that a 1% increase in tourism - whether measured by tourist receipts or arrivals - is associated with approximately a 1% improvement in long-term health outcomes for residents of host countries ([Godovykh and Ridderstaat, 2020](#); [Song et al., 2022](#)), which can significantly reduce stress on the healthcare system expenditure. Both studies attributed this to two causal mechanisms. First, as tourism increases, so does the economic performance of host countries, leading to a higher quality of life for residents and fewer health concerns. Second, positive emotions are brought by heightened touristic activity, as it creates optimism and generates positive interactions, albeit the latter claim is disputable in the context of overtourism concerns. [Gössling, McCabe and Chen \(2020\)](#) described how overcrowding and pressure on local infrastructure can cause residents to feel stress, irritation, and even aggression due to stimulus overload and loss of place attachment. However, silver tourism offers a solution to mitigate these effects. According to interviewed experts (see [Annex V](#)), overtourism is primarily an issue of planning for and accommodating incoming tourists. Since older adults often travel during off-peak seasons and in smaller groups, they help to distribute tourism more evenly throughout the year, alleviating infrastructure strain and reducing crowding.

3.4. Industrial implications

To fully capitalise on the potential of silver tourism, industries must address key challenges related to **digital accessibility, inclusivity**, and the development of services tailored to the needs of older adults. This section explores the industrial implications of silver tourism, highlighting the importance of better communication, training, and innovation within the industry.

The longevity economy presents significant potential for enterprises, but many remain unaware of its full scope. According to [McGuirk, Conway Lenihan and Lenihan \(2022\)](#), 57.5% of European SME stakeholders reported familiarity with the term 'silver economy', yet 46% lacked a clear understanding of its implications. While 47.5% of respondents believed SMEs were well-placed to develop goods and services for older adults, 25% felt the potential was underutilised due to barriers like bureaucracy and a focus on younger demographics. The study also highlighted a lack of training and policy support, with 45% unaware of any specific training for the silver economy and 27.5% indicating that no relevant policy programmes existed in their region. For the tourism industry, better training, policy interventions, and a deeper understanding of the older adult market are necessary to develop inclusive, age-friendly services.

The rise of smart cities and digital tourism brings significant industrial implications, particularly regarding the need for improved digital accessibility. [Fernández-Díaz et al. \(2023\)](#) highlighted that none of the official websites of the European Capitals of Smart Tourism fully comply with WCAG 2.1 accessibility standards, creating a major barrier for older adults and people with disabilities in accessing tourism services. This gap in digital accessibility poses a challenge for tourism providers and smart cities aiming to attract a diverse range of tourists, especially older adults who rely heavily on accessible information platforms. Achieving full digital inclusivity is not only a social responsibility but also a critical factor for maintaining competitiveness in the tourism industry. Tourism providers must invest

in making their websites and apps accessible or risk excluding large segments of the population, including older adults. As smart cities strive for inclusivity, there will be increasing pressure on tourism businesses to comply with accessibility regulations, which could shape future technological innovations and drive the demand for accessible tourism platforms.

In conclusion, as silver tourism continues to grow, the **tourism industry must adapt to the needs of older adults by ensuring that both physical and digital infrastructure are accessible and inclusive.** Addressing the industrial implications of silver tourism - ranging from digital inclusivity to policy interventions - will be key to unlocking the full potential of this market and fostering sustainable, inclusive growth within the sector.

4. CONCEPTUAL FRAMEWORK, CHALLENGES AND OPPORTUNITIES

KEY FINDINGS

- There is a growing general consciousness about health among older adults, and a growing demand for activities that promote wellness and support active, healthy ageing, such as volunteerism, and education tourism.
- While IRM can boost local economies, it also brings challenges such as increased housing costs and environmental degradation, necessitating balanced policies to sustain local communities.
- Increased life expectancy, smaller family sizes, and diverse family structures are intensifying grandparent-grandchild relationships, driving a rise in multi-generational travel experiences.
- Medical tourism takes place between the EU MS and between EU MS and non-EU states, enabling patients to have access to faster and/or cheaper interventions, compared to the options in their home country. The sector, however, remains under-regulated, posing both physical and legal risks to patients.
- Some of the EU MS have a significantly higher number of accessible tourism suppliers (e.g., France, Italy, Spain). Thus, tourism destinations for older adults with accessibility needs often remain more limited, and those adults with non-visible conditions (e.g., dementia) can be even more marginalised.
- Smart tourism projects often brand themselves as 'smart' but rely on relatively simple digital tools. Without optimising operational processes and meeting key technological criteria, smart tourism risks becoming a superficial label, potentially failing to enhance visitor experiences.

This chapter provides a conceptual framework defining silver tourism and its categories ([section 4.1.](#)). It then provides an overview of recent developments, challenges, and opportunities in each of the identified categories ([section 4.2.](#)). The findings are based on the literature review and expert interviews (see [Annex IV Methodology](#)).

4.1. Conceptual framework

Based on the literature review, expert interviews (see [Annex V](#)), and guidance of the Advisory Board (see [Annex IV Methodology](#)), **six silver tourism categories were identified that encompass most applications of tourism among older adults.** While all the categories of silver tourism listed below (Figure 10) cater to the unique needs of older adults, it is essential to recognise that many older individuals engage in tourism similarly to younger age groups. They may not require specific accommodations and, consequently, may not necessitate significant adjustments to tourism services. However, older adults without the need for special accommodations should not be overlooked, especially in marketing efforts, as inclusive and representative promotional materials can effectively engage this demographic, encouraging their participation in diverse touristic activities. Lastly, there is no one correct way to categorise silver tourism and various ways exist (e.g., segmenting adults per attraction factors, motivation, socio-economic characteristics). The categories identified in the

conceptual framework used in this study are intertwined and interconnected. Definitions of each category are presented below, with detailed explanations of recent developments, challenges, and opportunities.

Figure 10: Categories of the silver tourism market

Wellness tourism	Offering tailored activities aimed at promoting health, vitality, and enjoyment for older adults
International retirement migration	Older adults relocating to regions with warmer climates and lower costs to enhance their quality of life during retirement
Multi-generational travel	Older adults embarking on journeys with their extended families, often taking their grandchildren on vacation trips
Accessible tourism	Accommodating the diverse needs of older individuals, including those with disabilities or mobility limitations
Medical tourism	Older adults traveling abroad to receive medical care or procedures not available at their home countries
Smart tourism	Utilising various digital tools and platforms to enhance older tourists' travel experiences

Source: Visionary Analytics

4.2. Recent developments, challenges and opportunities

The six categories of silver tourism presented above often overlap and intersect, and do not aim to provide an exhaustive list of tourist activities that older adults engage in. Some aspects of silver tourism can span multiple categories (e.g., social tourism). There are also overarching challenges for silver tourism which can apply to all or almost all of the categories. These include ageism and negative stereotypes about older adults in tourism, the broad behavioural diversity among older adult tourists, the financial barriers to travel, the unmet accessibility needs, as well as sustainability (e.g., the effects of climate change). There is also a scarcity of data and research on this phenomenon. The following chapter delves into each category and highlights challenges and potential opportunities.

4.2.1. Wellness tourism

Wellness tourism covers **activities where the main purpose of travel is one's well-being** ([Smith and Kelly, 2006](#)), which is defined by the World Health Organisation (WHO) as 'the quality of life and the ability of people and societies to contribute to the world with a sense of meaning and purpose' ([World Health Organisation, 2021b](#)). Wellness tourism includes proactive non-medical activities to contribute to the well-being of tourists, while medical tourism includes activities and treatments that are reactive to illnesses, are overseen by doctors, and are not available at home ([El Shiaty, Enan and Esmail, 2023](#)). Although there is an overlap between the two categories in terms of services (such as healing recuperation, thalassotherapy, and climatotherapy) and facilities (such as thermal treatment centres, longevity centres, hotels and resorts, and health cities), businesses and regulations differ in the two ([Global Wellness Institute, 2024](#)). Spas, or yoga and meditation retreats are also examples of wellness tourism destinations. Because of the overlaps, spa tourism can also be defined as part of wellness tourism ([Papadopoulou, 2020](#)). It focuses on healing, relaxation or beautifying of the body, in a preventative and/or curative way ([Mainil et al., 2017](#)).

Recent developments

There is a global growth in wellness and spa tourism ([Mainil et al., 2017](#)) and its future growth is projected to exceed the average overall tourism growth rates. In 2019, the number of global wellness tourism trips was more than 936 million and this number is expected to exceed 1.629 million by 2026 ([McGroarty, 2024](#)). Wellness tourism is appealing to older adults as it can offer activities related to relaxation and recuperation, and experiences connected to holistic and spiritual health ([Willson et al., 2018](#)). Through wellness tourism people can experience positive emotions, a better mental state, and improved health outcomes ([Qiao et al., 2022](#)). Moreover, older adults can enhance their social interactions which can positively contribute to their well-being ([Patterson and Balderas-Cejudo, 2022](#)). Health resorts, as a component of wellness tourism, cater to a variety of visitor needs, including recovery from illness or injury, rehabilitation, stress reduction, and anti-ageing and beautification treatments, among others ([Godlewska, Mazurek-Kusiak and Soroka, 2023](#)).

Box 1: INATEL 55+ Programme

INATEL 55+ was a social programme in Portugal, that enables older adults with limited financial resources to access vacations in designated hotel units, predominantly in the hinterland of the country. The programme is primarily financed by the INATEL Foundation and the Portuguese State. It was used to help recover tourism activities following forest fires in Portugal in 2018. It also responded to seasonality, as trips were carried out during the low seasons. Leisure activities to promote citizenship, healthy eating and health prevention of participants were also included ([Interreg Europe, 2020](#); [Município de Estremoz, 2018](#); [Município Porto de Mós, 2022](#)).

Volunteer tourism, a way of active ageing among older adults, enables participants to engage with projects that can positively impact other people's lives (e.g., international conservation and community-orientated projects). This is possible because of the good health conditions and financial means the baby boomer generation possesses, coupled with a need to enrich their lives through activities such as volunteering ([Balderas-Cejudo and Patterson, 2023](#)). Similarly to volunteer tourism, **educational tourism is an emerging trend among older travellers**. Such activities can include organised trips with possibilities for self-directed learning, leisure travel with an expert-led educational element, and trips where participants contribute to creating authentic and personal experiences ([Sie, Patterson and Pegg, 2016](#)). Educational tourism can be connected to various categories of tourism, for instance, gastronomy and gourmet experiences; heritage experiences; wine, art, and music; activity or nature and sports experiences; and cultural and discovery experiences.

Challenges

Older adults who participate in wellness tourism have a range of different motivations when using such services. [Godlewska, Mazurek-Kusiak and Soroka \(2023\)](#) examined the social and psychological motives of employed and retired Polish treatment-seekers to participate in health resort tourism. Differences in the preferences of the two groups were revealed, for instance, health concerns and lifespan increase and escape from everyday problems, as well as socialising with other people were more important for older adults in retirement, whereas the desire to spend time in the open air, manage stress, improve self-esteem, mood and quality of life were motives more important for people in employment. The capability of older adults to be able to participate in wellness tourism and activities related to active and healthy ageing can also be restricted by personal and social factors. For instance, negative views on older adults' ability and ageism can hinder the participation of older adults in activities that had not been typically associated with older generations before, such as voluntary tourism and educational tourism ([Fernández-Ballesteros and Sánchez-Izquierdo, 2021](#); [Hu et al., 2023](#)).

This can hinder the participation of older adults in activities that had not been typically associated with older generations before, such as voluntary tourism and educational tourism.

Structural challenges may limit the access of older adults to quality wellness tourism. For instance, in the case of Romanian spa tourism, historical legacies still influence the current state of the sector ([Lequeux-Dincă and Claudia Popescu, 2017](#)). After the privatisation of hospitality structures and resorts following the socialist era, major investments, institutional involvement and cooperation and coherent tourism strategies were missing from the Romanian spa resorts. The Romanian public insurance system subsidises medical offers for older adults within spa tourism centres. The system, however, does not respond to the diverse needs of spa visitors with tailored offers ([Taloş et al., 2021](#)). A similar system is present in other EU MS such as in Hungary and Lithuania where certain treatments at spas are covered by the public insurance system. These treatments are options for domestic medical travel for older adults who have limited financial resources for similar treatments in private settings. The extent of subsidies and the list of treatments depend on national regulations.

Opportunities

To address the diverse needs and backgrounds of older adults in wellness tourism, the **diversification of offers is needed, through tailored and complex tourism products** ([Taloş et al., 2021](#)). In Hungary, for instance, social health insurance covers treatments of balneotherapy at spas and public baths, when prescribed by medical professionals. In addition, patients can access carbon dioxide medicinal gas baths and group therapeutic swimming under their public health insurance ([Nemzeti Egészségbiztosítási Alapkezelő, 2020](#))⁹. Within the spa industry, a more inclusive attitude towards older adults could improve the sector's adaptation to the needs of older adults and fight ageism. Cultural sensitivity (the capacity to recognise, understand, and react appropriately to the beliefs, values, norms, and behaviours of individuals from a cultural or ethnic group distinct from one's own, ([Porta and M. Last, 2018](#))) is key to the development of attractive hospitality services for older adults.

Box 2: At the Riverside, Poland

The 'At the Riverside' facility in Poland stands out as a prominent case of an old-age care home catering exclusively to older adults from Germany. It has successfully positioned itself as a viable alternative to German care homes, accommodating 59 residents from Germany, with plans to expand to 80. It achieves this by offering care at a significantly lower cost than in Germany, while employing German-speaking staff, incorporating German cultural elements into its infrastructure, and focusing on familiarising the environment to reduce the sense of dislocation. This strategy, combined with the claim of providing better quality care through superior staffing ratios, has allowed the facility to overcome legitimacy challenges ([Großmann and Schweppe, 2020](#)).

Silver tourism stakeholders should adopt a less universalist and more contextualist stance on well-being, without attempting to scale or measure well-being in a universal way. It is important to understand the connections between the experiences of older tourists and their current thinking and attitudes ([Bernardi, Huinink, and Settersten Jr, 2019](#)). Transitions in life or the loss of a partner, stressful situations and illnesses are also crucial to take into account ([Huber, 2019](#)). Tourism service providers could adapt better to the constantly transforming variety of needs of older adults from various cultural and societal backgrounds. To attract more older adults, spa hotels could ensure the specialised training of employees to adapt to the needs of older guests ([Chen, Chang and Liu, 2015](#)).

⁹ Balneotherapy is included in some European healthcare systems. For example, in France, Italy, Portugal, Spain the access to a set of such practices is within the scope of social services ([de Oliveira et al., 2023](#)).

[Hu et al. \(2023\)](#) highlighted the importance of the well-being of caregivers of older adults, as their well-being could ensure that older adults receive the necessary assistance.

4.2.2. International retirement migration (IRM)

IRM is a phenomenon of older adults relocating to regions with more favourable climates, lower living costs, and often, a higher quality of life to enhance their retirement experience. This trend is driven by the pursuit of a more comfortable, leisurely lifestyle, often in destinations that offer not only economic benefits but also cultural, social, and health-related advantages. Most other forms of tourism tend to serve as potential initiators of IRM, providing insights into prospective host countries' environment, and older adults living abroad can often provide a platform for grandtravel with their grandchildren.

Recent developments

The typical profile of an individual engaging in permanent IRM is someone between the ages of 65 and 70, of Caucasian descent, and from a higher socioeconomic background, including high levels of education, income, and a highly skilled occupation, according to a 90-study review ([Savaş et al., 2023](#)). However, this profile is beginning to change, with IRM becoming more accessible to people from more modest economic backgrounds, though they often face greater challenges in accessing goods and services upon migration. Traditionally, retirement migration in Europe involved retired adults from Northern countries moving to Southern regions with a Mediterranean climate. However, in recent years, this pattern has shifted significantly. As certain European destinations have become less affordable, retired adults are increasingly considering a wider range of alternative locations. These alternatives include not only less affluent European countries like Bulgaria but also more distant, non-European destinations such as Thailand and Ecuador ([King, Cela and Fokkema, 2021](#)). Expert interviews also pointed out a number of novel trends, including the wish of older adults from the United States (US) to retire in Europe due to lower costs of living in European states, increasing average temperature and frequency of summer heatwaves beginning to force some older adults to relocate from South to North, and the decrease in the number of retired migrants from the UK coming to the EU due to legal and social complexities introduced by Brexit.

There is a growing market for assisted living facilities available to older adults both within Europe and beyond. IRM can take retired adults to diverse locations in Southeast Asia, as well as South and Central America. [Bender, Hollstein and Schweppe \(2020\)](#) examined the patterns behind German-speaking older adults retiring in specialised facilities in Thailand. Reasons for migration varied, from needs-based migration for those lacking resources at home to amenity-based migration driven by a desire for a favourable climate. Despite this diversity, common factors influence the choice of such facilities. They are managed by German or Swiss companies, ensuring familiar elements and recognised quality standards. Residents experience improved quality of life, with tasks like cleaning and cooking managed for them, and enjoy living among peers from the same cultural background, fostering community and even romance.

Challenges

With decreasing home ownership rates amongst young adults in the EU ([Eurofound, 2023](#)) and restrictive regulation around housing sales, such as restrictions on mortgages ([Paz-Pardo, 2022](#)), **wealth accumulation rates of younger generations are slowing down, as they spend a longer period of their lives renting. That may decrease the ability of older adults to participate in IRM in the future.** According to expert interviews conducted for this study, one of the most common ways to finance IRM for older adults is the sale of their property in their origin country. However, changes in the housing market since around 2000 forced increasing numbers of people to rent, which may lead to

a new generation of older adults not having property savings that can enable them to fund IRM activity. This is compounded by current or planned pension strategies delaying the retirement age further in many EU MS.

While retirement migrants may experience temporary financial relief by moving to a country with lower costs, they may still face insecurity over time, particularly due to health issues. [Repetti, Phillipson and Calasanti \(2018\)](#) focused on migrants who did not maintain property in their origin countries, using retired adults from Northern Europe in Spain as an example. Overall, the surveyed older adults expressed satisfaction with their living conditions, with none planning to return to their countries of origin. However, they expressed concerns over social exclusion they faced or the need to return to their home country to access healthcare. To add, **retirement migration can also lead not only to a lack of support from children, but also to intergenerational conflict with them.** [Repetti and Calasanti \(2020\)](#) found that children of older adults often expect them to perform a support role, which is disrupted by the act of moving abroad. These differences in expectations weigh particularly much on females, who, despite the changes in the legislative and social frameworks, are still often expected to perform most of the work at home. Grandmothers fly out to see their grandchildren to their countries of origin more often than grandfathers, despite both groups expressing similar affective bonds to their grandchildren or families. At the same time, retirement migrants could leverage their position of living in a more affordable country to provide a place for holidays for their grandchildren, as well as financial support.

The complex social position and substantial diversity in the behavioural patterns of those engaging in retirement migration can create complications. According to [Selstad, Nogués-Pedregal and Jacobsen \(2020\)](#), long-staying residents often did not see themselves as either tourists or migrants, instead occupying an ambiguous position. They exhibited some traits of stereotypical tourist activity but were also capable of engaging in certain aspects of local life more deeply, as their stay is either seasonal or permanent. Authors also found that perception issues can be very important for older adults, as they resent implications that they are feeble or weak, and tend to live full and active lives in their chosen locations.

The influx of retired adults in those areas has brought certain benefits such as the creation of jobs and general economic growth. However, the native populations also often see drawbacks in the form of **growing housing prices, class disparity between migrants and the local population, and environmental degradation** ([Tang and Zolnikov, 2021](#)). Despite that, some countries adopt measures that encourage additional retirement migration, with Portugal dropping numerous restrictions on rental arrangements in November 2024 ([Pinto Ribeiro Advogados, 2024](#)), and Malta running a programme focused on attracting retired adults ([Office of the Commissioner for Revenue, 2024](#)). Given the likely continuation of IRM, addressing the aforementioned issues will be crucial to ensure the sustainability of IRM both for locals and migrants.

Opportunities

Retired adults who report the most positive experiences in retirement migration tend to be younger, sociable, financially stable, and optimistic, with a higher tolerance for frustration, according to [Tang and Zolnikov \(2021\)](#). Those who engage in active lifestyles socially, physically, and culturally, rate their experiences more favourably. Positive activities include participating in social events with fellow expatriates and locals, volunteering, teaching English, learning the local language, making financial investments, and maintaining ties with their home countries. Moreover, a realistic and accepting attitude towards life's challenges, along with cognitive resilience, greatly contributes to successful adjustment and overall satisfaction in their new environment.

Tourism can be a significant driver for future IRM destinations. It allows potential migrants to take a first-hand look at the countries they are considering moving to, enabling them to make more informed decisions. This experience increases their sense of safety regarding the future decision and helps to alleviate uncertainties. While this factor was particularly important for tourists who were already considering migration and were therefore deliberately observing differences, tourism can also serve as an initial trigger for contemplating migration ([Barbosa, Santos and Santos, 2020](#)).

Improving the quality of medical services may attract more retirement migrants, as they are often motivated by a better selection of available care. A link might exist between retirement migration and medical tourism, with those two categories being able to reinforce each other. [Unguren, Tekin and Bayirli \(2021\)](#) looked at differences between motivations of migrants to Turkey from the Russian Federation, the EU, and the Middle East. Migrants from the EU tend to be older adults aged 50+, notably older than those from other regions. While the two most important factors for European migrants' choice of location were commonly cited as climate and culture, the closely tied third most important factor was access to good medical care. In parts, the authors tie this motivation factor to climate, as many of the retirement migrants believe a warm climate can also help their health.

Curiously, international migration amongst older adults does not always coincide with retirement. According to [Lulle \(2021\)](#), certain groups of people, for example, older adults from post-communist states such as Latvia **who cannot afford to retire on a state pension, sought out opportunities to continue working abroad.** The most common group amongst these people were females nearing or past their retirement age, who tend to take up seasonal jobs in sectors such as agriculture or caregiving. This presents an interesting example of active ageing being achieved by deliberately pushing the retirement frontiers, which might expand further as healthy lifespans continue to increase.

4.2.3. Multi-generational travel

Multi-generational travel involves adults embarking on journeys with their extended families, often utilising their free time to take the children of their working children on vacation. Multi-generational travel represents a growing category within the tourism industry, where older adults utilise their leisure time to embark on journeys with their extended families. Travel with grandchildren, usually labelled 'grandtravel' in the literature, is particularly frequent. [Shavanddasht \(2018\)](#) found that close to half of older tourists who are grandparents choose to travel together with their grandchildren. As multi-generational travel becomes more prevalent, it creates greater pressure on service providers to create experiences simultaneously suitable for tourists of varying ages, majorly affecting the tourism industry and warranting research into this topic. This trend reflects the increasing desire among older generations to foster deeper familial bonds and create lasting memories across different age groups. Such trips are typically characterised by their emphasis on shared experiences and activities that cater to the diverse interests and abilities of family members. The appeal of multi-generational travel lies in its ability to strengthen intergenerational relationships while offering opportunities for cultural exchange and learning, making it a significant aspect of silver tourism market.

Recent developments

A growing number of older adults decide to travel with their extended families, often taking their grandchildren for a trip. Grandparents are a major driver of family travel, organising 55% of the trips, with about half paying for the cost of the trips ([NYU SPS, 2023](#)). [Schänzel and Yeoman \(2014\)](#) noted several socio-demographic shifts that contributed to the prominence of multi-generational travel. First,

as life expectancies increase, grandparents begin playing a more active role in family life. Second, the decrease in family sizes due to a smaller number of children intensifies these relationships, leading to stronger intergenerational bonds. Third, this shift is accompanied by changes in family structures, with a growing diversity of family forms, including single-parent and extended families, which might need additional help. Given these long-term trends, **children are also starting to participate in international travel earlier all around the globe.** While on average, the first travel experience of a 'baby boomer' was at 19 years of age, this dropped to the age of 13 for millennials, and five to children of the 'Gen Alpha', the current generation ([eDreams, 2017](#)). This trend is particularly prevalent in Europe, with countries like Sweden having about half of their children travel abroad by the time they are just two years old. At the same time, according to interviewed experts, an increasing number of individuals are choosing to reduce long-distance travel in favour of destinations that are more accessible. For instance, grandparents may opt for nearby destinations when choosing to travel with younger generations ([Buehler et al., 2024](#)).

Box 3: 60's Club

60's Club is a partially co-founded travelling programme for older adults in the Spanish region of Castilla y León. The programme promotes the personal development and independence of older adults. Beneficiaries can travel to Spanish and international destinations, with an option for a companion to join, including children or grandchildren. The program covers transport, accommodation, meals, official guides, excursions, and insurance, and operates under public-private management ([Interreg Europe, 2024](#); [Junta de Castilla y Leon, 2024](#)).

A study by [Gram et al. \(2019\)](#) compared the grandtravel experiences of Danish and New Zealand grandparents. Danish grandparents spent significantly less time with their grandchildren compared to their New Zealand counterparts, due to the considerably stronger childcare systems in Denmark which allowed easy access to daycare, making parents less reliant on help from grandparents. According to the authors, the **time pressure most grandparents felt was a key driving factor for grandtravel.** As grandchildren grow older, they tend to become less enthusiastic about family travel, preferring instead to spend time with friends or partners. Therefore, grandtravel is often viewed by grandparents as a fleeting opportunity that must be seized while it is still available. [Hebblethwaite \(2021\)](#) claimed that development and maintenance of family ties holds high importance to grandparents with adult children and grandchildren, and leisure, including family vacations, is seen as one of the keyways to create family togetherness.

Challenges

One of the most important challenges for grandtravel are the differences in the needs of grandchildren and grandparents. [Mikkelsen and Blichfeldt \(2018\)](#) found that during grandtravel experiences, **older adults tend to feel a higher degree of responsibility and less relaxation** in comparison to travelling on their own. At the same time, seeing grandchildren having a good time can be a positive experience on its own. In addition, while children tend to desire different experiences compared to older adults, in child-friendly locations where they can meet other children, they do not need constant supervision, allowing older adults to balance their family time and own time, which suggests service providers are capable of adapting to both groups' needs by including more supervised shared spaces for children.

Grandparents may find it difficult to adjust to needs of their grandchildren, including the wish for grandtravel. According to [Godefroit-Winkel, Schill and Hogg \(2019\)](#), the age of the grandchild significantly influences the consumption behaviours of grandmothers, which are shaped by their attachment styles. With younger grandchildren, grandmothers often engage in nurturing activities such as buying toys or preparing special meals, reflecting a more protective and caring role.

As grandchildren grow older, securely attached grandmothers may shift their consumption towards shared experiences, like travelling or attending events, adapting to the changing dynamics of the relationship. In contrast, grandmothers with anxious or avoidant attachment styles may find it challenging to adjust, potentially resulting in either clinging to earlier consumption patterns or becoming more distant.

Older parents are less likely to seek and consider their children's preferences when planning leisure activities. The study by [Curtale \(2018\)](#) indicates that children's preferences significantly influence parental decisions regarding tourist activities, **but this willingness to satisfy children's preferences is pronounced among younger parents, particularly those under 40 years old**, who frequently solicit and prioritise their children's input in decision-making. However, the study also indicates that this effect diminishes with the age of the parents. At the same time, it is not fully clear whether the same conclusions hold for grandparents. Marketing strategies could take the differing role of grandparents into account to make travel with children more attractive.

Opportunities

Both ocean and coastal cruises have been consistently mentioned by the interviewed expert as one of the most attractive options for grandtravel, as the significant time commitment required for such journeys particularly appeals to retired adults and school-aged children, who typically have extended holidays. According to [Gelfeld \(2017\)](#), **cruises were the second most popular mode of transport among the 'baby boomer' generation**, accounting for approximately one-third of international trips taken by travellers in the US. The 60+ cohort is the biggest group of cruise travellers worldwide at 33%, closely followed by the 40-59 group at 32%. Europe takes up 59% of the worldwide cruising direct economic impact, owing to strong participation rates of tourists in cruises, as well as its dominant shipbuilding industry ([CLIA, 2023](#)). At the same time, while cruises are popular amongst older adults, in the context of grandtravel, the role of children cannot be overlooked.

Children may significantly influence the pre-cruise decision-making process, particularly in selecting activities and excursions ([Radic, 2019](#)). The study highlighted children's desire for autonomy during the cruise, especially among older children, who prefer to organise their activities independently. There is also a strong preference for well-designed water-based activities and more spacious facilities. Post-cruise, children engage with their experiences through photos, videos, and social media, indicating a need for both tangible and digital souvenirs. Riverside cruises, such as cruises down the Danube River, are also gaining popularity in Europe, especially among multigenerational tourist groups, according to [Miskolczi et al. \(2020\)](#) and expert interviews. However, they face accessibility issues related to water levels, mobility within ports and cities, as well as overall lack of infrastructure support. Most of those issues require government action to resolve. Given the higher financial accessibility of this new sector to many older customers, it can bring significant benefits.

4.2.4. Accessible tourism

As people age, their chances of developing illnesses that result in disability increase. While it is important to remember that age is not directly linked to disability, there is a distinct correlation between age and health issues limiting travel. Accessible tourism covers a range of tourism services and products that aim at meeting the various needs of people with disabilities and impairments, including older adults, ensuring that they can experience tourism comfortably and independently. The ['EU Directive 2019/882 on the accessibility requirements for products and services' \(2019\)](#) defines persons with disabilities as 'persons who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation

in society on an equal basis with others'. In the same document, persons with functional limitations are referred to as 'persons who have any physical, mental, intellectual or sensory impairments, age related impairments, or other human body performance related causes, permanent or temporary, which, in interaction with various barriers, result in their reduced access to products and services, leading to a situation that requires those products and services to be adapted to their particular needs'.

Recent developments

A significant ratio of older adults in the EU have some accessibility needs. In 2022, there were approximately 101 million people with disabilities in the EU, aged 16 and older, of which more than 50% were older adults above the age of 65 ([European Council - Council of the European Union, 2024](#)). In 2019, almost half of the EU older population (people aged 65+) had difficulties with at least one personal care or household activity, 46.6 % experienced severe difficulties in personal care or household activities and lacked assistance with those activities, while nearly 30% who had difficulties in personal care or household activities used home care services. Due to the ageing population and the rising number of individuals with disabilities in the EU, the demand for accessibility services is also increasing. Tourism services are no exception to this.

People with disabilities are a heterogeneous group with various levels of disability and needs, and older adults with accessibility needs are a heterogeneous subgroup. One of the disabilities developed by older adults and resulting in specific needs in tourism is dementia. In 2018, an estimated 9.1 million people aged over 60 were living with dementia in the EU ([OECD, 2018](#)). This number is estimated to rise to 14.3 million by 2040. Dementia, since it causes cognitive challenges, can negatively influence participation in tourism activities ([Page, Innes and Cutler, 2015](#)).

Challenges

In the EU, a significant gap between the demand and supply side of accessible tourism services exists. Less than 10% of European tourism suppliers offered accessible tourism services back in 2015, despite the growing demand ([European Commission, 2015b](#)). 39% of EU citizens believed that information on the accessibility of tourism services was rather difficult or very difficult to find ([European Union, 2021](#)). According to the same source, the share of older adults among respondents with these impressions was higher: 34% of those aged 55+ found it easy, compared to those aged 25-29 and 40-54 where the respective percentages were 41% and 44%. Tourism operators do the minimum to comply with regulations, and governments themselves are not proactive enough in introducing legislation that could alleviate the issue ([Gillovic and McIntosh, 2020](#)). Given the number of people unable to participate in touristic activity due to these issues, a large market is currently left untapped, suggesting a need for changes both in market behaviour and government regulation.

The profile of older tourists with accessibility needs is still under-researched, which may contribute to the lack or limited number of services offered by mainstream tourism stakeholders. In scholarly literature on accessible tourism ([Gillovic and McIntosh, 2020](#); [Rubio-Escuderos et al., 2024](#);

Box 4: Accessible Tourism (4ALL)

The goal of the project Accessible Tourism (4ALL) was to support the sustainable development of heritage tourism in certain regions of Albania and Greece, by improving its accessibility for older tourists and tourists with disabilities or reduced mobility. The project included actions such as exchanging best practices, enhancing infrastructure, building capacity among tourism professionals, revitalising heritage sites, raising awareness, conducting field studies, and implementing strategies to position the region as a welcoming, affordable destination for older and disabled visitors. The project was carried out under the Interreg programme of the European Union ([Interreg – IPA CBC Greece Albania, 2020a](#); [Keep.eu, 2020](#)).

[Kim and Adu-Ampong, 2024](#)), older adults with accessibility needs are often not separately distinguished as a subgroup of people with disabilities. People with relatively low accessibility needs with conditions such as diabetes, may not consider themselves as people who need special services when purchasing tourism products, to avoid stigmatisation ([Buhalis and Michopoulou, 2011](#)).

People with disabilities, including older adults with accessibility needs, face various barriers to travel. [Tao et al. \(2024\)](#) outlined structural, intrapersonal and interpersonal barriers to travel. Structural barriers meant constraints such as a lack of money or time, unavailable travel destinations or personal services. Intrapersonal barriers included constraints such as physical degeneration or lacking interests, experiences, or beliefs. Interpersonal barriers encompassed unfriendliness or discrimination towards people with physical disabilities. People with disabilities often are discriminated against or segregated in tourism, and rarely can negotiate conditions given the limited supply of services ([Rubio-Escuderos et al., 2024](#)). A 2015 study assessed the total documented numbers of accessible tourism suppliers in every EU MS ([European Commission, 2015a](#)), merging data from the Accessibility Information Schemes (AIS)¹⁰ and Pantou (the European Accessible Tourism Directory) data sources. It found that in France, Italy, Spain, and the UK the number of suppliers was the highest, exceeding 10,000, whereas Bulgaria, Latvia, Lithuania, Slovakia, and Slovenia had the least, less than 499 suppliers.

The low number of accessible services can stem from a variety of reasons, such as the lack of information and awareness, and the presence of misconceptions about disabilities. [Buhalis and Michopoulou \(2011\)](#) pointed at the unawareness or negligence among mainstream tourism stakeholders about the needs of people with disabilities and the opportunities connected to this category of tourists. Tourists with less easily recognisable conditions such as dementia are also impacted. Negative attitudes towards people with dementia can be explained with the stigma around this condition, for instance, some of the representatives of touristic facilities believed that having guests with dementia or promoting dementia-friendly services would negatively impact their businesses ([Page, Innes and Cutler, 2015](#)).

Opportunities

Creating more accessible holiday destinations can contribute to the well-being of older adults with disabilities or accessibility needs. For instance, holiday trips helped reduce reported loneliness levels for German individuals with or without self-reported moderate and severe self-reported disabilities, with an even greater impact on those with self-reported disabilities who experienced severe limitations in their daily activities ([Pagan, 2020](#)). Among the observed age groups, the most significant reduction in loneliness scores was seen in the group of people aged 40-64 with disabilities, compared to those without self-reported disabilities. Offering mental, physical, and social stimulation can have a positive impact on dementia symptoms ([Page, Innes and Cutler, 2015](#)), to which tourism activities can also contribute. Transformations within the tourism sector to adapt to the needs of older adults with disability can be enhanced by actions such as more awareness-raising among stakeholders, improved stakeholder collaboration, and increased technology usage.

Raising awareness among tourism stakeholders can lead to a greater level of adaptation of tourism to the needs of people with disabilities and can be an important stepping stone towards more inclusion ([Michopoulou et al., 2015](#)). Moving away from ableism (discrimination or prejudice against people with disabilities) towards the recognition of persons with disabilities as active participants in making their own choices and exercising their agency would be a huge step towards inclusion ([Kim and Adu-Ampong, 2024](#)). For awareness-raising purposes, tourism industry stakeholders

¹⁰ 4 EU MS (Bulgaria, Lithuania, Hungary and Slovakia) did not have AIS ([European Commission, 2015b](#)).

can use training and consultancy services ([European Commission, 2014](#)). Furthermore, educating employees in the tourism and affiliated sectors ([Zajadacz, 2015](#)), including the improvement of the quality of vocational training in tourism accessibility ([European Commission, 2014](#)) and training professional staff ([Zsarnoczky, 2017a](#)) could further enhance the inclusion of people with disabilities in tourism activities.

The personalisation of tourism services is another key step in adapting the supply structure of accessible tourism to meet the wide range of needs that tourists with various disabilities may have. To foster more inclusion in the supply side, according to [Zsarnoczky \(2017a\)](#), people with disabilities should be involved in the planning processes of travel destination development (e.g., accessible accommodation facilities, website, programme offers, local information, catering services). The application of universal design¹¹ principles by tourism destinations and organisations can further enhance inclusion ([Michopoulou et al., 2015](#)). Other measures, such as the adaptation of tourism and recreation study programmes, architecture and design courses, and marketing approaches could further promote the social inclusion of people with disabilities ([Zajadacz, 2015](#)).

Digital technologies can also significantly contribute to enhancing the physical and virtual tourist experiences of people with disabilities. For instance, assistive technologies, including mobile applications, AR, mixed reality (MR), head or eye trackers with on-screen keyboards, Braille displays with audio and brain-computer interfaces¹² can enhance both types of tourism experience ([Lin, Ye and Law, 2022](#)). To assist visitors with visual impairment in navigation and obtaining information about tourist attractions, destinations can utilise radio-frequency identification (RFID) technology, QR codes, location technology and infrared technology ([Lam, Chan and Peters, 2020](#)). Digital technology can also empower people with dementia: [Asghar, Cang and Yu \(2020\)](#) found that people with dementia who took part in assistive technology-assisted travel and tourism felt more independent and confident.

4.2.5. Medical tourism

Medical tourism involves individuals travelling to another country to receive medical treatments, procedures, or specialised care that may be more affordable, higher quality, or not readily available in their home country. It offers a range of medical services, including elective surgery, dental treatment, reproductive treatment, organ transplantation, and medical checkups ([Béland and Zarzeczny, 2018](#)). Although there is a rise in the number of hospices worldwide, where palliative care services are increasingly integrated into tourism ([Gül, 2019](#)), research and data available on the connection between tourism, terminal illness, and palliative care are still scarce ([Hunter-Jones, Sudbury-Riley and Al-Abdin, 2022](#)). Thus, the following section will focus on medical tourism in general.

Health policies and healthcare systems¹³ are complex and interconnected ([Androutsou and Metaxas, 2019](#)) at the state, non-state, individual, and institutional levels ([Nola and Radovčić, 2022](#)). Medical tourism is part of these systems and its development impacts both public and private healthcare. Conversely, regulations, the development of local or foreign medical offers, private-public partnerships, and other factors influence medical tourism. Although there is no scholarly consensus on the impacts of healthcare privatisation regarding cost-effectiveness, privatisation has negative effects

¹¹ The design of products and environments that can be used by all people, to the fullest extent possible, without requiring any modifications or specialised design.

¹² Brain-computer interfaces capture brain signals, process and interpret them, and convert them into commands that are transmitted to output devices to execute the intended actions ([Shih, Krusienski and Wolpaw, 2012](#)).

¹³ The financing of health care in the EU MS varies. The predominant system of finance is usually public, and the main supplementary system of finance can be direct payments, or its combinations with private voluntary insurance, and/or with public taxation, or with public taxation ([European Parliament, 1998](#)). Hospital ownership models also differ from MS to MS. Some countries have mostly private systems (e.g., Belgium, Germany), others have predominantly public ones (e.g., Denmark, Lithuania), and in some, systems are mixed, either leaning towards public (e.g., Czechia, Estonia, Finland) or private (e.g., Austria, France) ([Montagu, 2021](#)).

on the quality of healthcare received by uninsured patients or people with low incomes ([Alayed et al., 2024](#)). Similarly, medical tourism and an influx of tourists from other countries may cause a burden on the healthcare system of the host country and negatively impact local patients.

Recent developments

The popularity of medical tourism has grown significantly in recent decades, facilitated by tendencies such as higher societal emphasis on health and well-being, as well as easier access to travel. The recent rise in the standard and quality of medical services worldwide has also boosted the number of people seeking them outside their country ([Radovic and Nola, 2020](#)). Results from a survey of older travellers from nine European countries (Finland, Latvia, Poland, Slovakia, Hungary, Bulgaria, Spain, Ireland, and Greece) revealed that out of 32 attraction factors for choosing a travel destination, medical tourism came at the 10th place, receiving better ranking than factors such as beaches and sun, visiting relatives, or gastronomy needs ([Zielińska-Szczepkowska, 2021](#)).

Some regions and countries are more likely to provide medical tourism services than others, often offering specialised services. Medical tourists typically originate in Western Europe and North America, while Eastern European, Latin American, African, and Asian countries typically are the ones providing medical services ([UNWTO-ETC, 2018](#)). Private healthcare services in countries tend to specialise in certain treatments. For instance, some European countries specialise mainly in the treatment of cancer, cardiology and orthopaedic diseases (Great Britain, France, Germany, Italy, Spain, Poland, Russia) ([Vovk, Beztelesna and Pliashko, 2021](#)). Hungary and Poland typically provide services for dental care, cosmetic surgery, and fertility treatment. The Czech Republic specialises in the two latter services, as well as ophthalmology ([Global Healthcare Accreditation, 2022](#)).

Medical tourism takes place both within the EU and between EU and non-EU states. Patients from

outside the EU also travel to the EU MS for medical interventions. In Spain, for instance, the most common profile of incoming medical tourists consists of non-working but not retired persons, coming from non-European countries who travel alone and who do not spend on extra services such as wellness ([Tapia et al., 2022](#)). When it comes to intra-EU medical travel, Hungary, the Czech Republic, Romania, Poland, and Latvia are popular destinations for Western European patients ([Tsvetkov, 2024](#)). [Lubowiecki-Vikuk and Dryglas \(2019\)](#) surveyed the preferences of German and British tourists for medical treatment abroad. When asked about which of the CEE countries they would choose for medical treatment, the age group of 50-59 chose Poland as the first preferred destination (approximately 28% of respondents), Hungary as the second (14%), and the Czech Republic as the third (9%). In the age group above 60, Poland was again the most popular choice (36%), followed by Slovenia (11%), and Romania (10%). EU citizens also tend to travel to non-EU countries for medical care. For instance, Turkey ([Care in Turkey, 2023](#)) and Thailand ([Noree, Hanefeld and Smith, 2016](#)) are popular destinations.

Box 5: Oder-Partnership

The goal of the Oder-Partnership: Medical Tourism Network project was to enhance medical tourism between Polish and German regions along the Oder River, attracting Polish patients to German medical services, German patients to Polish services, and targeting Gulf Arab patients. Key project activities included partner visits, providing medical tourism information, creating a four-language website, social media campaigns, and showcasing the region's medical tourism offerings at relevant trade fairs. The project also sought to build a cross-border health tourism network by connecting service providers and marketing organisations from both countries ([European Union of Private Hospitals, 2024; Visit Berlin, 2024](#)).

Characteristics of medical travellers also influence the likelihood of seeking medical treatment abroad. [Chaulagain, Le and Hancer \(2024\)](#) found that among the citizens of the US who travelled to Cuba for medical treatment, higher levels of education and higher incomes were also associated with travelling. Familiarity with the country of destination and age also played a role in the decision. Diaspora patients¹⁴ who return to their home countries for medical treatment represent an important and growing, yet under-researched group of medical tourists ([Mathijssen and Mathijssen, 2020](#)). British citizens with residences in Spain, as well as Turkish immigrants residing in the Netherlands constitute definable groups of diasporic medical tourism ([La Parra and Mateo, 2008](#)).

Challenges

Several country- or region-specific factors can negatively impact the quality and attractiveness of healthcare facilities offering medical services for medical tourism and poor cooperation between the healthcare and tourism sectors ([Lubowiecki-Vikuk and Kurkowiak, 2017](#)). Cooperation can be hindered by low public healthcare funding ([Vovk, Beztelesna and Pliashko, 2021](#)). In the CEE region, healthcare systems face other, broad structural challenges, for instance, country-specific regulations and the migration of medical professionals from these states ([Lubowiecki-Vikuk and Kurkowiak, 2017](#)), since the decreasing numbers of personnel are not balanced out with the immigration rate of foreign-trained medical staff ([Tambor, Klich and Domagała, 2021](#)).

Medical tourism is not free from risks for patients due to the absence of an internationally agreed framework for its regulation ([Lunt et al., 2014](#)). The lack of unified legal and ethical standards in medical tourism can cause medical, legal, and ethical risks ([Radovic and Nola, 2020](#)). With lacking protocols in some destination countries, patients are at higher risk of infections or infectious complications ([Crooks et al., 2013](#)). Authors discussed that the disconnectedness of foreign medical tourism destinations and local healthcare facilities can result in complications for patients, due to the lack of access to follow-up in the home country and to documentation done in the country of destination. Older adults belong to a more vulnerable group of patients since the advancement of age increases the possibility of complications after medical interventions. What may further exacerbate the vulnerability of foreign patients is that insurance providers tend not to cover medical care abroad¹⁵ because of the possible risks connected to malpractices, regulation abroad and follow-up care ([Kamassi, Abd Manaf and Omar, 2020](#)). Within the EU, as previously highlighted, regulations protect patients to a higher extent. The EU citizens travelling to non-EU countries, however, remain less protected. Making informed decisions about medical interventions, including the outcomes and risks, may also be more difficult for foreign patients ([Crooks et al., 2013](#)). Language barriers which can make communication between the parties and thus medical interventions riskier may also exist between foreign patients and medical service providers ([Raofi, Khodayari-Zarnaq and Vatankhah, 2024](#)).

Opportunities

Service providers in medical tourism can enhance the safety of services through a range of actions. These include ensuring the quality of service and infrastructure, creating a regulatory framework, investing in training and skills development, and ensuring the accreditation and certification of their facilities and practices ([UNWTO-ETC, 2018](#)). The accreditation of services and certification from international accreditation organisations can increase foreign patients' trust in medical facilities to provide professional treatments ([Kamassi, Abd Manaf and Omar, 2020](#)). According

¹⁴ The IOM defines the diaspora as: "Migrants or descendants of migrants whose identity and sense of belonging, either real or symbolic, have been shaped by their migration experience and background. They maintain links with their homelands, and to each other, based on a shared sense of history, identity, or mutual experiences in the destination country" ([International Organization for Migration, 2019](#)).

¹⁵ The [European Health Insurance Card \(EHIC\)](#) covers an emergency treatment in another EU country. Planned treatments or other services are not covered.

to [Nola and Radovčić \(2022\)](#), if accreditations and certifications were covered by private and public health insurance, both the transparency of services and the safety of patients could be improved. According to a UNWTO report, public-private cooperation can benefit actors in other countries, as good practices are replicable ([UNWTO-ETC, 2018](#)). Moreover, when private companies partner, co-opetition between them may benefit other actors through transfer and a trickle-down effect on know-how.

Policymakers on the government and EU levels can also contribute to safety in medical tourism by legislation, incentives, guidelines, or the promotion of public-private partnerships. For instance, age-specific guidelines for medical tourism could also be introduced. These would require service providers to conduct comprehensive risk assessments for older patients. The role of facilitators is also key in ensuring safety in medical tourism as they can provide patients with accurate information who then can make informed decisions about interventions. To ensure this, they need to operate according to high standards, and with extensive knowledge regarding medicine and legal questions ([Kamassi, Abd Manaf and Omar, 2020](#)). **National regulatory frameworks should be created to ensure that facilitators and other actors involved in mediator roles follow high standards.** Importantly, when introducing new policies and measures, policymakers should also take into account the needs of not only patients in medical tourism and private healthcare but also those of the most vulnerable people, such as economically disadvantaged people, people with limited knowledge of access to and options within the public healthcare systems, or people with rare diseases, as they may be severely impacted by transformations within the public and private healthcare systems.

4.2.6. Smart tourism

Smart tourism leverages digital technologies to enhance the travel experience by providing personalised information, navigation assistance, and interactive experiences, catering to the specific needs and preferences of tourists. While it is difficult to build a comprehensive list covering every aspect of the category, smart tourism technologies may include:

- **Mobile applications:** offer real-time information, itineraries, and personalised recommendations based on user preferences.
- **Wearable devices:** monitor health, track location, and provide emergency alerts, ensuring the safety and well-being of older travellers.
- **Internet of Things (IoT):** connects various devices and services, enabling automated and intuitive interactions between the traveller and their environment.
- **Extended reality (XR):** encompasses virtual reality (VR), augmented reality (AR), and mixed reality (MR), allowing immersive experiences where older adults can explore destinations remotely or enhance their on-site experiences.
- **AI:** powers chatbots, personalised recommendations, and predictive analytics to offer customised travel planning and assistance.
- **Smart infrastructure:** includes smart transportation systems, accessible accommodation, and digitally enhanced cultural attractions that adapt to the needs of older tourists.

The category is evolving rapidly, producing significant definitional debate around which technologies constitute truly 'smart' offerings. However, as a variety of technologies can collectively contribute to more accessible, engaging, and secure travel experiences, smart tourism is crucial to align technological advancements with the requirements of an ageing population.

Recent developments

The field of smart tourism has experienced significant growth, particularly in the past decade, driven by advancements in technologies such as the IoT, big data, and AI. Research on smart tourism started to experience significant growth between 2008 and 2018, during which 585 articles

were published ([Borges-Tiago, Veríssimo and Tiago, 2021](#)). The pace accelerated further from 2018 to 2020, with 398 articles published in just two years. Through a meta-analysis, [Sustacha, Baños-Pino and Del Valle \(2023\)](#) found that smart tourism technologies positively influenced tourist experiences, with Europe and Eurasia showing the strongest effects, significantly higher than those observed in the Americas and the Asia-Pacific region. Among the various attributes of those technologies, informativeness and interactivity were identified as the most influential, contributing to richer and more engaging tourist experiences. However, concerns over security and privacy were highlighted.

The smart tourism market for older adults is expected to become increasingly heterogeneous, presenting a variety of opportunities for destinations and businesses, according to the study interviews. As the market structure evolves and the number of older adults increases, more service providers are beginning to compete for their attention. While older adults have traditionally been the least technologically inclined generation, their adaptation to new technology is progressing rapidly. An example of high-potential technology noted by one of the interviewees is AR wearables with AI integration, which can assist older adults by utilising natural language inputs and adapting to their surroundings via cameras. These advancements can simplify the use of technology while travelling.

Challenges

According to study interviews, increased digitalisation can discourage some people from travelling. This applies not only to novel developments, but also to relatively established technologies.

Examples brought up by interviewees include requiring smartphone applications for hotel services and cashless services. One of the interviewees specifically highlighted the issue of smart technology developers not considering the needs of older adults by using overly complex interfaces, small fonts, and not providing accessible instruction manuals. This is supported by the data collected for the Digital Economy and Society Index (DESI), according to which only 25% of adults aged 65 to 74 and 42% of adults aged 55 to 64 possess at least basic digital skills, compared to 71% in the 16-24 group ([European Commission, 2022a](#)).

Smart tourism also suffers from the issue of sensationalism, and predominantly emphasises the role of technology, neglecting the critical underlying operational and organisational processes. [Križaj et al. \(2021\)](#) highlighted that many European tourism projects labelled as 'smart' did not meet the necessary technological criteria. The study analysed 35 projects and found that only 17 exhibited typical features connecting smart systems to big data or intelligent algorithms. Seven others showed features limited to big data only, without additional system integration. Importantly, 11 projects lacked any actionable smart attributes, being limited to mobile apps and sensors. To add, [Baggio, Micera and Del Chiappa \(2020\)](#) indicated that existing literature on smart tourism destinations often neglected the importance of improving underlying operational and organisational processes. The study's findings suggested that simply implementing advanced technologies like internet communication technologies (ICTs) and IoT is insufficient to render a destination truly 'smart'. Instead,

Box 6: The Silver Guide project

The Silver Guide project in Greece aimed to promote age-friendly tourism and attract older travellers with customised products through a specialised technology platform. It contained a knowledge base platform to tailor destinations and businesses to the needs of older adults, a business self-assessment service for age-friendliness, a personalised search system for users, and an application for the clients of tourism enterprises. The target audience consisted of tourism operators and individual users. During the development of the tool, various characteristics of tourists, such as age, psychological characteristics, mentalities, and needs, depending on the country of origin, were considered. The project was financed by the EU and Greek national funds ([Silver Guide, 2020](#)).

effective information and knowledge flows, grounded in well-structured and efficient processes, are essential. Technology can only enhance these processes when they are already optimised.

[Huertas, Moreno and Pascual \(2021\)](#) explored the extent to which smart cities and smart tourism destinations effectively communicate their technological advancements and sustainability through social media branding, specifically on X (known as Twitter at the time of the study). The analysis reveals a **significant underutilisation of smart aspects in place branding**, with most cities failing to integrate their smart features into their communication strategies effectively. Notably, there is a discrepancy between a city's ranking in smart city evaluations and the frequency of tweets related to smartness, suggesting a lack of correlation between actual smart city performance and its online branding efforts. [Mariano et al. \(2022\)](#) investigated how older adults' anxiety about confirming negative stereotypes concerning technological incompetence impacted their technology usage, finding that it indirectly reduced technology adoption among them by increasing anxiety and diminishing perceived ease of use and usefulness.

Opportunities

Smart tourism is not necessarily a standalone sector, but technology can enhance many of the offerings typically enjoyed by older adults. For example, the concept of the Smart Cruise Ecosystem (SCE) by [Buhalis, Papathanassis and Vafeidou \(2022\)](#) involves the implementation of practical tools such as wearable devices, mobile applications, and real-time data sharing systems that personalise services and improve operational efficiency on board cruise ships, enhancing the overall cruise experience. [Azis et al. \(2020\)](#) found that relatively simple technologies such as city guide apps, mobile payments, Google Maps, and tourist attraction location maps significantly enhanced the quality of tourist experiences. These improved experiences and, in turn, led to higher levels of satisfaction, which increased the likelihood of tourists revisiting and recommending the destination to others.

Virtual tourism is also becoming a vital part of smart tourism, although older adults provide varying feedback on it. While some of them tend to enjoy the ability to access experiences from their homes in spite of ill health or other limitations, and value the factors such as added safety, there are also criticisms. Those range from the perceived inauthenticity of the experiences and lack of quality in the offerings, to strain from having to sit in front of a screen and difficulty in interactions with technology ([Tuomi, Moreira Kares and Zainal Abidin, 2023](#)). VR can be used both for stand-alone experiences and as a preview for potential travel trips, generating interest and attraction through simulations. Interestingly, while not all older adults perceive VR technology equally easy to use, it does not necessarily affect their perception of technology as useful ([Sancho-Esper et al., 2023](#)).

Smart tourism has emerged as a strategy for advancing sustainability in the tourism sector, blending innovative technologies with governance frameworks. Smart tourism destinations leverage 'hard' intelligence tools, such as big data analytics, IoT and real-time data systems, to enhance resource efficiency, minimise waste, and support energy management, thus reducing the environmental impacts of tourism ([El Archi et al., 2023](#)). To add, these destinations often benefit from their integration into smart city infrastructures, which operate based on principles of resource efficiency, social inclusivity, and environmental stewardship, reinforcing sustainable urban development. The authors note that effective governance and stakeholder collaboration play an essential role in aligning these technologies with the needs of local communities. Similarly, [Mason, Augustyn, and Seakhoa-King \(2023\)](#) described smart tourism as an approach that incorporates modern technology to manage destinations more effectively, improving visitor experiences and supporting local community sustainability. By providing real-time information, navigation assistance, and local insights, smart technologies enhance the quality of tourist experiences, aligning with the broader argument for quality-based tourism improvements.

5. KEY ACTORS AND POLICIES

KEY FINDINGS

- The European Parliament (EP), the European Commission (EC), and the Council of the European Union (the Council) actively shape tourism policy and funding, advancing sustainability, digitalisation, and accessibility, while the European Committee of the Regions (CoR) advocates for barrier-free mobility and promotes rural tourism, which is crucial for developing inclusive tourism across the EU.
- Numerous civil society organisations promote accessible and sustainable tourism, benefiting older adults indirectly, but seldom focusing on the specific needs of older adults.
- The Transition Pathway for Tourism and the European Agenda for Tourism 2030 prioritise resilience, sustainability, and digitalisation, but does not put specific focus on silver tourism and the needs of older adults.
- The Trans-European Transport Network (TEN-T) and the European Accessibility Act together ensure accessible and seamless travel across the EU, making it easier for older adults to reach remote destinations, including rural areas.
- Current funding mechanisms rarely focus directly on silver tourism, with the current SME support programme, the Single Market Programme (SMP), covering fewer strands of tourism compared to its predecessor.

This chapter identifies the key actors involved in silver tourism across the EU ([section 5.1](#)). It then explores the main EU strategies related to silver tourism ([section 5.2.1](#)), followed by a review of pertinent directives and regulations ([section 5.2.2](#)). Finally, it provides an overview of the available funding mechanisms ([section 5.2.3](#)). The findings are based on the literature review and expert interviews (see [Annex IV Methodology](#)).

5.1. Key actors

European Parliament

While tourism remains to be a nationally regulated policy area of MS and regional competences, the European Parliament (EP) gained the ability to support, coordinate, or supplement the policies of MS priorities, and initiatives in this domain with the implementation of the [Treaty of Lisbon](#) in 2009. The EP has played an active role in shaping the European tourism policy, adopting several resolutions on EC guidelines and initiatives, such as the initiative '[Europe, the world's No 1 tourist destination](#)' (2011) and the 2021 resolution on an EU strategy for sustainable tourism ([2021/C 494/09](#)), which focused on rebuilding the sector post-COVID-19 and promoting smart, responsible tourism ([European Parliament, 2024](#)). Recently, the EP has been involved in the co-legislation amending EC proposals on data collection for short-term rental platforms ([Regulation \(EU\) 2018/1724](#)), aiming to enhance industry transparency and sustainability ([European Parliament, 2024](#)).

The EP's Committee on Transport and Tourism (TRAN) and its Tourism Task Force (TTF) engage with tourism stakeholders and advocate for a dedicated EU budget line for tourism. The TRAN Committee **oversees transport and tourism related actions of the EU, encompassing road, rail, maritime, inland waterways, and air transport projects and related policies** ([TRAN Committee, 2024a](#)). TRAN and TTF engage in legislative and non-legislative initiatives, including coordinating public hearings and

studies, and facilitating cooperation between TRAN and other EU institutions and stakeholders. In 2024, the TTF focused on advancing tourism digitalisation and regulatory updates, including revising travel documents, passenger rights, and the Package Travel Directive, as well as coordinated engagements with the Belgian Presidency to drive cohesive tourism policies ([TRAN Committee, 2024b](#)).

European Commission

The EC plays a vital role in supporting silver tourism across the EU, implementing a diverse set of programmes to foster accessible, inclusive, and sustainable travel experiences for older adults. It manages a number of funding programmes relevant to silver tourism, including the [Single Market Programme \(SMP\)](#), [European Regional Development Fund \(ERDF\)](#), [Horizon Europe](#), [European Social Fund+](#), and the [Cohesion Fund](#). The EC's Directorate-General for Internal Market, Industry, Entrepreneurship and Small and Medium-sized Enterprises (DG GROW) has a dedicated tourism unit working to enhance the tourism business environment, promote digitalisation and innovation, and coordinate efforts to promote Europe as a tourist destination ([EU Whoiswho, 2024](#)). The latest development relevant to tourism has been the **appointment of a Commissioner for Sustainable Transport and Tourism**, Mr. Apostolos Tzitzikostas, in September 2024, on a five-year mandate. The mission letter includes plans to improve connectivity within the EU, including access to rural areas, and ensuring passenger protection with digital booking systems ([von der Leyen, 2024](#)).

The EC supports sustainable tourism through a variety of programmes that integrate cultural heritage, regional resilience, and socio-economic development. The [European Week of Regions and Cities](#) provides an annual platform where EU regions share best practices in sustainable tourism, addressing local community impacts and fostering innovation. The EC also co-funds the [Cultural Routes Programme](#) in collaboration with the Council of Europe, which promotes cross-border tourism through heritage routes that connect regions with shared cultural legacies. The ['Sustainable and Smart Mobility Strategy – putting European transport on track for the future' \(2020\)](#) communication aims to make transport in the EU climate-neutral by 2050, promoting alternative fuels and low-emission transport modes. Complementing this effort, the [SMARTA-NET](#) initiative enhances connectivity in remote areas, supporting rural and ecotourism.

The EC also advances digitalisation in tourism, providing tools that enhance the accessibility and quality. The communication ['Towards a Common European Tourism Data Space: boosting data sharing and innovation across the tourism ecosystem' \(2023\)](#), for example, facilitated data sharing across the tourism ecosystem, offering travel operators and destinations data-driven insights that improve service delivery. To ensure that the tourism workforce meets the needs of silver tourism, the [EU Pact for Skills](#), particularly the [Skills Partnership for the Tourism Ecosystem](#), **addresses skill shortages through upskilling and reskilling initiatives**. This partnership prioritises job security, addresses seasonal employment, and bridges critical skill gaps in the sector. Lastly, **the EC aids advocacy initiatives supporting the rights of older adults in tourism**. Through programmes such as the [EU Citizens, Equality, Rights and Values Programme](#) and [Justice Programme](#), the EC provides funding to organisations such as AGE Platform Europe ([AGE Platform Europe, 2024](#)), which advocate for the inclusion and rights of older adults. These efforts ensure that silver tourism remains a priority within broader EU social and equality policies.

European Committee of the Regions

The European Committee of the Regions (CoR) is an advisory body within the EU that represents the interests and perspectives of local and regional authorities across Europe. The CoR provides non-binding opinions on the EU's legislation that impacts regional and local authorities, particularly in areas such as regional development, environment, health, and education. The CoR supports cross-

border cooperation in regions with shared cultural or economic interests, encourages regional economic development, sustainable practices, and works to preserve cultural heritage ([European Committee of the Regions, 2024](#)). The CoR has a role in shaping policies related to tourism. As an example, in '[Opinion of the European Committee of the Regions - Tourism as a driving force for regional cooperation across the EU](#)' (2017), it outlined a set of recommendations, including a recommendation on infrastructure development focused on enabling the barrier-free mobility of older adults. Recently, the CoR released a study on tourism and rural development in conjunction with the United Nations World Tourism Organisation (UNWTO), outlining a roadmap for rural tourism development ([UNWTO, 2024b](#)).

Council of the European Union

The Council of the European Union (the Council) is a core decision-making body that represents the governments of the EU MS and plays a central role in the EU's legislative and policy processes in tandem with the EP ([Council of the European Union, 2024](#)). The Council plays a significant role in shaping the tourism industry within the EU. In 2021, it adopted a set of conclusions to guide the development of tourism in Europe over the next decade, focusing on making tourism more sustainable, resilient, digital, and socially inclusive ([Council of the European Union, 2021](#)). One of its key recent contributions has been the release of the conclusions for the European Agenda for Tourism 2030, **which sets out the strategic direction for the sector over the coming decade** ([Council of the European Union, 2022](#)).

Civil society

Aside from the institutions of the EU, issues related to silver tourism are addressed by several EU level non-profit organisations, industry associations, and other public and private stakeholders. The [European Network for Accessible Tourism \(ENAT\)](#) is the biggest non-profit association uniting nearly 200 members from 28 countries, dedicated to promoting accessible tourism in Europe. It works by sharing knowledge and practices among its members, fostering collaborations, and endorsing services and products that improve accessibility. In addition, the [European Travel Commission \(ETC\)](#) is a non-profit organisation established to promote Europe as a tourist destination. Founded in 1948, the ETC represents the National Tourism Organisations (NTOs) of 33 European countries, working collaboratively to enhance the value and competitiveness of European tourism. On the international level, the [UNWTO](#) and the [International Social Tourism Organisation \(ISTO\)](#) are key entities supporting tourism for older adults. The UNWTO works globally to promote accessible tourism by providing research, policy recommendations, and best practices aimed at improving travel experiences for people of all ages ([UNWTO, 2024a](#)). The ISTO includes 179 organisations from 46 countries, advocating for travel opportunities for those who may face economic or social barriers ([ISTO, 2024](#)).

There are numerous other organisations working in the tourism sector, but it is relatively rare that they dedicate a major part of their efforts on silver tourism. As an example, the [European Travel Agents' and Tour Operators' Associations \(ECTAA\)](#), a major actor representing over 70,000 travel agents within the EU, did not put significant focus on silver tourism and had not released any policy advice, press release, or initiative on the topic specifically, putting a higher emphasis on issues such as sustainability, ticket distribution, and customer protection. In conclusion, **despite the growing awareness of the benefits of silver tourism, there are few organisations in Europe that focus specifically on promoting this sector**. Instead, most attention is given to broader areas such as accessible tourism, which often overlap with the needs of older adults.

5.2. Key EU strategies, initiatives and funding mechanisms

5.2.1. Strategic focus

The EU began shaping its strategy for silver tourism and the longevity economy with the 2018 EC's report on the silver economy ([European Commission et al., 2018](#)). According to this report, while the tourism industry acknowledged the need for tailored services for the older population, progress in adapting to these needs has been relatively slow. It highlighted the necessity for upgraded infrastructure, accessible transport, age-friendly accommodation, and inclusive communication solutions, and recommended the idea of building a **silver tourism roadmap** addressing those issues. The 2021 EC's Green Paper addressed these issues further, emphasising healthy and active ageing, and the importance of digitalisation and enhanced mobility to improve the quality of life for older adults ([European Commission, 2021b](#)). These initiatives ultimately led to the development of the Transition Pathway ([European Commission, 2022b](#)), outlining a cohesive plan for the tourism sector.

The Transition Pathway for Tourism (Transition Pathway), released in 2022, forms part of the EU's strategic efforts to transform the tourism sector by 2030 and beyond, promoting resilience and sustainability through the digital and green transitions ([European Commission, 2022b](#)). The strategy provides recommendations on how to tackle systemic issues such as COVID-19's impact and the need for sustainable growth, with a focus on supporting SMEs, which make up 99.8% of tourism businesses and generate 64% of the sector's value added. Transition Pathway also recognises the needs of older adults, who account for 41% of overnight stays. It recommends improving accessibility and health services, including e-prescriptions ([Ibid, 2022b](#)). However, these measures are part of a broader inclusivity agenda, with the overarching aim being the transformation of the tourism ecosystem. Significant progress was reported in the implementation of the Transition Pathway ([European Commission, 2024d](#)). By late 2023, 424 pledges were made by 204 organisations from 34 countries with the goal of showcasing commitment to the objectives and declaring willingness to take necessary steps to fulfil them. Significant progress was observed in developing tourism strategies and improving measurement indicators. Efforts to enhance accessibility in tourism were highlighted, with public authorities and innovative companies working to improve services. However, digital transition and resilience actions require more stakeholder participation ([European Commission, 2024d](#)).

The **European Agenda for Tourism 2030** is a **strategic framework** built on the foundations laid by the Transition Pathway, extending its focus on digitalisation and sustainability to encompass a comprehensive policy framework, addressing issues such as governance, resilience, and social inclusion. The agenda facilitates cooperation across MS and stakeholders, promoting coordinated policy implementation, while expanding its scope to include responses to geopolitical and economic crises. It also acknowledges the importance of inclusivity and accessibility in tourism, indirectly addressing the needs of some older adults ([Council of the European Union, 2022](#)), although the primary focus of the agenda is on sustainability and digitalisation. It calls for enhanced availability of accessible tourism services and infrastructure and raises awareness of these offerings among both providers and users. Despite these efforts, the agenda **does not treat older adults as a distinct category with dedicated initiatives, but rather as part of its commitment to ensuring tourism is accessible to all**, including people with disabilities and other groups with specific needs.

Similar recommendations come from the **UNWTO**, which published multiple guides and reports on accessibility, including an inclusive recovery guide for persons with disabilities ([UNWTO, 2020](#)), as well as a guide on the implementation of the **International Organisation for Standardisation (ISO) 21902** 'Accessible tourism for all' standard ([UNWTO, 2021](#)). The latest strategic input is the **European Tourism Manifesto**, developed by over 70 public and private organisations, outlining key priorities for

sustainable and competitive development of the sector ([European Tourism Manifesto, 2024](#)). While the manifesto does not address silver tourism explicitly, its emphasis on reducing seasonality and improving access to rural and remote areas supports silver tourism indirectly.

5.2.2. Directives and regulations

The [‘EU Directive 2019/882 on the accessibility requirements for products and services’ \(2019\)](#), also known as the **European Accessibility Act**, is a key directive designed to set uniform accessibility standards across the EU. The Act mandates that public transport systems, digital services, and tourist destinations provide barrier-free access for individuals with reduced mobility. This has direct implications for silver tourism, ensuring that older adults can travel more comfortably and independently. The Act’s focus on digital accessibility further supports the needs of older travellers by making online booking platforms, navigation systems, and other smart tourism tools accessible by requiring compliance with a number of measures, including information being available via more than one sensory channel. This is further supported by the [‘EU Directive 2016/2102 on the accessibility of the websites and mobile applications of public sector bodies’ \(2016\)](#), or **Web Accessibility Directive**, which requires public sector bodies to make their websites and mobile apps accessible by adhering to the Web Content Accessibility Guidelines (WCAG).

To add, the [‘EU Regulation 2024/1679 on Union guidelines for the development of the trans-European transport network’ \(2024\)](#), or **TEN-T** is crucial for enhancing silver tourism, which caters to older adults. The recent revision of the network aims to improve accessibility, seamless travel, and sustainability. While older adults are not mentioned in the guidelines directly, updated standards ensure barrier-free infrastructure, making transport hubs and facilities across the EU more accessible to people with mobility limitations, a significant percentage of which are older adults. TEN-T’s integration of multimodal transport (rail, road, maritime) supports easy connections to rural wellness destinations, which are popular among older adults seeking health-oriented travel. Expanding cross-border and regional links indirectly helps older travellers to explore lesser-known areas of Europe.

The **Passenger rights framework** in the EU is governed by a set of regulations, including [‘EC Regulation 261/2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights’ \(2004\)](#) for air, [‘EC Regulation 1371/2007 on rail passengers’ rights and obligations’ \(2007\)](#) for rail, [‘EU Regulation 181/2011 concerning the rights of passengers in bus and coach transport’](#) for bus and coach, and [‘EU Regulation 1177/2010 concerning the rights of passengers when travelling by sea and inland waterway’ \(2010\)](#) for maritime transport. These regulations are directly applicable across all MS, and mandate free assistance for people with disabilities and older adults, essential for silver tourism. Transport operators are required to provide accessible services at hubs like airports and train stations, ensuring barrier-free travel across Europe. The recent [‘EC Proposal COM/2023/753 for a Regulation of the European Parliament and of the Council amending Regulations \(EC\) No 261/2004, \(EC\) No 1107/2006, \(EU\) No 1177/2010, \(EU\) No 181/2011 and \(EU\) 2021/782 as regards enforcement of passenger rights in the Union’ \(2023\)](#) seeks to improve enforcement of these rights and strengthen multimodal transport integration. This is especially important for older travellers who may rely on different transport modes during their journeys. The proposal also aims to align with the [UN Convention on the Rights of Persons with Disabilities](#).

Lastly, the [‘EU Directive 2015/2302 on package travel and linked travel arrangements’ \(2015\)](#), or **Package Travel Directive**, offers strong protections for consumers booking package holidays and linked travel arrangements. It ensures that travellers are provided with clear pre-contractual information, including the full price, itinerary, and cancellation policies. In cases of operator insolvency, travellers are entitled to refunds and repatriation. According to an interviewee (see [Annex V](#)), package deals are particularly popular among older adults, who tend to prefer traditional travel agencies over

online bookings, which are more favoured by younger generations. The directive covers both traditional agencies and online bookings, making it crucial for older adults involved in silver tourism. It provides crucial safeguards such as the right to cancel if significant changes occur, ensuring security throughout the travel experience.

5.2.3. Funding mechanisms

The EC has introduced programmes relating to certain aspects of silver tourism in the past. A significant recent development was the introduction of the [Competitiveness of Enterprises and SMEs \(COSME\)](#) programme, under which projects related to sustainable, accessible, and low-season tourism were funded in 2014-2020. Notably, in 2014-2015, COSME projects on low-season tourism were explicitly designated as 'youth' or 'senior' ([European Commission, 2015a](#)). Overall, EUR 122 million were designated to tourism funding through COSME out of its overall 5.3 billion EUR scope ([EISMEA, 2024](#)). Other key funding mechanisms related to silver tourism are discussed below.

The latest funding mechanism by the EC is the [SMP](#), a follow-up to COSME, aimed at supporting projects in 2021-2027. While the SMP focuses on a broad set of priorities, its **SME branch supports tourism projects that align with its goals of fostering competitiveness, capacity building, and sustainability of enterprises** ([European Commission, 2024c](#)). One of two key initiatives funded by the SMP is the Smart Tourism initiative overseen by the European Commission's DG GROW, which aims to strengthen best smart tourism practices, including accessibility. The SMP has taken over the funding after the end of COSME. At the same time, SMP's focus of coverage of touristic projects is lower compared to COSME overall. COSME attempted to cover five focus areas, namely coastal and maritime tourism, sustainable tourism in the EU, cultural tourism, tourism for all, and low season tourism, with called for proposals specific to each of the areas ([European Commission, 2020](#)). SMP, in contrast, designates tourism as one of the sectors in which SMEs may be funded under its general aim of providing support to businesses ([European Commission, 2024c](#)). This shift is particularly important given the previously mentioned focus on 'senior' tourism in COSME's low-season tourism calls for proposals, as well as relevance of the 'tourism for all' category for older adults with accessibility needs.

Among other funding mechanisms, [Interreg](#) offers a series of programmes funded by the EU that aim to stimulate cooperation between regions in Europe. It is part of the EU's Cohesion Policy and **supports cross-border, transnational, and interregional cooperation** ([Interreg, 2024](#)). Several Interreg projects addressing issues relevant to silver tourism, included accessible tourism ([Interreg – IPA CBC, 2020a](#); [Interreg Central Europe, 2023](#)) and smart tourism ([Interreg – IPA, 2020b](#); [Interreg – IPA, 2020c](#)). [Horizon Europe](#) is another key funding programme for research and innovation, running from 2021 to 2027, with a budget of EUR 95.5 billion. While it **lacks a specific focus on silver tourism, it nonetheless funds projects that support this area**. An example is ENTORAGE, a study on age-friendly tourism mobility in urban areas ([EU Funding & Tenders Portal, 2021](#)). In addition, Horizon Europe, driven by its sustainability focus funds projects on smart tourism ([EU Funding & Tenders Portal, 2019](#)) and rural tourism ([EU Funding & Tenders Portal, 2024](#)). Lastly, the [Erasmus+](#) programme, managed by the EC, **supports a variety of projects related to silver tourism, recognising the growing importance of this sector due to demographic changes in Europe**. Erasmus+ initiatives aim to enhance the skills and competencies of those involved in older adults' tourism, including staff of organisations for older adults and tourism professionals. The programme supports multiple projects on accessible tourism (e.g., [RESTAT, 2018](#); [ONAT4ALL, 2021](#)) and digital marketing (see [eSilver Tour](#)).

Overall, **although there is progress in terms of both touristic project support and policy recommendations within the EU, the main focus is not on silver tourism**. Various accessibility needs are being addressed, however, there is a lack of measures on age-specific disabilities. The development of ICTs has been supported in the past, but similarly, without focusing on age. Given the unique and

diverse challenges older adults might face, there is a definite need to increase the effort to address them in a specialised way.

6. CASE STUDIES

KEY FINDINGS

- The three cases introduced below give an insight into the variety of approaches to silver tourism, such as a country-wide social tourism program, private-public initiatives to enhance the accessibility of tourist destinations, and a digital platform for tourism service providers.
- Key factors leading to the success of the cases include broad stakeholder cooperation, the active involvement of beneficiaries, and the replicability of solutions realised in the framework of the projects.
- Some of the showcased tools are more cost-effective than others. For instance, learning materials and programmes for digital marketing are less costly than 3D printing. European funds, however, play a significant role in investing in tourism development projects which helps alleviate the burden of costs for the beneficiaries and service providers.
- To make silver tourism more inclusive, targeting and involving marginalised groups, such as older adults with disabilities or with limited financial resources is key.

This chapter presents three in-depth case studies on silver tourism based on desk research and interviews with case representatives (see [Annex IV. Methodology](#)). Detailed case study reports are presented in [Annex VIII Case study reports](#).

6.1. Imsero Tourism Programme

Introduction

In 2023, 20% of the Spanish population was aged 65 or over ([Instituto Nacional de Estadística, 2023](#)), a figure expected to surpass 30% by 2055 ([EFE, 2024](#)). In 2023, 54% of Spanish adults aged 65 and over participated in tourism ([Newtral, 2024](#)). Despite this, the tourism sector faces significant challenges due to seasonality, particularly in coastal regions, leading to hotel closures and job losses during off-peak seasons ([Cisneros-Martínez and Fernández-Morales, 2020](#)). These challenges are addressed by the **Imsero Tourism Programme, a Spanish national-level co-founding social tourism programme for older adults**, implemented since 1985 ([Cisneros-Martínez and Fernández-Morales, 2020](#)). The objectives of the programme include the improvement of the quality of life of older adults and the promotion of economic growth in tourism in the low seasons ([Imsero, 2024a](#)). The programme offers a range of trips for older adults during the low and medium seasons to various regions of Spain. The Imsero agency (Instituto de Mayores y Servicios Sociales, Institute for the Elderly and Social Services) is responsible for the programme implementation, while several other actors are also involved (e.g., hotels, travel agencies, public authorities, destination management organisations, and trade unions) ([Bianchi et al., 2023](#)). The total annual budget of the programme for the season 2023-2024 was EUR 300 million ([Euronews, 2024](#)).

Key drivers and barriers to success

The success of the Imsero Tourism Programme is driven by multiple factors. The programme offers convenience by simplifying the travel process, eliminating the need for participants to independently book accommodations or navigate through multiple service providers. Participants can choose from a variety of travel options tailored to different lengths and purposes, ensuring flexibility. Accessibility is a crucial element, with the possibility of having a travel companion to ease participation.

The programme's social aspect is also major, as it fosters new relationships and combats loneliness by allowing older adults to travel with peers. To add, the programme addresses seasonality by selecting accommodations in regions of Spain where tourism demand is low during certain periods, ensuring economic benefit to these areas.

The Imsero Tourism Programme also faces barriers to its success. One significant challenge is the unpredictability of funding ([Cisneros-Martínez and Fernández-Morales, 2020](#)), which is subject to changes in government priorities and external factors such as economic recessions or crises like the COVID-19 pandemic ([Bianchi et al., 2023](#)). Another issue is the extent of social inclusion in the programme, as it excludes certain economically vulnerable older adults who are not part of the Spanish pension system, as well as older adults with severe mobility issues. Furthermore, although the programme allows participants to be accompanied by a caretaker, the well-being of unpaid family caretakers remains overlooked in the programme's structure.

Impact on the enhancement of silver tourism

The Imsero Tourism Programme has significantly enhanced silver tourism in Spain by increasing tourism activity and reducing seasonality ([Bianchi et al., 2023](#)). The programme enables hundreds of thousands of older adults to travel every year. Between 2010 and 2019, the programme provided an average of 900,000 places per year ([Statista, 2024](#)). In the season of 2024-2025, 886,269 places are available ([Imsero, 2024d](#)). In 2016-2017, it generated 86,123 jobs in the tourism sector, including 12,600 in hotels, with 85% of these in coastal destinations ([Cisneros-Martínez and Fernández-Morales, 2020](#)). According to the same study, the programme was economically sustainable, as the government recovered EUR 1.54 for every EUR invested in 2012 through social security contributions of workers, savings of unemployment benefit payments and taxes paid by workers and companies. The programme was also effective in reducing seasonality, with a direct correlation between the number of participants and the reduction in seasonal fluctuations ([Bianchi et al., 2023](#)). The programme also positively impacted older adults by reducing loneliness, anxiety, depression, and stress, and improving well-being.

Recommendations

To improve the Imsero Tourism Programme, several recommendations for government officials and the Imsero agency are emphasised. First, to address overapplication, the government should allocate more funding and increase subsidies, which have nearly halved in value since 2001 ([Rico, Cabrer-Borrás, and Morillas-Jurado, 2021](#)). Trade unions recommended fostering long-term, highly skilled employment with better labour protections, while commercial stakeholders suggested diversifying offers to meet the expectations of older adults ([Bianchi et al., 2023](#)). To make it more inclusive, Imsero should adopt a more detailed approach to monitoring participant well-being and enhance collaboration with academia to understand barriers faced by marginalised groups. Additionally, introducing initiatives like Scotland's 'Respitivity' initiative, which offers respite care¹⁶ for people who are in need of constant care, would provide relief to unpaid caretakers. Finally, incorporating inter-generational travel would address the caring commitments of older adults who have grandchildren.

¹⁶ 'Respite care' refers to a variety of services provided periodically at home, in the community, or in institutions to offer temporary relief to carers ([Mason et al., 2007](#)) who are either family members or unpaid carers ([Dykes et al., 2015](#)).

6.2. TOURISM4ALL

Introduction

As in the majority EU MS, the population is ageing both in Croatia and Italy. To add, in 2023, 65.0% of Croatians and 47.8% Italians aged 65 and older lived with some or severe disabilities ([Eurostat, 2024h](#)). The number of tourists with disabilities is expected to increase by 70% by 2035 ([Vetrano, 2022](#)). The **TOURISM4ALL project**, part of the Interreg Italy-Croatia Program 2014-2020, was designed to address the **growing need for accessible tourism, particularly for older adults and people with disabilities**, reduced mobility or special needs while combating seasonality in tourism ([TOURISM4ALL, 2021b](#)). The initiative focused on creating a cross-border network of accessible natural and cultural sites, urban areas, and beaches, improving both physical and digital accessibility. Actions included the creation of accessible mobile homes at Campsite Brioni in Croatia, customised training sessions for older adults in Poreč ([TOURISM4ALL, 2021c](#)), and inclusive dining options for people with food intolerances in Italy and Croatia. In Veneto (Italy), tourist destinations like castles, villas, and beaches received upgrades, including tactile maps, 3D models, and specialised beach equipment.

Key drivers and barriers to success

The success of the project was driven by several key factors. First, the collaboration between public and private tourism stakeholders played a vital role in ensuring the effective planning and execution of initiatives enhancing the accessibility of tourist attractions and recreation areas. By leveraging the diverse expertise of partners from various sectors, the project was able to address accessibility challenges specific to different destinations. Local partners' involvement in pilot actions was essential to tailor solutions to the unique needs of tourists with disabilities. Another critical driver was the active involvement of service users, providing first-hand feedback on their experiences.

The project also faced several barriers to success. The COVID-19 pandemic caused delays in implementation due to restrictions. While project partners typically spoke English, representatives from higher-level public institutions not always did, hindering communication and project progress. Engaging with associations of disabled people was challenging, as these organisations often held a critical stance towards institutions, which complicated collaborative efforts.

Impact on the enhancement of silver tourism

TOURISM4ALL significantly enhanced silver tourism by improving the accessibility of tourism products and services for older adults and people with disabilities. A total of 90 projects were realised ([Keep.eu, 2023](#)), with the involvement of 14 public, private and civil society organisations from Croatia and Italy ([TOURISM4ALL, 2021b](#)). Physical accessibility was enhanced through infrastructure upgrades such as ramps, mobile stair climbers, and the customisation of spaces for wheelchair users ([TOURISM4ALL, 2021c](#)). New transport services for wheelchair users were introduced, and some destinations offered free transfers for accessible tourism activities. Digital accessibility was also a focus, with websites and applications being made accessible for people with disabilities. Additional measures addressed the needs of tourists with food allergies or intolerances, showcasing the project's commitment to inclusive tourism for all. Initiatives in Veneto (e.g., tactile maps, beach equipment, and other accessibility upgrades) were supported by a 10-year agreement ensuring their continued use.

Recommendations

The recommendations from the TOURISM4ALL project emphasise several key actions for both public sector stakeholders and tourism operators ([TOURISM4ALL, 2021a](#)). Public stakeholders should act as initiators of sector's improvements through regulations, ensuring visitor satisfaction with transparent, high-quality services, maintaining attractive destinations with accessible branding, and

fostering public-private cooperation. For tourism operators, the focus is on strengthening collaboration with the public sector, incorporating accessibility into business planning, training, and embracing new technologies. The project also encourages replicating successful initiatives, particularly those enhancing physical and digital accessibility. To increase visibility and awareness, organising conferences was suggested by an interview participant.

6.3. eSilver Tour

Introduction

Population ageing, sector seasonality and digitalisation are phenomena relevant to all project countries (France, Greece, Lithuania, Portugal and Spain). Ageing, however, does not mean becoming less active or engaging less in tourism. In 2018, 67% of adults in Europe aged 65 or above reported to be in a good shape ([SilverEco, 2018](#)). **The goal of the eSilver Tour project was to provide training materials for actors in tourism, which in turn should help them adapt their products to the needs of older adults through digital marketing.** Such actors included staff from senior-focused organisations, tourism professionals, and entrepreneurs. The learning materials aimed at guiding professionals to address the psychosocial and physical expectations of older tourists, and challenging stereotypes. The project also emphasised the growing internet use among older adults. Digital marketing was highlighted as a cost-efficient tool that increases exposure, saves time, supports brand building, and can be integrated across various media types, benefiting silver tourism businesses. The project was implemented in 2020-2023 by partners from France, Greece, Lithuania, Portugal and Spain ([eSilver Tour, 2023i](#)).

Key drivers and barriers to success

The success of the project was driven by several key factors. First, it recognised the convergence of the silver economy, tourism, and digital marketing, leading to the creation of a multi-purpose training course for various audiences ([eSilver Tour, 2023c](#)). Early engagement with the audience, including through piloting activities, allowed developers to tailor the course effectively. It included knowledge assessments, and practical assignments, with content available in multiple languages. The learning materials addressed key marketing strategies, digital tools, social media, seasonality, and stereotypes about older adults. The course was adapted to different levels of expertise of tourism professionals, allowing participants to skip introductory modules, and concluded with participants creating a silver tourism product strategy.

The eSilver Tour project faced several challenges and barriers to success. Seasonality remains a major issue, to address which, the project advocated for all-season destination strategies. The COVID-19 pandemic also posed challenges, delaying project timelines and forcing meetings to be held online, though it accelerated the adoption of digital marketing and e-commerce ([eSilver Tour, 2023e](#)). National regulations prevented course accreditation in some countries. Engaging tourism professionals was difficult, requiring huge promotional efforts to encourage participation in training in their free time.

Impact on the enhancement of silver tourism

The eSilver Tour project had a significant impact on silver tourism by enhancing digital marketing capabilities and fostering specialised training for tourism professionals. Key outputs included the eSilver Tour eLearning platform and the 'Professional Profile of the eSilver Tourism Expert' ([eSilver Tour, 2023f](#)), which was based on the needs analysis and research on silver tourism, including 269 survey responses (152 from older adults and 117 from tourism/active ageing professionals). Nearly 150 participants (e.g., tourism professionals, entrepreneurs, and people representing senior-focused organisations) from partner countries tested the training materials, providing feedback that improved

the user experience, particularly in visual adjustments ([eSilver Tour, 2023a](#)). To add, five multiplier events attracted over 250 participants, including professionals from tourism, social, and healthcare sectors, promoting the dissemination of intellectual outputs and encouraging broader adoption of silver tourism practices.

Recommendations

Based on the project experience, several key recommendations were made for tourism practitioners: diversify tourism offerings, adopt a bottom-up approach in large tourism structures, use monitoring practices, ensure effective visibility of silver tourism offers, and develop comprehensive silver tourism strategies with allocated financial resources. The learning materials produced by the project are universally applicable across EU MS and can be transferred to other similar projects. For future developments, it was recommended to merge eSilver Tour results with other project outcomes and establish a community of practice to facilitate interactive learning and experience sharing. Co-creation with the target audience is also essential.

To conclude, the three case studies reveal key drivers and factors behind the success of the projects, offering valuable insights for both public and private actors. Together, the case studies illustrate how the tourism industry can explore new, impactful opportunities through diverse approaches, such as implementing a country-wide tourism co-funding programme, fostering private-public initiatives to enhance the accessibility of tourism destinations, and providing training for the service providers to adapt to the needs of older adults.

7. CONCLUSIONS AND RECOMMENDATIONS

KEY FINDINGS

- Recent trends such as rural tourism, smart tourism, retirement migration, multi-generational, cruise travel, medical and wellness tourism are shaping silver tourism in the EU. Silver tourism categories can be mutually reinforcing if targeted together (e.g., wellness and medical tourism, accessible and smart tourism).
- Silver tourism has a potential to increase the tourism sector's economic growth, reduce seasonality and help prevent an increasing burden on healthcare systems in the long-term. To unlock this potential, understanding the diversity of silver tourism participants beyond their age (e.g., socio-economic, cultural background, life events, skills) is crucial.
- Positive social implications can be seen such as reduction of isolation, increased personal and community well-being, and increased life quality. Negative environmental effects such as carbon emissions and overtourism put an emphasis on the need for sustainable tourism practices and policy interventions.
- Numerous EU-level policies and initiatives incorporate silver tourism as part of larger tourism frameworks but no specific policies on silver tourism exist. There is room for more cohesive EU-level strategic cooperation (e.g., by building a roadmap for silver tourism, exchanging platforms between stakeholders).
- Accessibility, sustainability and digitalisation emerge as the key areas to further enhance silver tourism. Policy recommendations also address the need to battle ageism via awareness and education, incentivise sector stakeholders to provide inclusive services and help older adults to overcome financial burdens by co-funding silver tourism.
- The resilience of silver tourism can be improved by strengthening foresight and scenario planning efforts to mitigate the response to shocks (e.g., pandemics, climate change). Enhanced research and data collection is crucial to ensure inclusive, sustainable silver tourism.

This chapter first provides the key conclusions, based on the findings presented in this report. Afterwards, it lists policy recommendations on how to further enhance silver tourism in the EU. The conclusions and recommendations are based on all research methods used to conduct the study.

7.1. Conclusions

This exploratory study aimed at tapping into the knowledge base on the effects of the longevity economy on the tourism sector and its potential. As the societies in the EU MS are rapidly ageing, aspects such as healthy ageing, employment, consumption patterns, and environmental impacts that concern tourism are brought into play. All these trends make tourism among older adults, namely silver tourism, an important avenue for exploration including impacts on the quality of life as well as enabling their participation to benefit the tourism sector.

Certain silver tourism trends are crucial to leverage. Firstly, domestic and international tourism growth is increasingly important for the EU as the demand for silver tourism is driven both by EU citizens and those outside the EU. While older adults spend more on an average trip compared to other age groups, provided they have sufficient disposable income and good health to travel, they are not decoupling from their wealth. **The characteristics of older adults also determine tourism trends**

such as accessibility needs that increase with age requiring for the provision of suitable services. To add, there is growth in the market of technological tools that can increase the accessibility of travel. Lastly, multi-generational travel, rural tourism, cruises and river tours are becoming more prevalent, providing employment and growth opportunities for the sector.

These trends in silver tourism offer numerous economic, social, and environmental benefits, though negative impacts also exist. For older adults, participation in tourism may lead to health and well-being improvements, improving their quality of life. To add, silver tourism helps mitigate seasonality, spreading tourism demand more evenly throughout the year. Beyond the economic gains, silver tourism has positive societal effects, reducing social isolation and fostering community well-being. Although challenges such as carbon emissions, overtourism, and the need for improved accessibility pose obstacles, these can be addressed through sustainable practices and policy interventions. However, sustainability measures might be difficult to implement, owing to a lack of expertise among stakeholders, a high level of expenses needed to apply best practices, and a lack of clarity regarding sustainability goals. Therefore, strong institutional support and resource allocation assistance is necessary to overcome these concerns.

Six silver tourism categories were identified to guide this study and showcase the diversity of the sector (wellness tourism, IRM, multi-generational travel, accessible, medical, and smart tourism). These mutually reinforcing categories are often united by joint challenges such as ageism, lack of awareness about the diversity of older adults, financial barriers and lack of relevant research and data. Links between medical tourism and most of the other categories can be seen (e.g., active ageing and wellness, smart tourism). Similarly, IRM and multi-generational travel are closely linked, and smart tourism is a horizontal measure to reach tourism objectives. **As such, strengthening the enablers of each of these categories can unlock the potential of silver tourism in other interconnected areas.** Thus, tourism service providers need to make use of multiple silver tourism categories at once due to this interconnection.

Understanding the diverse characteristics of older adults participating in tourism remains a crucial element for all tourism stakeholders. Beyond age, other factors determine older adults' tourism behaviour such as different cultural, and socio-economic backgrounds, health, family structure, life experiences, and skills. Beyond understanding this heterogeneity, service providers are faced with numerous challenges including economic (e.g., reduced purchasing power, inflation, energy crisis) and employment-related (e.g., labour shortages). Furthermore, the green and digital transitions are, although challenging, crucial to further silver tourism. Lastly, these challenges and opportunities have multiple complementarities with the transport sector, that, if tackled together, can reinforce the quality and economic sustainability of tourism services provided to older adults.

Lastly, there is potential for strategic expansion, as few EU-level policies address silver tourism as a cohesive sector. Instead, some categories, such as accessible and smart tourism, are addressed through strategies like the [Transition Pathway for Tourism](#) and the [European Tourism Agenda 2030](#). Current funding mechanisms, including the SME support program under the SMP, cover fewer strands of tourism than previous initiatives, and silver tourism issues are rarely prioritised. No major EU-level organisation focuses specifically on the issues of silver tourism. Organisations with a broader or related scope, such as the ENAT and the ISTO, emerge as main contributors to relevant efforts. This indicates a clear need to systematically increase efforts to address the unique challenges faced by older adults in the tourism sector.

7.2. Policy recommendations

The results of this analysis highlight the following EU policy recommendations for further developments needed to enhance silver tourism as a whole and per each identified silver tourism category. National level policy makers are addressed, where relevant. Actions for service providers, civil society and research entities can be found in [Annex I General Recommendations](#) and [Annex II Category-specific Recommendations](#).

7.2.1. Further enhancing silver tourism in the EU

- **Strengthen emphasis on the EU and national level programmes to battle ageism in tourism and raise awareness.** In particular, such programmes should raise awareness amongst the wider society and, in particular, service providers to implement more inclusive tourism measures. This can be done by the use of evidence on ageism and providing recommendations how to tackle such ageist practices.
- **Consider providing a platform for EU tourism stakeholders to exchange and discuss inclusive marketing strategies and approaches for older adults.** Providing evidence and official statistics on the profile and characteristics of older adults as tourists should also help design marketing strategies. Without it, stereotypes could be further reinforced and fail to resonate with older adults who seek enriching, active, and engaging travel experiences.
- **The creation of a European roadmap for silver tourism, with clear objectives and measurable goals, could significantly advance the sector and enhance EU-level cooperation.** The idea of a European roadmap was first presented in [‘The silver economy’ \(2018\)](#) report. It should focus on priority areas, such as sustainable tourism practices, accessibility, and multi-generational travel, aligning efforts across Member States. An EU-level working group on silver tourism, composed of representatives from relevant EC DG policy units (e.g., DG GROW, DG MOVE, DG EMPL, DG REGIO), EU MS representatives, service providers, civil society, and research institutions, should be established to guide and support this initiative. This group could operate within the remit of the Commissioner for Sustainable Transport and Tourism, promoting North-South and intra-EU tourism collaboration.
- **The EU should promote the implementation of financial instruments amongst the MS to co-finance tourism activities for older adults** (e.g., [Imsero Tourism Programme in Spain](#)). National level policy makers should consider such programmes to broaden access to tourism activities and overcome financial barriers faced by older adults hindering their participation in tourism. Collaboration with financial institutions to create payments for tourism packages over a period of time may be considered.
- **Efforts to enhance the accessibility and sustainability of the European transport systems among the EU MS** (e.g., [Europe’s Rail Joint Undertaking, EU-Rail](#)) should be continued. The EU should provide accessibility related recommendations and standards to guide tourism and transport service providers. Many tourism locations in the EU still lack safe, accessible transport options for older adults with special accessibility needs. National level policy makers should incentivise service providers to adapt to such accessibility needs of older adults (e.g., hygiene standards, specialised services).
- **Strengthened scenario planning and foresight efforts in the EU silver tourism sector are needed to increase resilience and mitigate the potential unforeseen effects of crises and shocks** (e.g., COVID-19 pandemic, climate change, natural disasters). On the EU level, this can be done via [The Competence Centre on Foresight](#), actively disseminating results to discuss

mitigation measures with tourism stakeholders. Single Market Programme projects such as [‘Crisis Management and Governance in Tourism’](#) could also be continued and scaled up.

- **To enhance rural tourism, EU-level funding programmes such as [Erasmus+](#), [Interreg](#) and [Skills Partnership for the Tourism Ecosystem](#) should be further leveraged**, strengthening the skills of SMEs and social entrepreneurs (e.g., hospitality, foreign languages, entrepreneurship). Silver tourism offers a valuable source of income for rural households, allowing older adults who are no longer able to engage in agriculture to transition into the tourism sector.
- **Expansion of data collection and analysis on silver tourism on the EU and national levels needs to include more detailed information on the travel patterns, preferences, and behavioural characteristics of older adults.** This could include new age-specific breakdowns, and dedicated modules focused on older adults in existing tourism surveys and dashboards (e.g., [European Tourism Dashboard](#)). For targeted and inclusive policies and services, it is crucial to understand the factors influencing the tourist behaviour of older adults beyond their age (e.g., socioeconomic status, family size, marital status, interests, work status). Increased emphasis in academic research on silver tourism is also needed by, for example, establishing a silver tourism priority within existing funding calls (e.g., [Interreg](#), [Horizon Europe](#)).
- **Enhanced EU-level funding and institutional support should prioritise sustainable infrastructure and the implementation of sustainability indicators in emerging silver tourism destinations.** Leveraging programmes such as [Interreg](#) and the [European Regional Development Fund](#) can provide necessary funding for green technology, sustainable waste management, and energy-efficient infrastructure, particularly in less developed regions. Strengthening support for the [European Tourism Indicator System \(ETIS\)](#) would also enable more destinations to effectively track and manage environmental impacts. These measures are essential to mitigate environmental pressures and to promote the responsible expansion of silver tourism across diverse destinations.

7.2.2. Wellness tourism

- **Fund EU-level programmes and projects that promote active and healthy engagement of older adults in the tourism sector.** Such programmes could be based on the [active tourism programmes of the Europarc Federation](#), financed by the European Commission’s [LIFE programme](#). On a national level, publicly financed programmes should enable active and healthy ageing and foster well-being (e.g., [Imsero Thermalism Programme](#)).
- **The EU should consider supporting MS in integrating health and tourism services to improve healthy ageing, such as providing access to wellness resorts through national healthcare with medical facilities** or partnerships between healthcare providers and tourism businesses. National policymakers should consider subsidising spa treatment in rehabilitation care through the public health insurance systems. This may help address the projected increase in healthcare expenditure as the older population grows, enhancing healthy ageing practices.

7.2.3. International retirement migration (IRM)

- **Support digital caregiving platforms that help connect families across EU borders, providing tools for communication and remote care** (e.g., videoconference platforms, telehealth devices such as [EDIT](#), the Greek national telemedicine network). Funding such platforms could alleviate conflict by making it easier for older adults to offer emotional and practical support even when living abroad. To add, enhancing national pension and social care

portability schemes could support older adults when they move abroad. While retirement pensions are secured across the EU-27 and EEA, there is no framework related to social security portability ([Eurofound](#)).

- **Increase in dedicated EU funds should help mitigate the social and environmental impact on local economies and communities caused by the influx of retired adults** (e.g., [LIFE programme's climate change mitigation branch](#)). These funds could be allocated to local governments to manage rising costs, promote sustainable development, and ensure that economic growth benefits both migrants and local communities equally. Policy makers should consider reinvesting profit from incoming older adults into local communities through support programmes for affected groups. Improved spatial planning regulations might also help to ensure the sustainability of new IRM developments, limiting effects on agricultural land and natural ecosystems.
- **Legal protections provided for retired adults who reside in host countries seasonally should be improved** to reduce the limited access to quality healthcare and an ambiguous social or legal status. While retirement migration within the EU only requires sufficient funds and health insurance, retired adults should be supported by streamlining residency permits, ensuring access to local healthcare systems, and creating or improving official agreements between countries to ensure that retirement migrants retain their social security benefits.

7.2.4. Multi-generational travel

- **The EU should develop guidelines for family-friendly destinations, such as a certification programme.** It could include criteria such as child-friendly amenities, diverse activities for different age groups, and facilities that cater to the needs of older adults. Thematic competitions like the European Destination of Excellence ([EDEN](#)) could be used to motivate destinations to focus on family-friendly tourism.
- **Supporting travel programmes through grants or tax incentives for businesses that develop specialised itineraries for multi-generational tourists should be established.** Such initiatives would encourage the creation of inclusive travel options that take into account the different physical abilities and activity preferences, making family travel more accessible and enjoyable.
- **Cross-border travel initiatives aimed at multi-generational tourists, offering incentives for family trips should be encouraged.** Programmes similar to [DiscoverEU](#) could be used for this purpose. This can help strengthen family bonds across generations while recognising the evolving preferences of younger travellers. Such programmes may also include educational workshops (e.g., through older adult centres or community organisations) that guide older adults in adapting to the changing preferences of grandchildren, particularly in terms of travel.

7.2.5. Accessible tourism

- **Efforts at the EU level to develop comprehensive EU-wide guidelines and certifications for accessible tourism, including education on accessibility, should be enhanced.** Engage platforms such as [ENAT](#) and other stakeholders (e.g., IT, architects) to design accessibility related policies and procedures on the EU level. National level policy makers should also consider engaging national, regional and local specialised organisations, for example, promoting well-being of those with certain needs.
- **Information about the available EU funding for tourism service providers to meet accessibility needs should be further disseminated** (e.g., [SMP](#), [Interreg](#), [Horizon Europe](#)). It

should also include good practices on the benefits of accessible tourism (e.g., [TOURISM4ALL](#)) such as addressing seasonality. Studies on the [economic impact of accessible tourism](#) should be updated.

7.2.6. Medical tourism

- **The EU should encourage public-private partnerships to tackle the challenges arising with medical tourism such as patient safety.** Public-private partnerships between healthcare institutions and medical tourism operators for collaboration and knowledge sharing should be encouraged. This should improve their services (e.g., appropriate aftercare and safety standards) and could positively influence the healthcare systems of EU MS as a whole.
- **The EU should advocate for age-specific guidelines for medical tourism which would require service providers to conduct comprehensive risk assessments for older patients before offering any treatments.** An EU-wide accreditation system for private healthcare providers in medical tourism should be considered to address the quality gaps. National regulatory frameworks should be created to ensure that entities involved in mediator roles between healthcare providers and foreign patients follow high standards.

7.2.7. Smart tourism

- **The EU should define and agree on a ‘Smart tourism’ concept to avoid misuse of the label, maintain accountability and ensure genuine innovation.** One solution could be the introduction of an EU-wide standard that outlines the specific technological and operational requirements a project must meet to be considered ‘smart’. This would help align projects with strategic goals and maintain stakeholder trust.
- **Funding programmes that help tourism destinations to improve their operational and organisational processes alongside implementing smart technologies should be considered.** Smart tourism research and projects often focus too heavily on technology, neglecting the importance of improving underlying operational and organisational processes, hindering performance and effectiveness. These programmes could focus on fostering better coordination between public and private stakeholders and ensuring that staff is trained to manage smart systems effectively. The EC’s [Smart Tourism Destinations](#) initiative provides guides and toolkits which are a good reference point. Training and development programmes to develop sector workers’ and managers’ operational and organisational skills may be used as well (e.g., [SMART Tourism Skills Initiative project](#)).
- **Tailored guidance and resources to help smart cities effectively communicate their smart tourism achievements via social media and other digital platforms is needed.** This can be done via the [European Capitals of Smart Tourism](#) initiative by incorporating a stronger focus on branding and digital marketing support for winning cities, with an increased focus on older adults. Collaboration between destination marketers, urban policymakers and civil society to develop cohesive smart cities’ branding strategies should be improved.

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ANNEX I. GENERAL RECOMMENDATIONS

Table 1: General recommendations for silver tourism enhancement per stakeholder group

Challenge	EU policy makers	National policy makers	Service providers	Civil society and research
<p>1. Ageism and negative stereotypes about older adults who are still perceived by society as less vital members, with decreasing levels of mental and physical abilities. Such stereotypes in the tourism sector may discourage them from participating in activities usually marketed for younger people or categorised as active ageing.</p>	<p>Consider strengthened emphasis on programmes raising awareness amongst the wider society and, in particular, service providers to implement more inclusive tourism measures via evidence on ageism and recommendations how to tackle ageist practices (e.g., the Global campaign to Combat Ageism by the World Health Organisation; German Government Reports on the Elderly).</p>	<p>See 'EU policy makers'</p>	<p>Consider providing employees with training on the inclusivity of tourism solutions (ranging from the use of language, visuals to overcoming stereotypes) (e.g., eSilver Tour training materials). Consider upskilling and reskilling employees, where needed, by part-taking in the EU Pact for Skills.</p>	<p>Consider proactively offering social and learning platforms, workshops and toolkits to tourism service providers and members of society to tackle prevalent ageism stereotypes and share experience (e.g., Smart Against Ageism Erasmus+ Project, AGE Platform Europe initiatives).</p>
<p>2. Unappealing tourism marketing for older adults. Tourism marketing campaigns targeting older adults often focus too heavily on negative aspects, such as declining health or physical limitations, making them unappealing. This approach can</p>	<p>Consider providing a platform for EU tourism stakeholders to exchange and discuss inclusive marketing strategies for older adults.</p>	<p>Consider providing evidence and official statistics on the profile and characteristics of older adult tourists to design marketing strategies (e.g., Finland Travel PRO platform).</p>	<p>Consider presenting silver tourism in a positive and empowering light, personalising and contextualising services for older adults to choose from (e.g., VisitEngland Accessible and Inclusive Tourism</p>	-

reinforce stereotypes and fail to resonate with older adults who seek enriching, active, and engaging travel experiences.			Toolkit for Businesses; Image Bank Sweden). Business intelligence tools can be employed to further understand the market (e.g., Finland's Border Survey).	
3. Wide range of behavioural diversity of older adults in tourism. Tourism service providers and policy makers tend to overlook the multifaceted behaviours, needs, and attitudes of older adults who take part in tourism. For targeted and inclusive services, it is crucial to understand the factors influencing the tourist behaviour of older adults beyond their age (e.g., socioeconomic status, family size, marital status, interests, work status).	Consider financing actions for data collection and analysis (e.g., studies) to raise awareness among policy makers about the behavioural diversity of older adults (e.g., through identified good practices and guidelines).	See 'EU policy makers'	Consider designing diversified tourism solutions for older adults by co-creation with silver market representatives in product and location development (e.g., village-type accommodation for individuals with dementia, De Hogeweyk in Weesp, the Netherlands).	Continue pro-active data collection and analysis on behavioural diversity and tourist profiles on national, regional and local level (e.g., Alén, Losada and Domínguez (2016)) and its dissemination to tourism stakeholders.
4. Financial barriers to tourism for older adults and low spending. Although the average purchasing power of today's older generation exceeds the previous generations, many older adults, especially in the Central and Eastern EU MS have relatively low socioeconomic status. This limits the ability of older adults to	Consider promoting the implementation of financial subsidies amongst the MS to co-finance tourism activities of older adults (e.g., Imsero programme in Spain).	Consider tourism co-funding programmes for older adults which can help broaden access to tourism activities (e.g., Imsero in Spain), consider collaboration with financial institutions to create payments for	Consider designing off-season, discounted silver products, last minute offers, package and coach holidays (INATEL 55+ programme in Portugal).	Consider providing research on the impact of such co-funding programmes helping national authorities design its monitoring and evaluation mechanisms (e.g., Sedgley, Haven-Tang and Espeso-Molinero (2018) research on Imsero

<p>engage in tourism, impacting both domestic and international travel. Contrary to common assumptions, many older adults with sufficient financial resources are not spending their accumulated wealth in retirement, with most continuing to accumulate it.</p>		<p>tourism packages over a period of time.</p>		<p>programme impact on well-being).</p>
<p>5. Lack of cooperation on the EU policy level between stakeholders in different policy fields connected to silver tourism (e.g., accessibility, health care, digitalisation, employment, transport). An agreement on a clear roadmap as well as further prioritisation of the actions and support measures are needed to enhance silver tourism (e.g., between welfare, healthcare, tourism sectors). Stakeholders connected to the tourism sector but not necessarily always perceived as part of it (e.g., healthcare, transport) could further cooperate to provide older adults with a wider range of tailored tourism offers.</p>	<p>Consider creating a European roadmap for silver tourism, as proposed in ‘The silver economy’ (2018) report. Establishing an EU-level working group on silver tourism, comprised of representatives from relevant EC DG policy units, EU MS, service providers, civil society, and research institutions, could effectively guide and support this initiative. This group could operate under the Commissioner for Sustainable Transport and Tourism, fostering North-South and intra-EU tourism collaboration.</p>	<p>Consider incentivising stakeholders (e.g., service providers, social entrepreneurs, research entities and civil society) to become involved in the co-creation of a silver tourism agenda and roadmap on national, regional levels. To increase stakeholder cooperation, develop destination based ageing travel organisations. See also ‘EU policy makers’.</p>	<p>Consider pro-actively participating and initiating private-public cooperations and synergies among tourism (e.g., TOURISM4ALL project).</p>	<p>Consider pro-actively creating networks of research entities (e.g., universities, institutes) to conduct multi-disciplinary research and exchange on healthy ageing, social connection in tourism (e.g., via the European Universities alliances).</p>

<p>6. Lack of available data and research on silver tourism. While databases like Eurostat collect relevant tourism indicators, there is relatively little focus in statistics on the travel behaviours and preferences of older adults (e.g., data granularity above the age of 65). There is lack of information in particular on multi-generational tourism and medical tourism categories (e.g., on the number of European older adults who use healthcare services in other EU MS, service types). These gaps make it challenging for researchers and policymakers to fully understand the unique challenges and opportunities within the different modalities of silver tourism.</p>	<p>Consider encouraging the expansion of data collection on silver tourism by national and international statistical agencies to include more detailed information on the travel patterns, preferences, and characteristics of older adults (e.g., via similar formats such as Tourism Data Sharing, Governance and Integration workshop). This could include new age-specific surveys or dedicated tourism modules focused on older adults in existing surveys and dashboards (e.g., the European Tourism Dashboard). Consider increasing funding in academic research or establishing a silver tourism priority within existing funding calls (e.g., Interreg, Horizon).</p>	<p>See 'EU policy makers'. Research performed by a governmental tourism agency in Lithuania includes an in-depth analysis of traveller persona per market (e.g., education, gender, age, marital status, income, travel budget).</p>	<p>Consider actively participating and sharing experience and data between service providers, research entities and policy makers to further enhance knowledge on silver tourism participants and use it to improve tourism solutions (e.g., Silver Guide project including private-public partnerships for scientific research and tourism products).</p>	<p>Consider cooperation with tourism stakeholders. Using data and real-world experience available to them can generate valuable insights and help bridge the research gap (e.g., eSilverTour project creating resources for tourism professionals).</p>
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<p>7. Unmet accessibility needs of older adults in the transport sector. Older adults with accessibility needs may feel excluded from the transport services for touristic purposes. Many locations lack safe, accessible transport options for older adults with disabilities or special accessibility needs, preventing them from reaching these destinations or participating in longer tours. This limited access diminishes their ability to fully engage in tourism experiences.</p>	<p>Continue ongoing efforts to promote the accessibility and sustainability of the European transport systems among EU MS (e.g., Europe's Rail Joint Undertaking, EU-Rail) and providing recommendations and standards for service providers.</p>	<p>Consider incentivising the adaptation of transport in tourism to the accessibility needs of older adults (e.g., hygiene standards, specialised services), taking into account the increased need for digitalisation and adaptation to climate change as well. Gain inspiration from good practices already implemented (e.g., TOURISM4ALL in Italy and Croatia).</p>	<p>Consider furthering cooperation with transport sector stakeholders in co-creating solutions and applying universal design principles in tourism and transport. These may include touch-screen ticket machines with braille and audio guidance, low-entry vehicles, and tactile paving, accessible symbols, and digital applications (e.g., Helsinki's Regional Transit Authority HSL utilising universal design principles).</p>	<p>Consider actively promoting and providing evidence on the accessibility of older adults facing participation barriers in tourism (e.g., European Network for Accessible Tourism initiatives).</p>
<p>8. Balancing rural silver tourism growth with authenticity and human capital limitations. Silver tourism offers a valuable source of income for rural households, allowing older adults who are no longer able to engage in agriculture to transition into the tourism sector. However, many of these adults lack key skills, such as hospitality skills or foreign language proficiency, which can limit the appeal of international rural tourism.</p>	<p>Consider leveraging EU-level funding programmes such as Erasmus+, Interreg and Skills Partnership for the Tourism Ecosystem to strengthen service providers, SMEs and social entrepreneurs aiming to enhance rural tourism.</p>	<p>Consider investing in human capital development for older adults living in rural locations, offering training in key skills such as foreign languages and hospitality (e.g., Rural tourism organiser training program in Lithuania).</p>	<p>Consider leveraging the unique cultural and historical knowledge of residents in rural locations. Focus on promoting the local knowledge and expertise of older adults in rural areas. This can enhance the authenticity of the experience and attract tourists seeking deeper cultural and historical engagement (e.g., selection</p>	<p>Consider collaborating with education and service providers to support rural silver tourism growth by offering networks and exchange platforms to strengthen the needed skills (e.g., European Federation of Rural Tourism products).</p>

			of ethno-touristic villages in Europe by Erasmus).	
<p>9. Unforeseen effects of crises and shocks (COVID-19 pandemic, climate change, natural disasters). Silver tourism and its participants and providers are highly vulnerable to various shocks, for example, popular travel destinations with warm climate, such as the Mediterranean countries, may experience extensive heatwaves and overall growth in average temperature. Increased resilience is needed to mitigate the effects of such shocks.</p>	<p>Consider strengthening scenario planning and foresight efforts in the EU tourism sector via The Competence Centre on Foresight, actively disseminate results to discuss mitigation measures with tourism stakeholders. Continue and scale up Single Market Programme projects such as 'Crisis Management and Governance in Tourism'.</p>	<p>Consider implementing resilience strategies for silver tourism, including incentives for climate-resilient infrastructure and seasonal adjustments to reduce risks from extreme weather. Support local contingency planning and sustainable alternatives in areas vulnerable to climate change impacts.</p>	<p>Consider using risk management and scenario-based planning to increase resilience to unforeseen shocks. Ensure application of safety and security measures for older tourists. Diversify travel packages by including new locations with climate conditions closer to the needs of older adults and take up more sustainable approaches and venues (e.g., through carbon neutral tours).</p>	<p>Consider advocating for immediate adaptive measures, such as extreme weather preparedness and health support in vulnerable regions. Research institutions should conduct targeted studies on crisis impacts and resilience strategies for silver tourism, delivering actionable recommendations for policymakers and local communities to implement protective and adaptive measures.</p>
<p>10. Ensuring sustainable development in silver tourism destinations. As silver tourism grows, particularly in less developed regions, there is an increased risk of environmental strain due to limited infrastructure and resources for sustainable practices. Inconsistent adoption of sustainability measures and funding gaps hinder their</p>	<p>Consider expanding funding through programmes like Interreg and the European Regional Development Fund to support sustainable infrastructure and environmental monitoring in silver tourism destinations. Strengthen the European</p>	<p>Consider implementing national-level incentives, such as tax breaks and subsidies, to encourage tourism providers to adopt green technology and sustainable practices. Support the development of region-specific sustainability guidelines that align with</p>	<p>Consider adopting sustainable practices in operations, such as energy-efficient infrastructure, waste reduction programmes, and carbon-neutral initiatives. Engage with local stakeholders to enhance environmental monitoring and reporting.</p>	<p>Consider prioritising studies on the environmental impact of silver tourism, particularly in rural or developing areas, to support evidence-based policymaking. Collaborate with tourism providers and local authorities to raise awareness of</p>

<p>effectiveness. Coordinated efforts are needed to support sustainable development across silver tourism destinations.</p>	<p>Tourism Indicator System (ETIS) by providing additional resources and guidance for consistent implementation across EU MS.</p>	<p>EU frameworks, tailored to the needs and capacities of local tourism stakeholders.</p>		<p>sustainable tourism practices and educate communities on the benefits of preserving natural and cultural resources.</p>
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Source: Visionary Analytics

ANNEX II. CATEGORY-SPECIFIC RECOMMENDATIONS

Table 2: Recommendations specific to each silver tourism category identified as part of the conceptual framework used in this study

Challenge	EU policy makers	National policy makers	Service providers	Civil society and research
Wellness tourism				
<p>11. Perception of older adults as being inactive. Older adults are still often perceived as a less vital part of society, lacking the energy to take part in tourist activities where active mental and/or physical engagement is required. The current older generation, however, is generally more active, healthier, and more aware of the need to maintain good health than the preceding generations.</p>	<p>Consider funding programmes and projects that raise awareness across society, particularly among service providers, to implement more inclusive tourism measures. These programmes should offer recommendations on how to promote active and healthy engagement for older adults in the tourism sector (active tourism programmes of the Europarc Federation, financed by the European Commission's LIFE funding programme).</p>	<p>Consider offering publicly financed programmes enabling active and healthy ageing and thus fostering well-being (e.g., Imsero Thermalism Programme)</p>	<p>Consider diversifying offers for older adults for volunteer and educational tourism by developing specialised packages offering active holidays (e.g., International Volunteer HQ offering volunteer opportunities for older adults).</p>	<p>Consider proactively offering social and learning platforms, workshops and toolkits to tourism service providers and members of society to disseminate the diversity of preferences of older adults for active and healthy ageing and the benefits of these (e.g., the workshop by AGE Platform, on promoting active and healthy ageing through tourism).</p>
<p>12. Rising healthcare expenditure. The projected increase in healthcare expenditure as a percentage of GDP in the EU</p>	<p>Consider supporting MS in integrating health and tourism services to improve healthy ageing,</p>	<p>Consider subsidising spa treatment in rehabilitation care through the public health</p>	<p>Consider collaborating with public and private health and medical providers to develop tourism packages</p>	-

<p>reflects the growing proportion of older adults in society. This trend could be further intensified if healthy ageing practices are not widely adopted, potentially placing additional strain on healthcare systems and resources.</p>	<p>such as providing access to wellness resorts through national healthcare with medical facilities or partnerships between healthcare providers and tourism businesses. Directive 2011/24/EU outlines the current conditions under which a patient may travel to another EU country to receive medical care and reimbursement.</p>	<p>insurance system (e.g., in Hungary, when prescribed by medical specialists, certain spa treatments are financed by the public health insurance).</p>	<p>that include preventive healthcare elements, such as health screenings, fitness programmes, and dietary guidance, especially in destinations known for wellness tourism (e.g., Druskininkai resort in Lithuania) cooperating with tourism and doctors' associations and private actors such as a pension insurance company).</p>	
<p>International retirement migration (IRM)</p>				
<p>13. Intergenerational conflict and caregiving expectations. Retirement migration can disrupt family dynamics, particularly by creating tension between older adults and their children. Children may expect their parents to provide support, such as caring for grandchildren, which becomes more difficult when the parents move abroad. This conflict is especially pronounced for women,</p>	<p>Consider supporting digital caregiving platforms that help connect families across EU borders, providing tools for communication and remote care (e.g., videoconference platforms, telehealth devices such as EDIT, Greek national telemedicine network). Funding such platforms</p>	<p>Consider improving national pension and social care portability schemes that make it easier for older adults to maintain their rights and benefits when they move abroad. While retirement pensions are secured across EU-27 and EEA, there is no framework related to social security portability (Eurofound). It</p>	<p>Consider developing initiatives that support visits of retired adults by families, such as offering subsidised travel programmes. This would help maintain family connections, while providing some time off for parents during holiday periods.</p>	<p>Consider launching public campaigns to raise awareness about intergenerational conflicts stemming from retirement migration, highlighting the importance of redefining caregiving roles and promoting gender equality in family responsibilities.</p>

<p>who are still often expected to take on caregiving roles.</p>	<p>could alleviate conflict by making it easier for older adults to offer emotional and practical support even when living abroad.</p>	<p>could enable older adults to support family members when needed, without jeopardising their financial security.</p>		
<p>14. Rising costs and class disparity in IRM locations. The influx of retired adults can boost local economies by creating jobs and driving economic growth. However, it also leads to rising housing costs, growing class disparities between migrants and locals, and environmental degradation. Balancing these effects is crucial to ensure sustainable migration for both local populations and older adults.</p>	<p>Consider increasing EU funds dedicated to mitigating the social and environmental impact of retirement migration, such as LIFE programme's climate change mitigation branch. These funds could be allocated to local governments to manage rising costs, promote sustainable development, and ensure that economic growth benefits both migrants and local communities equally.</p>	<p>Consider reinvesting profit from incoming older adults into local communities through support programmes for affected groups. Consider improving spatial planning regulations to ensure the sustainability of new IRM developments, limiting effects on agricultural land and natural ecosystems.</p>	<p>Consider diversifying the locations available for retired adults. As some popular destinations become too expensive, emerging locations are gaining popularity. Measures for diversification could include creating more accessible environments in coastal and rural areas, better advertisement of underutilised locations, and providing incentives to attract both older adults and developers (e.g. project support programmes like Holapueblo, Spain).</p>	<p>Consider launching local initiatives focusing on fostering community cohesion and supporting the integration of retirement migrants with local populations (e.g., migrant organisations like American Club of Madrid having 40% local membership).</p>
<p>15. Legal, social, and medical instability. Retired older adults often move to more affordable regions, but this can lead to long-term financial strain and legal insecurity. Limited access to quality healthcare and an</p>	<p>Consider improving legal protections provided for retired adults who reside in host countries seasonally. While retirement migration within the EU only</p>	<p>Consider investing in the availability of high-quality medical facilities accessible to non-citizen residents/tourists. Research shows that access to medical care is a</p>	<p>Consider offering comprehensive insurance packages tailored to retired migrants, covering health, long-term care, and legal protection. These packages should address the specific</p>	<p>Consider organising civil society programmes to create a stronger support network for retired migrants. Initiatives could focus on fostering community integration</p>

<p>ambiguous social or legal status add to their vulnerability, especially as they age. This creates a dependency on self-reliance without guaranteed support from family, local institutions, or community.</p>	<p>requires sufficient funds and health insurance, attracting retirement migrants from other countries may require streamlined residency permits, ensuring access to local healthcare systems, and creating or improving official agreements between countries to ensure that retirement migrants retain their social security benefits.</p>	<p>key factor for European retired adults. Additionally, integrated healthcare systems that focus on preventative care are crucial, as they help reduce the likelihood of future medical challenges. See also 'EU policy makers'.</p>	<p>vulnerabilities of older adults living abroad, such as securing medical treatment, repatriation, and legal assistance in the case of disputes or changes in residency laws.</p>	<p>and providing social, medical, and legal assistance through partnerships with local organisations and volunteers.</p>
<p>Multi-generational travel</p>				
<p>16. Balancing differing needs in grandtravel. A key challenge in multi-generational travel is managing the differing needs of older adults and their grandchildren. Grandparents often feel a heightened sense of responsibility and less relaxation when travelling with grandchildren, compared to travelling alone. Meanwhile, children tend to seek different experiences, which can add</p>	<p>Consider developing guidelines for family-friendly destinations, such as a certification programme. It could include criteria such as child-friendly amenities, diverse activities for different age groups, and facilities that cater to the needs of older adults. Thematic competitions like EDEN could be used</p>	<p>See 'EU policy makers'. Consider supporting travel programmes through grants or tax incentives for businesses that develop specialised itineraries for multi-generational tourists. Such initiatives would encourage the creation of inclusive travel options that take into account the different physical abilities</p>	<p>Consider offering specialised services that cater to the needs of both older adults and children. This could include multi-generational travel packages with age-appropriate activities for children and leisure options for older adults. Dedicated staff, such as childcare providers or activity coordinators could allow older adults to enjoy their</p>	<p>Consider conducting research on the psychological and social impact of multi-generational travel, focusing on how differing needs are managed during family vacations. Such research could offer insights into how travel experiences could be better structured to reduce stress on</p>

<p>complexity to planning activities that satisfy both generations.</p>	<p>to motivate destinations to focus on family-friendly tourism.</p>	<p>and activity preferences of older adults and children, making family travel more accessible and enjoyable.</p>	<p>time without the need for constant supervision. Offering deals or packages during school breaks can help families plan trips that suit both the schedules of children and the availability of grandparents.</p>	<p>grandparents and enhance the enjoyment of the entire family.</p>
<p>17. Adapting to changing preferences of grandchildren. As grandchildren grow older, their preferences for travel and shared experiences evolve. While younger grandchildren may appreciate nurturing activities and gift-giving, older grandchildren often prefer shared experiences like travelling together. However, some grandparents, particularly those with anxious or avoidant attachment styles, may not fully recognise these changing preferences. This can result in missed opportunities for grandtravel experiences or a reliance on outdated behaviours that no longer resonate with their grandchildren.</p>	<p>Consider supporting cross-border travel initiatives aimed at multi-generational tourists, offering incentives or discounts for family trips involving grandparents and their growing grandchildren, possibly, with programmes similar to DiscoverEU. This can help to strengthen family bonds across generations while recognising the evolving preferences of younger travellers.</p>	<p>Consider funding educational workshops or programmes that guide older adults in adapting to the changing preferences of grandchildren, particularly in terms of travel and shared experiences. These initiatives could be offered through older adult centres or community organisations, empowering grandparents with the knowledge and tools to foster stronger connections with their older grandchildren.</p>	<p>Consider offering seasonal travel packages tailored to multi-generational families. Offering deals or packages during school breaks can help families plan trips that suit both the schedules of children and the availability of retired grandparents.</p> <p>Consider the attachment styles of grandparents to better target consumption patterns in market campaigns. Campaigns that emphasise family bonding and shared experiences are likely to resonate with securely attached grandmothers, while messaging focused on nurturing and caregiving</p>	<p>Consider launching intergenerational community initiatives that encourage grandparents and grandchildren to participate in shared local activities before travelling together. These could involve day trips, cultural events, or educational workshops designed to build stronger bonds and encourage grandparents to adapt to their grandchildren's changing preferences.</p>

			may appeal more to those with younger grandchildren.	
Accessible tourism				
<p>18. Inaccessible tourist services for older adults with disabilities or accessibility needs. Most tourism service providers often target only the general population, thus, their services may remain unusable for people with accessibility needs (e.g., invisible needs). The scarce availability of accessible tourist destinations puts older adults with disabilities and accessibility needs in an economically disadvantaged situation since, given the low number of alternatives, their negotiating scope stays constrained.</p>	<p>Consider facilitating efforts at the EU level to develop comprehensive EU-wide guidelines and certifications for accessible tourism, including tourism education on accessibility. Support MS in developing financial incentives for service providers. Engage platforms such as ENAT and other stakeholders (e.g., IT, architects) to design accessibility related policies and procedures on the EU level.</p>	<p>See 'EU policy makers'. Consider engaging national, regional and local specialised organisations, for example, promoting well-being of those with certain disabilities or needs.</p>	<p>Consider using innovative practices to offer personalised tourism services for people with disabilities and accessibility needs, including older adults. Such services can be developed by the use of information and communication technologies and by the use of universal design (e.g., see Airports Council International guidance on assisting passengers with non-visible disabilities).</p>	<p>Consider raising awareness among tourism stakeholders about the various types of accessibility (physical, communication, and web accessibility) to make their offers more inclusive for older adults with disabilities (e.g., Interreg project CE-Spaces4All).</p>
<p>19. Limited awareness among tourism service providers about the costs and benefits of accessibility services. There is a belief among tourism service</p>	<p>Consider encouraging businesses to apply for funds from the EU to meet the accessibility needs of older adults in</p>	<p>See 'EU policy makers'. Consider raising awareness among service providers in the tourism sector about the benefits</p>	<p>Consider staff training to become more familiar with the accessibility needs of older adults (e.g., Inclusion Training Program course</p>	<p>See Recommendation no. 18.</p>

<p>providers that investing in the accessibility needs of older adults can be costly and that attracting people with disabilities does not pay off. Furthermore, the lack of awareness about EU funds for accessibility in tourism may also hinder the efforts to adapt to the accessibility needs of older adults.</p>	<p>tourist offers. Disseminate information on funding sources (e.g., SMP, Interreg, and Horizon Europe) and good practices (e.g., project TOURISM4ALL) and renew studies on the economic impact of accessible tourism.</p>	<p>of offering services to people with disabilities (e.g., access to an unexploited market segment and possibilities to address seasonality).</p>	<p>designed for businesses by The Accessible Group), actively learn from good practices (e.g., collected by ENAT).</p>	
Medical tourism				
<p>20. Risks posed by medical tourism on older adults. Medical tourism regulations vary from country to country, depending on the services offered in the public or private sector. Such regulations may influence the accountability of service providers on quality assurance, health insurance, and other matters. To add, patients taking part in medical tourism may lack health literacy and, consequently, may not be able to make informed consent about medical tourism and its risks. Additionally, older adults often have multiple health conditions</p>	<p>Consider advocating for EU-level, age-specific guidelines for medical tourism which would require that medical tourism providers conduct comprehensive risk assessments for older patients before offering any treatments. Consider advocating for an EU-wide accreditation system for private healthcare providers in medical tourism.</p>	<p>See 'EU policy makers'. Consider creating national regulatory frameworks to ensure that facilitators and other entities involved in mediator roles between healthcare providers and foreign patients operate according to high standards.</p>	<p>Consider the accreditation of services, to ensure that medical interventions align with international standards. Consider training health care professionals about ensuring the informed consent of patients (e.g., the Agency for Healthcare Research and Quality offering Health Literacy Professional Education and Training, including training modules for health care leaders and professionals with a focus on informed consent and informed choice).</p>	<p>Consider raising awareness about the rights of medical patients. This would enable them to avoid the violations of their rights (e.g., the misuse of patient data) or to be able to make informed decisions.</p>

that increase their vulnerability to complications.				
<p>21. Differences in the quality of medical services. The differing quality between medical services (both public and private) provided in different EU MS stems from systemic, often interconnected challenges, such as different amounts of financing and brain-drain from public to private healthcare systems or to public healthcare systems of other countries. This impacts both medical tourists and local patients.</p>	<p>Consider encouraging partnerships between public and private entities between EU MS, to improve access to medical care for foreign patients in need, and to improve services and foster knowledge transfer (e.g., partnership between the government of Romania and the Italian private hospital group Gruppo San Donato).</p>	<p>Consider encouraging public-private partnerships between private and public healthcare institutions within the MS, to improve services and foster knowledge transfer.</p>	<p>Consider providing staff training through specialised service providers (e.g., Inclusive Health offering training for health care professionals for more inclusive and accessible health care services; the Agency for Healthcare Research and Quality offering Health Literacy Professional Education and Training including practices on service patients with limited English proficiency).</p>	<p>Consider raising awareness about the inclusion of disadvantaged societal groups in healthcare, including older adults with limited financial means and limited access to private healthcare.</p>
Smart tourism				
<p>22. Sensationalism in smart tourism projects. Smart tourism suffers from sensationalism, as many projects labelled as ‘smart’ lack the necessary technological innovation, such as interconnected systems and Big Data analytics. Instead, these projects often focus on environmental sustainability using basic ICT tools, diluting the</p>	<p>Consider agreeing on the ‘smart tourism’ concept to avoid misuse of the label. One solution could be the introduction of an EU-wide standard that outlines the specific technological and operational requirements a project must meet to be considered ‘smart’. This</p>	<p>See ‘EU policy makers’. Consider ways to introduce a higher standard of scrutiny when financing smart tourism projects. Involving technology and tourism experts capable of identifying gaps and ensuring that projects meet the technological</p>	<p>Consider investing in truly interconnected digital systems that integrate multiple data sources to create a cohesive smart tourism ecosystem (topic review on MDPI Scholarly Community Encyclopaedia). Interviewed experts highlighted integrated ecosystem creation as the</p>	<p>Consider launching public awareness campaigns that educate stakeholders and tourists on what constitutes a true smart tourism experience. These campaigns could help manage expectations, build trust, and encourage demand for projects that deliver on the</p>

<p>concept of smart tourism. This misrepresentation can lead to misalignment with strategic goals and erode trust among stakeholders.</p>	<p>would help align projects with strategic goals and maintain stakeholder trust.</p>	<p>criteria is crucial to maintaining accountability and ensuring genuine innovation.</p>	<p>key approach to build robust smart tourism systems. Examples include fully accessible experiences including technologically assisted vehicles, hotels, and navigation systems.</p>	<p>technological innovation promised by smart tourism.</p>
<p>23. Neglect towards operational and organisational processes in smart tourism projects. Smart tourism research and projects often focus too heavily on technology, neglecting the importance of improving underlying operational and organisational processes. Simply implementing advanced technologies like ICTs and IoT is not enough to make a destination truly 'smart'. Inefficiencies in processes can hinder system performance, as effective information and knowledge flows are crucial for the successful integration of digital tools.</p>	<p>Consider funding programmes that help tourism destinations improve their operational and organisational processes alongside implementing smart technologies. These programmes could focus on fostering better coordination between public and private stakeholders and ensuring that staff are trained to manage smart systems effectively. The EC's Smart Tourism Destinations initiative provides guides and toolkits which are a good reference point.</p>	<p>Consider creating national training and development programmes that help tourism sector workers and managers improve their operational and organisational skills, particularly in relation to smart tourism systems. Ensuring that destinations have both the technical infrastructure and the human expertise to manage these systems is essential for their success (e.g., SMART Tourism Skills Initiative project).</p>	<p>Consider that the implementation of smart tourism projects should be a collaborative effort between technology experts, tourism stakeholders, and other relevant parties. This ensures that technological innovations are adapted to the specific context of the destination, leading to innovative but practical solutions.</p> <p>Consider optimising existing operational and organisational processes before introducing advanced technologies. By first evaluating and improving these processes, destinations can ensure that technological tools enhance overall performance, rather</p>	<p>Consider conducting research on the organisational challenges faced by tourism destinations when implementing smart technologies, focusing on how inefficiencies in processes impact the effectiveness of these technologies. This research could provide valuable insights for policymakers and service providers to address operational bottlenecks.</p>

			than being hindered by inefficiencies.	
<p>24. Underutilisation of smart branding. Many smart cities and smart tourism destinations fail to effectively communicate their technological advancements and sustainability efforts through social media branding. Despite their high rankings in smart city evaluations, these destinations often neglect to highlight their smart features in their communication strategies. This gap represents a missed opportunity to attract tech-savvy and sustainability-conscious tourists, suggesting a need for more strategic branding approaches.</p>	<p>Consider expanding and enhancing the European Capitals of Smart Tourism initiative by incorporating a stronger focus on branding and digital marketing support for winning cities, with an increased focus on older adults. This could include providing tailored guidance and resources to help these cities effectively communicate their smart tourism achievements via social media and other digital platforms.</p>	<p>Consider increasing collaboration between destination marketers and urban policymakers and civil society to develop cohesive branding strategies that effectively showcase the smart features of cities and destinations.</p>	<p>Consider actively incorporating technological advancements and sustainability efforts into social media and branding strategies. By highlighting these features, especially on popular social media platforms, they can better engage with tech-savvy and sustainability-conscious tourists, aligning their communication with their smart city status. See also 'National policy makers'.</p>	<p>Consider promoting awareness campaigns aimed specifically at older adults, highlighting the benefits of smart tourism destinations that integrate accessibility features, sustainability efforts, and advanced technologies. These campaigns could focus on how smart tourism destinations cater to the needs of older adults, making travel easier and more enjoyable through innovations such as smart navigation, digital health support, and accessible infrastructure.</p>

Source: Visionary Analytics

ANNEX III. GLOSSARY

Table 3: Glossary of terms used in the study report

Term	Description
Accessible tourism	Design of travel environments, products, and services that are inclusive and cater to the needs of individuals with various needs such as disabilities, mobility limitations, or health conditions, ensuring they can experience tourism comfortably and independently.
Artificial intelligence (AI)	The simulation of human intelligence by machines, typically computer systems, which can perform tasks such as problem-solving, learning, and decision-making. AI technologies are used in various applications, including data analysis, automation, and customer service.
Augmented reality (AR)	A technology that overlays digital content, such as images, sounds, or information, onto the real-world environment through devices like smartphones or AR glasses.
Cruise travel	A type of tourism where individuals travel on ships that offer accommodation, entertainment, and amenities while visiting multiple destinations.
Extended reality (XR)	An umbrella term encompassing technologies that blend physical and virtual environments, including virtual reality (VR), augmented reality (AR), and mixed reality (MR). XR enables immersive experiences by combining real and digital elements through devices such as headsets and mobile platforms.
Grandtravel	A form of travel where older adults use their free time to take their grandchildren on vacation trips, often while their working children remain behind.
International retirement migration (IRM)	Older adults relocating to other locations to enhance their quality of life during retirement.
Internet of Things (IoT)	A network of interconnected devices that communicate and exchange data with each other via the internet. These devices, embedded with sensors and software, can collect and transmit data to improve efficiency, automation, and decision-making across various sectors.
Longevity economy	The process referring to the economic opportunities and challenges that arise from the increasing number of people living longer and healthier lives, driving demand for products, services, and innovations tailored to older adults.
Medical tourism	Individuals travelling to another country to receive medical treatments, procedures, or specialised care that may be more affordable, higher quality, or not readily available in their home country.
Mixed reality (MR)	A technology that merges real and virtual worlds, allowing physical and digital objects to interact in real-time. It enables users to engage with

Term	Description
	both real and virtual elements simultaneously, often through the use of specialised devices like MR headsets.
Multi-generational travel	Older adults embarking on journeys with their extended families, often utilising their free time to take the children of their working children on vacation trips (see: grandtravel).
Rural tourism	Tourism that takes place in rural areas, offering activities such as nature exploration, agricultural experiences, and cultural interaction with local communities.
Service providers	Businesses or organisations that offer products, services, or experiences tailored to the needs and preferences of specific customer segments, such as older adults in the tourism industry. These can include accommodation, transport, leisure activities, healthcare, and accessibility services.
Silver tourism	Tourism that caters to the needs and interests of older adults, offering tailored travel experiences that may include wellness, cultural activities, multi-generational trips, and accessible services, focusing on comfort, safety, and enjoyment.
Small and medium-sized enterprises (SMEs)	Businesses that maintain revenues, assets, or a number of employees below a certain threshold (less than 250 employees and less than EUR 50 million in the EU).
Smart cities	Urban areas that use digital technologies and data-driven systems to improve infrastructure, services, and the quality of life for residents. These cities integrate various technologies such as IoT, data analytics, and automation.
Smart tourism	Leveraging digital technologies to enhance the travel experience by providing personalised information, navigation assistance, and interactive experiences, catering to the specific needs and preferences of tourists.
Social tourism	Tourism initiatives designed to make travel more accessible to people with financial, social, or physical disadvantages. It promotes inclusive travel opportunities by offering subsidised or specially organised trips for groups such as low-income families, older adults, or individuals with disabilities.
Virtual reality (VR)	A technology that creates a fully immersive, computer-generated environment, where users can interact with the digital world through devices like headsets and controllers. It simulates real or imagined settings, allowing users to experience and interact with 3D environments.
Wellness tourism	Travel experiences that cater to the desire for maintaining physical and mental well-being while exploring new destinations, such as spa centres, thermal baths, and meditation retreats.

ANNEX IV. METHODOLOGY

The study was developed relying on several methods of data collection:

- Literature review
- Interviews
- Quantitative data collection and analysis
- Case studies
- Final report drafting

The application of each of these methods is described in more detail below. The core Project Team was supported by the Advisory Board members whose expert insights served as inputs to the study findings and recommendations.

Literature review

The literature review was used as a central data collection method and aimed to analyse relevant demographic trends, challenges and opportunities, economic potential and other implications of silver tourism. Literature and document review encompassed analyses of relevant academic and grey literature, including EU-level documents. The full list of literature analysed can be found in the [References](#).

The literature review was also used to set up the conceptual framework of silver tourism, identifying the key categories that were further used throughout the study. The conceptual framework was developed based on the initial literature review, identifying the categories of silver tourism that were the most prevalent, according to the findings of the initial literature review. It was then subsequently updated taking into account the findings of the extended key literature review and expert interviews conducted. No significant changes were made to the list of categories based on the reflections shared by the interviewees and due to the fact that no additional categories were identified in the literature. Lastly, it is important to note that the categories are highly interlinked to each other and may overlap. The aim of the conceptual framework was to guide the research; thus, these can be seen as research categories rather than market segments.

Interviews

To collect additional information and insights from experts and stakeholders in line with study objectives, six semi-structured online interviews were carried out and two additional responses to the interview questionnaire were provided in writing. Interviews included academic, industry, civil society experts and organisations. The full list of the interview respondents is provided in [Annex V](#) below.

Quantitative data collection and analysis

The collection and analysis of quantitative data supported the literature review insights on silver tourism. For this purpose, the quantitative data analysis relied mainly on existing official EU data and other databases which include data on demographic trends, the tourism sector, its participants and the provision of services. The key limitation to note is that the official EU tourism statistics published on Eurostat use age groups as intervals of ten years for those under 65, the age group beyond age 65 is not distributed into similar 10 year or more granular intervals and only represent it as '65 and above'. This does not allow the categorisation of senior tourists in more detail.

In addition to descriptive statistics provided across the study text or in the charts, a forecast model was used to showcase the economic potential of silver tourism by projecting the expenditure of older adults in tourism up to the year of 2040. Population projections and tourism statistics by Eurostat were

used for calculations. The methodology of the tourism expenditure forecast model is based on a Vector Autoregression (VAR) approach, which allows for the examination of the relationships between multiple time series variables.

The model includes two main variables: tourism expenditure and population. Both total tourism expenditure and 55+ tourism expenditure were modelled as dependent variables. The population for the total and the 55+ cohort was incorporated as an exogenous variable in the model, as it is assumed that changes in population sizes influence tourism expenditure, while tourism expenditure itself does not impact population trends. VAR models are well-suited to capture the interdependencies between these variables, as each variable is modelled as a function of its own lagged values and the lagged values of the other variable(s). This allows the model to account for both the historical trends of tourism expenditure and the influence of population changes over time.

Historical data before 2020 was chosen for modelling due to the high irregularity of data from 2020 and 2021 due to the COVID-19 pandemic. Due to the small available sample size of tourism expenditure data, those two years could assert a disproportionate amount of influence over the model. The optimal number of lags for the VAR model was determined using the [Akaike Information Criterion \(AIC\)](#) and the [Bayesian Information Criterion \(BIC\)](#), both of which indicated that a lag length of 1 was optimal. This means that tourism expenditure in the current period is modelled as a function of the previous period's expenditure and population.

The confidence intervals in this study provide an estimate of the uncertainty in the forecasted values. The common 90% confidence interval was used, indicating that there is a 90% chance that the actual future values of tourism expenditure will fall within this range. The confidence intervals for the 55+ cohort are notably narrower than those for the total population, suggesting that while there is some uncertainty about the future of the overall tourism market, spending of the 55+ population is likely to remain stable and become an important driver of tourism expenditure in the coming decades.

Case studies

Three in-depth case studies were conducted to analyse silver tourism practices at national and regional levels where policy actions or public-private partnerships were directed at harnessing the potential of the longevity tourism sector. The case studies were selected and developed in three stages: 1) a long list of case studies was developed based on desk research; 2) three case studies were selected for in-depth analysis; 3) interviews with case study representatives were conducted to complement desk research findings. In total, six interviews were conducted with nine case study representatives. Two interviews were organised as group interviews with more than one case study representative.

Regarding case study selection, after several rounds of desk research and recommendations from the Advisory Board, the Project Team found 23 relevant projects that were aimed (directly or as part of their objectives) at enhancing silver tourism. Three final projects were selected based on: the year of implementation (priority was given to more recent ones); availability and quality of information; objectives, target audiences and actions (to have a diverse set of projects).

As a practice from each group would correspond to three rich and different cases, to select one from each, we further looked into: available information about the practice; any evidence on the practice results, impact and scale; potential relevance for upscaling/replicating. Based on this, we have selected the three practices presented in this report: [Imsero Tourism Programme](#); [TOURISM4ALL](#); [eSilver Tour](#).

Final report drafting

To prepare the final study report, all results and insights provided by the different data collection methods were taken into account and considered. This was done not only to ensure that for drafting recommendations all data collected was considered, but also allowed us to distance ourselves from the particularities of the data collected by each individual method. Based on this, draft conclusions and recommendations were prepared. To further discuss and validate the findings, conclusions and recommendations were reviewed by the Advisory Board both in writing and in an internal recommendation drafting workshop (online meeting) on the 20th of September 2024. Based on this, recommendations were further improved and finalised.

ANNEX V. LIST OF STAKEHOLDERS ENGAGED THROUGHOUT THE STUDY

Table 4: Consulted stakeholders

Name Surname	Organisation
Expert Interviews	
Magnus Berglund	Accessibility Business, Sweden
Ron Van Bloois	Senior Housing & Healthcare Association, UK
Julia Wadoux	AGE Platform Europe
Christina Russe	European Travel Agents' and Tour Operators' Associations (ECTAA)
Dr Juho Pesonen	University of Eastern Finland Business School, Finland
Nic Palmarini	National Innovation Centre for Ageing, UK
Dr Joanna Śniadek (in writing)	Poznań University of Physical Education, Poland
Dr Trinidad Dominguez (in writing)	University of Vigo, Spain
Case study interviews – IMSERSO Tourism Programme	
Dr Carolina Ruiz-Moreno	University of Seville, Spain
Dr Araceli Picón Berjoyo	University of Seville, Spain
Dr Marta Domínguez de la Concha	University of Seville, Spain
Dr Claire Haven-Tang	Cardiff Metropolitan University, UK
Case study interviews – TOURISM4ALL	
Nadia Giaretta	Veneto Region – Tourism Department, Italy
Petra Mandac	Aspira University of Applied Sciences, Croatia
Caterina Parlante	Veneto Region – Tourism Department, Italy
Case study interviews – eSilver Tour	
Irma Bagdoniene	Kaunas Science and Technology Park, Lithuania
Nana Tsoumaki	50plus Hellas, Greece

Note: Two out of six case study interviews were implemented as group interviews, thus the total number of interviews conducted is not the same as the total number of stakeholders consulted.

Source: Visionary Analytics

ANNEX VI. INTERVIEW QUESTIONNAIRE (EXPERT INTERVIEWS)

Table 5: Interview questionnaire for expert interviews

Introductory about the interviewee
<p>Could you briefly introduce yourself? For example:</p> <ol style="list-style-type: none"> 1) Which organisation(s) do you represent? What is your role in this/these organisation(s)? 2) What are your main topics of interest/experience in relation to silver tourism? For example: tourist characteristics, accessible tourism, economics of silver tourism.
Demographic trends
<p>[Introduce terminology/definitions]:</p> <p>Longevity economy (also known as silver economy) - providing suitable conditions and supply of goods to the ageing population with increased purchasing power, as well as ensuring their active citizenship, working life, and volunteerism (Klimczuk, 2016).</p> <p>Silver tourism aims at allowing the older population (e.g., 55+) to access healthy and active ageing, feel social connection and purpose, as well as generate jobs for tourist providers and their subsidiaries. Certain common characteristics that older adults share (e.g., higher spendable income, free time, curiosity, medical and wellness needs), make them highly motivated to participate in touristic activities. At the same time, there is a lot of heterogeneity among silver tourists (e.g., age, gender, wealth, health status, and personality), all of which define a diverse set of interests (Zsarnoczky, 2016; 2017b).]</p> <ol style="list-style-type: none"> 3) Which of the key demographic trends, in your opinion, are shaping the emergence of silver tourism? (If needed, give examples – ageing population, urbanisation, changes in family composition, migration). [After trends are identified, clarify about the following:] <ol style="list-style-type: none"> a. European trends? b. Global megatrends? 4) How do/will these trends affect (negatively/positively) the tourism sector, in particular, silver tourism? How does silver tourism adapt/will need to adapt to these challenges? [<i>Discuss only those trends mentioned/known by the interviewee</i>]
Concepts and characteristics
<ol style="list-style-type: none"> 5) How would you define 'silver tourism' from the perspective of Europe? Are there any specific characteristics of silver tourism in Europe that can be distinguished? 6) [<i>Show slide 2</i>] We have established an initial list of silver economy segments. Seeing the list, do you believe the list comprehensively captures the key segments of silver tourism? <ol style="list-style-type: none"> 1) If no, which key segments are missing and why? Maybe any of these segments needs to be renamed? 2) If yes, which of these segments is more important or relevant to be further discussed in-depth in comparison to the others? Why? 7) To your knowledge, what are the most recent developments in each of these segments? [<i>Choose or ask to discuss those that are more relevant to the interviewee</i>] 8) What are the key challenges and opportunities in relation to the development of each segment? [Choose or ask to discuss those that are more relevant to the interviewee's background. Ask separately for challenges and opportunities, clarify about mid- or long-term] <ol style="list-style-type: none"> a. Challenges b. Opportunities (mid-term, long-term)

<p>9) What behavioural differences can be highlighted between the different age groups of silver tourists (<i>e.g., purpose of travel, activities</i>)? How can the different age groups be related to the segments identified previously?</p> <p>10) How can the supply side of silver tourism be described? Are there any specific characteristics of the service providers in each segment? In relation to the age groups discussed?</p>
<p>Policy context</p> <p>11) How would you define the EU policy focus (priorities) of silver tourism?</p> <p>12) What ongoing or planned EU legislative acts, strategies, and initiatives can characterise it?</p> <p>13) Who are the key EU policy actors and what are their roles within the policy landscape? Who are the key EU partners?</p>
<p>Economic performance and implications</p> <p>14) How can silver tourism contribute to the enhancement of the EU economy? What is the key economic impact of silver tourism on the EU economy, in your opinion? (<i>e.g., in terms of employment, added value, GDP</i>)</p> <p>15) Are you aware of any data sources (other than Eurostat) that have EU-level data on silver tourism (<i>e.g., per age groups of tourists; suppliers that offer silver tourism services</i>)</p> <p>16) What are the key social, industrial, and environmental implications stemming from the potential growth of silver tourism?</p> <p>17) How is silver tourism, in particular its defined segments, affected by and/ or affect transport sector? How are the developments in each of the sectors interrelated?</p>
<p>Final questions</p> <p>18) Could you please identify any significant literature (2-3 sources) that you believe should be included in our study?</p> <p>19) Are you aware of any good national or regional level practice (<i>e.g., policy action, public-private partnership</i>) in relation to silver tourism? If yes, please share information about it (any resources, or contacts available).</p> <ol style="list-style-type: none"> a. Title of the practice: b. Member State (incl. region, municipality): c. Link for more information: d. Contacts, individuals for clarification: <p>20) Could you recommend other stakeholders/organisations/networks that we should engage for the purposes of this study?</p> <p>21) Would you be interested in participating in further activities of this study (<i>e.g., online validation workshop</i>)? (Y/N)</p> <p>22) Would you like to add anything in terms of overall or specific feedback?</p>

ANNEX VII. INTERVIEW QUESTIONNAIRE (CASE STUDIES)

Table 6: Interview questionnaire for case study interviews

Introductory about the interviewee
1) Could you please introduce yourself and your role in the practice? 2) To clarify, did you have a chance to get acquainted (read) with the information in the case study outline sent before the call? (Y/N)
Practice outcomes and impact
<p><i>This is the key section of the interview, do not skip this section and ask the questions as listed below. If there is time after the questions 3-13 are answered, check if any other information about the case is not clear (questions 14-18) and clarify it. Any other minor clarifications can also be asked via email.</i></p> 3) Could you please briefly describe the context of your case? <ol style="list-style-type: none"> What were the main issues regarding silver tourism that the case tried to solve? How would you describe the status of silver tourism in the country/region(s) of your case? Are you aware of any available data on silver tourism in your country/region? Was the case affected by the regulatory/policy background? If yes, how? If interviewee is stuck, give examples: regulatory obligations on accessibility, technological assistance, relevant policies that facilitated decision-making. 4) What key drivers to the success of the case can be identified? <i>If the respondent is stuck, give examples: support from the local authorities, mutual understanding between the implementing bodies, collaboration with tourism stakeholders, and favourable policy measures</i> 5) Could you share, what key barriers to the success of the case (challenges) you have faced while implementing it? <i>If the respondent is stuck, give examples: insufficient involvement of partners; lack of stakeholder interest; foreseen timeline is too short for the implementation; lack of authority support; issues with regulatory context.</i> 6) What are the impacts of the practice? What are the qualitative and quantitative outcomes of the practice? <i>Ask the representative about any available information about the impacts (e.g., long-term effects on the growth on silver tourism, impact on the older adults, service providers), give examples if the interviewee is stuck. Rephrase, if needed: What have been the most successful strategies or practices you have implemented to support the growth of silver tourism?</i> 7) If you were to repeat/implement the practice again, what would you do differently ? Why? 8) Can you discuss any partnerships or collaborations that have been essential to the success of your case? What role did these partnerships play in advancing silver tourism? <i>Ask about partnerships and collaborations with local authorities, civil society, tourism service providers, other key stakeholders relevant to the case. Follow up and ask to reflect on the role of public-private partnership.</i> 9) In your opinion, how would you describe the potential of upscaling your practice or replicating your practice in other context regarding its complexity, feasibility, take-up and other aspects?: 10) What future opportunities or developments do you see for expanding or evolving your project to further enhance silver tourism? 11) Are there any other innovative aspects of the practice that we have not yet covered? What would inspire others?

12) In your experience, what **advice** would you give to other silver tourism players looking to enhance silver tourism?

13) Evaluations or impact assessments

- a) Are you aware of evaluations or impact assessments of this case? Y/N
- b) Is any data on older adult participation in your practice available?
- c) If yes, would you be able to share these documents / data with us after the call?

General information about the case

Clarify the general information about the case if there is time. Only focus on the aspects that have not been covered by the desk research at all or fully (e.g., certain actions, and objectives are not clear, funding information missing).

14) Could you please clarify the time frame (start and end **year**) of the practice?

15) What is the **implementation status** of the practice, is it:

- a) Ongoing
- b) Finished

16) Which countries/regions/municipalities were involved?

17) Who were the **responsible bodies/authorities**, what were their roles?

18) Is there anything that you would like to be changed (added/deleted) in the description of:

- a) **Target groups.** We understand that the key target groups of the practice were .. *(briefly describe the target groups)*
- b) **Objectives.** We understand that the main objective of the practice was to *(briefly describe the objective).*
- c) **Key actions.** The key actions to implement these objectives were *(briefly describe the actions).*
- d) **Results.** We understand that the key results of the practice were ... *(briefly state the results).*
- e) **Funding.** We understand that the budget of the practice was... out of which ... was EU funding *(clarify)*

Final questions

19) Would you like to add/ask anything in terms of overall or specific feedback about the case or the study in general?

ANNEX VIII. CASE STUDY REPORTS

1. Imserso Tourism Programme

Table 7: Imserso programme overview

Country	Spain
Regions	Destinations (season 2024-2025): peninsular coastal zone (the Autonomous Community of Andalusia, in the Autonomous Community of the Region of Murcia, Comunitat Valenciana and in the Autonomous Community of Catalonia); the insular coastal zone (Autonomous Community of the Canary Islands and the Autonomous Community of the Balearic Islands; provincial capitals, and the autonomous cities of Ceuta and Melilla (Imserso, 2024b).
Time-frame	1985-ongoing
Geographical scope	National-level co-funding scheme for older tourists with destinations listed under 'Regions'
Target groups	<ul style="list-style-type: none"> • Pensioners of the Spanish public pension system aged over 65 years, living in Spain • Widowed pensioners aged 55 or over, and other pensioners of the public pension system • Early retired adults, with a minimum of 60 years of age (Imserso, 2024e)
Relevant silver tourism categories	All categories
Responsible bodies	Imserso (Instituto de Mayores y Servicios Sociales, Institute for the Elderly and Social Services) is a government agency of the Spanish Ministry of Social Affairs (Imserso, 2024a) which is responsible for the allocation of funds for the tourism programme (Ministerio de Derechos Sociales y Agenda 2030, 2023). Imserso is responsible for the facilitation of the human and technical resources for the planning, monitoring and control of the programme. The programme is implemented via a mixed public-private management, carried out through adjudicating tourism companies selected through public tenders launched by Imserso.
Funding	Total annual budget: EUR 300 million EUR (2023-2024 season) (Imserso, 2024a). Sources: <ul style="list-style-type: none"> • Public funding by the Government of Spain (depending on the changes in the government, economic recession, and other factors) • Partial financing from the contributions of the beneficiaries (varying percentage, depending on the trip, the destination, the duration, the transport used, and the season). In the season 2016-2017, nearly 80% of the total cost of trips was financed by Imserso (Cisneros-Martínez and Fernández-Morales, 2020).
Objectives	<ul style="list-style-type: none"> • To improve the quality of life of older adults • To promote the economic growth in the tourism and related sectors during the low-holiday season
Key actions	Subsidising holidays for older adults in the low-holiday season, through individual applications electronically, by post, or in person, and the indication of the preferred destination by the applicant (Imserso, 2024g).

Results	<ul style="list-style-type: none"> • High number of older adults participated in the programme: 886,269 places are provided for older adults in the current season (2024-2025). This corresponds close to 9% of the total population of adults aged 65 or over in Spain (Eurostat, 2024a). • The well-being of participants improved (Sedgley, Haven-Tang and Espeso-Molinero, 2018). • 86,123 jobs were generated in the Spanish tourism sector in the seasons 2016-2017.
Website	https://imserso.es/en/espacio-mayores/envejecimiento-activo/programa-turismo-imserso

The methodology for this case study involves distilling data from desk research, complemented by information and internal documents obtained through two interviews conducted with four researchers, investigating the Imserso programme. This mixed approach ensures a comprehensive understanding of the subject matter.

Context of the case study

Ageing population, as in the majority of EU MS, is also relevant in Spain. In 2023, 20% of the Spanish population was aged 65 or over ([Instituto Nacional de Estadística, 2023](#)). By 2055, the percentage of people aged 65 and over is predicted to exceed 30% of the total Spanish population ([EFE, 2024](#)). A significant ratio of older adults in Spain take part in tourism: **54% of Spanish older adults aged 65 or over travelled for tourism in 2023** ([Newtral, 2024](#)). The tourism sector, thus, will have to adapt to the demand generated by an increasing number of older adults.

Tourism is an important sector of Spain's economy. In 2018, according to data from the Spanish Statistical Office (INE), the Spanish tourism industry represented 11.7% of the Spanish gross domestic product, and provided employment for 2.6 million people, which represented 12.8% of the total national employment ([Cisneros-Martínez and Fernández-Morales, 2020](#)). Nevertheless, the sector faces difficulties regarding seasonal demand. Tourism seasonality in Spain poses a more significant challenge compared to the EU as a whole ([Rico, Cabrer-Borrás and Morillas-Jurado, 2021](#)). Coastal destinations are heavily impacted by the decreased number of tourists in the low seasons which can lead to seasonal closing of the hotels and thus, job losses for workers in tourism ([Cisneros-Martínez and Fernández-Morales, 2020](#)).

The **goals** of the Imserso Tourism Programme, a social tourism initiative funded by the Government of Spain, are twofold: **to improve the health and quality of life of older adults**, thus preventing their dependency on other people such as caretakers, through social tourism; as well as **to boost the economic development of the tourism sector in Spain**. The latter action mostly impacts the hotel sector and other complementary service providers, for instance, travel agencies and service providers in catering, transport, commerce, and leisure activities ([Imserso, 2024b](#)).

The programme targets **pensioners of the Spanish public pension system**. To compensate seasonality, the programme takes place between September and June in the low and medium seasons of tourism in Spain and offers various types of trips between the lengths ranging from four to ten, including destinations, in the peninsular coastal zone, the insular coastal zone, provincial capitals, and the autonomous cities of Ceuta and Melilla, including cultural tours and nature tourism ([Imserso, 2024b](#)). The programme includes services such as accommodation, transport from the provincial capital of the province of the participant to the destination hotel and return, group insurance; general medical service in the hotel, and a programme of socio-cultural entertainment ([Imserso, 2024f](#)). The prices of the contribution of participants for the trips in the season 2024-2025 range from EUR 124.68

to 435.95, depending on the length and other characteristics of the offers ([Imsero, 2024c](#)). These prices may be reduced for persons with economic resources equal to or less than the amount of the non-contributory retirement and disability pensions ([Imsero, 2024j](#)).

Key drivers to success

One of the key drivers of the popularity of the programme is that it **enables older adults to take part in holidays in a comfortable way, without the necessity to book accommodations** or to deal with multiple tour operators and tourism stakeholders. They can select from a wide range of offers with different lengths and purposes, through a simple registration process. The accessibility needs of older adults are also taken into account, through the point system during the evaluation of applications. Enabling an additional person to accompany the participant also makes it more convenient for many to travel.

Furthermore, the **social component** of the programme is also appealing to older adults. Going on holiday with a group of newly met people from various regions of the country can make participants form friendships and can also reduce their feelings of loneliness. Changes in life can become obstacles to travel to several older adults, such as the loss of a spouse. In contrast, the tourism programme of Imsero can serve as an opportunity for older adults who would not go on holiday on their own anymore to enjoy travelling and meeting new people.

Another key driver to success towards the goal of reducing seasonality is the **geographic distribution** of participating destinations. In the Imsero Tourism Programme, accommodations are located in regions of Spain most affected by seasonality, such as the southern coastline.

Key barriers to success and challenges experienced

One of the challenges influencing the programme is the **unpredictability of changes in its funding**. Since the programme is publicly funded, changes in the government and thus policies and priorities and external factors such as economic recessions can reduce the budget of the programme ([Cisneros-Martínez and Fernández-Morales, 2020](#)). The financial crisis and the COVID-19 pandemic imposed significant pressure on the system's ability to function effectively ([Bianchi et al., 2023](#)). According to the interviews, the political leadership often cuts off funding from social tourism programmes during economic crises because these programmes are often costly and the political leadership, despite the long-lasting and multifaceted positive effects of such programmes, still perceives leisure activities as luxury. Nevertheless, despite cutting the budget for the programme at times, as stated by interviewees, none of the Spanish political parties in power have been considering closing the programme entirely.

Another challenge is connected to the implementation of the selection of participants for the programme in the context of **social inclusion**. Interviewees highlighted that the Imsero Tourism Programme is not accessible to every older adult in Spain. Some older adults are not part of the Spanish pension system and they belong to the most economically vulnerable groups but remain excluded from the system. Another type of circumstance which can lead to exclusion is having severe mobility problems for which the tourism destinations and the programme itself are not prepared. Furthermore, as noted by an interviewee, although the tourism programme of Imsero allows participants to be accompanied by a carer, it does not take into account the needs of family members who are full-time, unpaid carers.

The **lack of detailed published data on more complex characteristics of participants** is visible in the annual reports of the Imsero Tourism Programme. These reports provide only basic information about the profiles of participants, such as their gender, age, marital status, pension in the non-contributory

social security system, the number of cohabitants in the same household, and, in the case of disabled participants, the type and grade of disability ([Imsero, 2023](#)).

Negative stereotypes against older adults also have an impact on the well-being of participants. Although older adults who travel with Imsero tend to have positive experiences in general, at times, some of them also encounter **ageism** (interviewee indicated prejudice by tourism workers, based on the age of older tourists), according to the insights of an interviewee who had previously been in contact with participants. Tourism stakeholders may look at them as less 'valuable' than the tourists who travel independently from Imsero.

Impact on the enhancement of silver tourism

The Imsero Tourism Programme impacted the Spanish tourism industry to a large extent. In the period between 2010 and 2019, the occupied places in the programme ranged between 798,306 (in 2016) and 1,140,793 (in 2010), with **an average of approximately 900,000 occupied places per year** ([Statista, 2024](#)). In the current season (2024-2025), 886.269 places are provided for older adults ([Imsero, 2024d](#)). In the 2016-2017 season, the Imsero Tourism Programme significantly contributed to the competitiveness of the tourism sector, by **having generated 86,123 jobs in the sector**, including 12,600 jobs in hotels. 85% of these jobs were generated in coastal destinations ([Cisneros-Martínez and Fernández-Morales, 2020](#)). According to data by PwC, in 2012, the Spanish government recovered EUR 1.54 for every EUR invested in the programme through social security contributions of workers, savings of unemployment benefit payments and taxes paid by workers and companies, which further contributed to the **economic sustainability** of the programme ([Cisneros-Martínez and Fernández-Morales, 2020](#)). [Rico, Cabrer-Borrás and Morillas-Jurado \(2021\)](#) analysed 6 tourist destinations of the Imsero Tourism Programme in a period between 2001 and 2019 and found that the programme was effective in reducing the seasonality of Spanish tourism activity from the demand side. Lastly, the researchers also found a proportionality between the number of travellers and the decrease in tourist seasonality.

Based on interviews carried out with participants of the programme ([Sedgley, Haven-Tang and Espeso-Molinero, 2018](#)), the programme had a **positive impact on the well-being of participants**. It increased their social activity, thus reducing loneliness. Moreover, it helped them deal with anxiety, depression, and stress and distracted them from ill health. [Ruiz-Moreno et al. \(2024\)](#) also found an improvement in the **subjective well-being** of Imsero participants, having measured dimensions of mental, social, and physical well-being, as well as related activities and functioning. The authors found that male participants tended to evaluate their well-being higher than female ones did. The reasons providing an explanation for this result remain unanswered. Improvements in the well-being of older adults benefit the economy of Spain since healthier people reduce the need for state expenditure on medical care.

Collaboration and partnerships

The programme functions based on a centralised tendering and governance process ([Bianchi et al., 2023](#)). The facilitation of the human and technical resources for the planning, monitoring, and control of the programme is the responsibility of **Imsero (Instituto de Mayores y Servicios Sociales, Institute for the Elderly and Social Services)** ([Cisneros-Martínez and Fernández-Morales, 2020](#)), social security management entity of the Spanish Ministry of Social Affairs ([Imsero, 2024a](#)). The programme is implemented through a mixed **public-private management** approach: the organisation, management, and development of the trips of the programme are performed by **adjudicating tourism companies** from a public tender, periodically launched by Imsero. In 2019, two adjudicating companies formed two temporary unions, Mundosenior and Mundiplan, responsible for the

commercialisation of the trips. It was conducted online on the websites of the adjudicating companies or in person at travel agencies, authorised by the temporary unions ([Cisneros-Martínez and Fernández-Morales, 2020](#)). Currently, thousands of travel agencies are involved in the programme ([Imsero, 2024i](#)).

Such a complex programme involves **numerous actors** (e.g, hotels, travel agencies, public authorities, destination management organisations, and trade unions), thus **tensions** exist. For instance, some hoteliers expressed their discontent over the costs of their involvement in the scheme due to inflation and rising operating costs. Hotel employer's associations also claimed that the Imsero subsidy for the programme is not at a satisfactory level, whereas tour operators (the consortium)¹⁷ believe that hoteliers benefit from the programme. Trade unions tend to support the programme, however, they are critical towards hoteliers who do not pass the benefits from the scheme to their workforce. Tensions between the various actors, due to the distribution of financial benefits of the scheme and the unsatisfactory working conditions of hotel staff were also emphasised by some of the interviewees.

Recommended and planned developments

Economic crises will inevitably affect the expenditure of tourism programmes. [Rico, Cabrer-Borrás and Morillas-Jurado \(2021\)](#) suggested that, despite these difficulties, the Spanish government should **allocate more funding** to the programme to keep up with the overapplication of participants. The number of applications tends to be three times higher than the number of places offered. The authors also suggested the increase of the size of subsidies, since the value of the subsidy offered by the Imsero programme almost halved from 2001 to 2019, and the spending of participants increased by 60%.

Regarding the structural barriers of the programme, various stakeholders suggested different actions for improvement. Spanish trade unions involved in the tourism programme, for instance, would like the scheme to **foster long-term and highly skilled employment**, with labour protections by ([Bianchi et al., 2023](#)). Commercial stakeholders involved in Imsero, in contrast, claimed that the programme has to **diversify its offers**, in order to adapt to the travel behaviours and expectations of the current generation of older adults whose profiles have been significantly transforming (from predominantly working-class pensioners with few holiday opportunities in the 1980s to pensioners with more leisure time and social welfare).

When it comes to making the programme more inclusive, a range of suggestions were offered by researchers who analysed it. They agreed that the agency Imsero should use a **more nuanced approach** to monitoring the impact of the programme on the well-being of participants. It should also find ways to measure and provide more details about the participants, not solely data based on the parameters shown in the annual reports, but also less easily quantifiable impacts (e.g., physical, mental, and behavioural characteristics). For this, one of the interviewees suggested an extended cooperation between Imsero and academia. [Sedgley, Haven-Tang and Espeso-Molinero \(2018\)](#) suggested the use of the approach of **critical gerontology** to understand, which barriers the more marginalised groups of older adults face to participate in the programme. They also assume that the findings of a more detailed analysis could lead to an increased involvement of health, social care and community care organisations in the scheme.

To address the difficult situation of participants who take up the **caring responsibilities** (e.g., spouses), an interviewee highlighted a project called '[Respitivity](#)' as a good example. As explained by the interviewee, the project offers packages at care homes for people in need of constant medical care for

¹⁷ A consortium is a partnership formed by two or more individuals, companies, or organisations to collaborate on a shared activity or combine their resources to reach a common objective.

short periods and allows unpaid carers to take a break from their caring responsibilities. The project involves local carer organisations, is supported by the Scottish Government and financed through the donations of local hospitality, tourism and leisure businesses ([PKAVS, 2024](#)). A similar approach could be incorporated into the Imsero programme, in order for it to be more inclusive. For instance, packages could be set up with a more detailed differentiation and evaluation of domestic arrangements. [Sedgley, Haven-Tang and Espeso-Molinero \(2018\)](#) also suggested that Imsero includes inter-generational travel in their schemes, thus addressing the caring commitments of older adults who have grandchildren.

Recommendations for similar initiatives

The Imsero Tourism Programme is unique in Europe ([Euronews, 2024](#)) since it is a well-structured and funded programme that **targets only retired older adults**. The **geographic reach** is also remarkable since retired older adults residing in the entire country and Spanish residents of some additional European states¹⁸ can apply to participate in the programme. Another good practice is the evaluation of the applications to provide applicants with **equal opportunities** during which the following criteria are evaluated: age, disability (people with certain degrees of disability receive extra points), their economic situation, previous participation in the tourism programme of Imsero, and the size of family ([Imsero, 2024h](#)). Taking these various circumstances of applicants into account is an important step towards inclusion and an example for other tourism initiatives to follow.

¹⁸ These countries are Germany, Andorra, Austria, Belgium, Denmark, Finland, France, the Netherlands, Italy, Luxembourg, Norway, Portugal, the United Kingdom, Sweden, and Switzerland ([Imsero, 2024e](#)).

2. TOURISM4ALL

Table 8: TOURISM4ALL project overview

Country	Croatia, Italy
Regions	Ancona (IT), Apulia (IT), Friuli-Venezia Giulia (IT), Istria (HR) Molise (IT), Po delta area and Emilia-Romagna (IT), Split-Dalmatia (HR), Šibenik-Knin (HR), Veneto (IT), Zadar (HR)
Time frame	2018-2021 (47 months)
Geographical scope	International project with the involvement of Croatian and Italian regional level partners.
Target groups	<ul style="list-style-type: none"> • General public (including people with special needs, e.g., people with disabilities and older adults) • Local, regional and national public authorities • Regional and local development agencies, enterprises (in particular SMEs within the cultural and creative industry as well as the environmental and tourism sector) • Education and training organisations as well as universities and research institutes
Relevant silver tourism categories	Accessible tourism
Responsible bodies	<p>Public/non-profit sector:</p> <ul style="list-style-type: none"> • Lead partner: Molise Region (IT) • Project partners: Department of Tourism, Economy of Culture and Valorization of Territory Apulia Region (IT), City of Buje-Buie (HR); City of Zadar (HR); ConCentro (IT); Croatian Camping Association (HR); RERA S.D. (HR); Šibenik Tourist Board (HR), Tourism Department of Veneto Region (IT); <p>Private sector:</p> <ul style="list-style-type: none"> • Project partners: Aspira University College of Management and Design (HR); DELTA 2000 (IT); IRECOOP Veneto (IT); Social Cooperative Society Odòs (IT); <p>Private-public-civil sector partnership:</p> <ul style="list-style-type: none"> • Project partner: Local Action Group 'Brač' (HR)
Funding	<p>The project was part of the Interreg Italy - Croatia CBC 2014-2020 Programme (financial instrument supporting the cooperation among Croatian and Italian territories overlooking the Adriatic Sea)</p> <p>Total budget: EUR 2.596.808,50 (EUR 2.207.287,22 from ERDF and EUR389.521,28 from national co-financing).</p>

Objectives	<p>The goal of the project was to develop and promote a cross-border network of accessible tourist destinations with natural and cultural heritage and to reduce reliance on seasonal tourism by:</p> <ul style="list-style-type: none"> • Promoting the social inclusion of disadvantaged people and people with special accessibility needs (e.g., the disabled, older adults), through sharing approaches and methods and by joint-promoting special tourism services • Creating good examples for other stakeholders to replicate • Encouraging stakeholders to adopt policies for tourism development.
Key actions	<p>A cross-border network of accessible tourist destinations was developed and promoted. The actions covered both physical and digital accessibility at tourist destinations in the participating Croatian and Italian regions, with the exchange of good practices, evaluation methods, and joint services. Additional activities were implemented under the project, such as joint studies by project partners (e.g., deliverables on pilot training tools for people with accessibility needs and recommendations for policymakers and/or sector operators).</p>
Results	<p>The accessibility of tourism products and services in destinations with natural and cultural heritage has been enhanced, leading to an increase in inclusive tourism options for people with disabilities and older adults. Additionally, the professionalism of tourism service providers specialising in inclusive hospitality has improved.</p>
Website	<p>https://programming14-20.italy-croatia.eu/web/tourismforall</p>

The methodology for this case study involves distilling data from desk research, complemented by information and internal documents obtained through two interviews with three individuals - project partners from Italy and Croatia. This mixed approach ensures a comprehensive understanding of the subject matter.

Context of the case study

The **population is ageing both in Croatia and Italy**. In 2023, the share of persons aged 65 or over in Italy was 24% of the total population, whereas in Croatia, the percentage was 22.7% ([Eurostat, 2024b](#)). Older adults are **more likely to have disabilities than the general population**. In 2023, 28.9% of Croatians and 20.6% of Italians aged 16+ lived with some or severe disabilities ([Eurostat, 2024h](#)). Among individuals aged 65 and older, these proportions were 65.0% in Croatia and 47.8% in Italy. Currently, more than 3 million Italians are considered potential tourists by the Italian National Institute of Statistics ([Osservatorio del Turismo Regionale Federato, 2023](#)). The number of tourists with disabilities is expected to increase by 70% by 2035 ([Vetrano, 2022](#)).

The **goal** of the TOURISM4ALL project (part of the Interreg Italy - Croatia 2014-2020 Programme) was to **develop and promote a cross-border network of accessible tourist destinations** (natural and cultural sites, urban spaces, and beaches) for the **social inclusion of people with reduced mobility, with special needs** (e.g., people with disabilities and older adults), and for the **reduction of seasonality in tourism**. To achieve this, the project executed exchanges of good practice, evaluation methods and joint services. Stakeholders of the project also took action to ensure the sustainability and local management of the developed tourism products and services, by encouraging other stakeholders to replicate them or to adopt new policies for tourism development ([TOURISM4ALL, 2021a](#)).

Actions under the project covered a broad range of **accessibility improvements**, enhancing both **physical and digital** accessibility at several tourist destinations. Examples of the promotion of physical accessibility are the installation of ramps, the purchase of mobile stair climbers, and the customisation of interior spaces for wheelchair users. To enhance transport accessibility, some of the partners established a new transport service or the option of free transfer for tourism activities for wheelchair users. Digital accessibility was promoted through accessible websites and applications designed for people with accessibility needs. Moreover, some initiatives focused on the inclusion of tourists with food intolerances and allergies ([TOURISM4ALL, 2021c](#)).

Key drivers to success

Collaboration between tourism stakeholders from the private and public sectors facilitated the execution of the project and ensured that the expertise of partners from various sectors and with different foci on accessible tourism was used for the planning and implementation of various initiatives. The involvement of local partners in the execution of pilot actions was also crucial to ensure that the challenges tourists with accessibility needs had previously faced were adequately addressed, with attention to the specificities of local destinations. Stakeholders with which project partners cooperated included tourist boards, hotel chains, tourist guides, service providers in culture, and other service providers. In the Region of Veneto, the openness of operators in tourism, hospitality, and cultural sectors to embrace the 'design for all' approach was also seen as a driver of the success of collaborations.

Another driver to success, based on the insights of an interviewee, was the **involvement of the users** of the services developed in the framework of TOURISM4ALL, since only people with disabilities can inform project partners about their accessibility needs while using services at specific tourist sites. An example of the involvement of the users was a survey distributed by the Tourism Department of the Region of Veneto among participants who evaluated their experiences when visiting regional tourist attractions (the Riviera del Brenta and villas). Through the feedback, valuable suggestions and proposals were gathered for operators for the future improvement of services. The evaluation reinforced the importance of **trained guides** for people with sensory and cognitive disabilities, as well as that of the **early involvement and preparation of the museum staff**, to be able to accommodate the special needs of tourists with disabilities.

Key barriers to success and challenges experienced

The **COVID-19** pandemic impacted the project, since, due to restrictions imposed in the period, the implementation of the project was delayed. Another barrier to success highlighted during an interview was the **language barrier**. Although the representatives of project partners spoke English, it was not always true for the representatives of public institutions at higher levels, which also hindered the effectiveness of the project's implementation.

A project partner claimed that **engaging in dialogue** with associations of disabled people was challenging at times. The reason for this was the critical stance of the organisations, due to their general perception of negligence from the side of institutions.

Impact on the enhancement of silver tourism

Through the projects implemented under TOURISM4ALL, the accessibility of tourism products and services in destinations with natural and cultural heritage was improved, the number of inclusive tourism offers for people with disabilities (e.g., people with disabilities and older adults) increased, and the professionalism of tourism service providers dealing with inclusive hospitality was enhanced ([TOURISM4ALL, 2021c](#)). Furthermore, several pilot actions served as good examples for further

accessible tourism development for various stakeholders in the Croatian and Italian regions involved in the project.

These projects included various offers for tourists with disabilities, for instance, the creation of accessible **mobile homes** at the Campsite Brioni Sunny Camping (Puntizela) by the Croatian Camping Association ([TOURISM4ALL, 2021d](#)); **training spaces** for older adults, families, and people with motor, mental, and sensory disabilities in the city of Poreč, Croatia, offering access to customised training sessions with the availability of kinesiologists, a nutritionist and a physiotherapist; and other similar projects meeting the needs of a wide range of adults, including older adults and those with disabilities; or offers of food options for people with **food intolerances** by restaurants both in Italy and Croatia among other solutions.

In Veneto, several tourist destinations (e.g., castles, villas, a memorial site, a museum, a botanical garden, and other sites) were involved in the development of accessibility, through cooperation with the Tourist Department of the Region of Veneto. The destinations were given **tactile maps, special guides, and 3D models of the historic buildings**, and beaches received special **beach equipment**. For these aids, an agreement has been signed, which regulates their maintenance and use for a period of 10 years. During this time, the items remain the property of the region but are provided free of charge to the beneficiary, who will become the owner after the 10-year period. The aforementioned products - augmented and alternative communication guides, 3D models and tactile maps – were **tested** at an event called 'Accessible Riviera' in the Region of Veneto, with the participation of 17 associations and 86 users with cognitive and visual disabilities.

Aspira University held **public lectures** to present the development of accessible tourism under TOURISM4ALL. These lectures and other lectures and workshops held by the university in the framework of other projects helped showcase good practices and motivated tourism stakeholders, (e.g., private renters and tourist guides) to make their offers more accessible.

Collaboration and partnerships

The project included **14 (7 Italian and 7 Croatian) partners** – each representing **regional and local governments, bodies and agencies involved in tourism** ([TOURISM4ALL, 2021b](#)).

To enhance the impact of the project, the Region of Veneto developed four **tutorials for tourism operators** with tips by experts, to support and inspire them to make their offers more accessible for everyone. Each tutorial was dedicated to one type of disability: mobility impairment, visual impairment, intellectual disability, and hearing impairment. The Region also offered **training sessions** for various tourism stakeholders, including tourism professionals, business networks, villas, and museums in the region, to develop their understanding of accessibility in the context of tourism ([Regione del Veneto, 2022](#)).

Aspira University also organised two educational workshops, one for people providing tourist offers and one for the users of tourist offers, with some kind of or type of disability. Trainings were also held by Aspira University and RERA S.D. Project partners also applied a method called '**train the trainers**'. This approach meant that partners selected stakeholders from different groups, who then received training from various professionals in groups. Following the training, participants were asked to share their experiences.

Aspira University was also responsible for **research activities**, to elaborate the **methodology** and the glossary for the project, in collaboration with IRECOOP Veneto and the Social Cooperative Society Odòs. For the research activities, data was gathered from various stakeholders, including hotels, tourist

boards, touristic guides, and transporters in tourism. Volunteers (students of the university) were also involved in the project, in the dissemination and collection of questionnaires.

To share experiences and takeaways from the difficulties the tourism sector faced during the COVID-19 pandemic, as well as future challenges, in 2020, the **City of Zadar** organised a **seminar** titled Crossborder Challenges – Tourism4All. The seminar included presentations, panel discussions, and an open dialogue that facilitated an exchange of ideas aimed at fostering accessibility in the tourism sector and adapting to new challenges ([TOURISM4ALL, 2021b](#)).

Recommended and planned developments

One of the deliverables of the TOURISM4ALL project was the document ‘Recommendations for Policy Makers and/or Sector Operators’ ([TOURISM4ALL, 2021a](#)). The **recommendations for public sector stakeholders** focused on these actors as initiators for sector improvement (e.g., through by-laws, operational plans, and other measures), the delivery of visitor satisfaction (e.g., through the provision of adequate information, transparency, professional and friendly staff, and high-quality services) the maintenance and projection of attractive destinations (e.g., through effective and accessible destination branding, safety and security, and economic sustainability), and the affirmation and cooperation of the public and private sectors.

Recommendations for sector operators focused on actions to strengthen cooperation between the public sector and tourism sector operators, and additional recommendations on topics such as the inclusion of accessibility in business, planning, training and labour inclusion, and the use of new technologies and social innovation ([TOURISM4ALL, 2021a](#)). Furthermore, several projects delivered under TOURISM4ALL were designed for the possibility of **replication** in other tourism destinations, as enhanced physical and digital accessibility can be performed with minimal modifications.

In order to increase the **visibility** of similar projects, an interview participant suggested the organisation of **larger conferences**. This would contribute to the dissemination of the project results, raise awareness about the needs of people with disabilities, and contribute to the replication of similar solutions in the future. This representative of a partner institution in the project was planning to participate in an international conference to showcase the project in front of a wider audience. The interviewee also claimed that project partners, once an EU-funded project is finished, tend not to engage in similar activities as they believe that all ‘boxes’ for the specific requirements have been ‘ticked’.

Another key takeaway from the implementation of the project is that, to ensure the **replicability** of actions, stakeholders involved need to understand the **local specificities** of certain tourist sites, for instance, due to the difference in terrains, which can significantly impact the setup of facilities for physical accessibility. Some of the actions, in contrast, are easily replicable. These include tutorials, training materials, tactile maps, guides, and 3D models.

Recommendations for similar initiatives

Involving **local partners in pilot actions** for long-term governance of accessible tourism is an example for similar projects where the goal is sustainability and continuous replication/innovation ([TOURISM4ALL, 2021c](#)). Based on the experience of project partners, the involvement of experts, as well as training activities, are crucial for the success of project implementation. The ‘train the trainers’ approach is another practice to highlight, as it contributes to the long-lasting impact of the initiative.

When it comes to the target audience of the project, taking into account the needs of people with **food intolerances** can also be seen as a forward-looking and inspiring segment of the project, since the needs of this group of people often remain overlooked.

According to interviewees, some initiatives within the project were **further developed**, following the closure of the project itself. For instance, in Veneto, seminars on inclusive design were organised in 2023 which targeted professional associations and municipal technicians. Furthermore, training is provided for the stakeholders offering accommodation for tourists with disabilities, in the framework of the [Milano Cortina 2026 Paralympic Winter Games](#). Experts involved in these activities were the same experts involved in the TOURISM4ALL project in the Region of Veneto. Such actions prove the replicability and further development of certain smaller projects within TOURISM4ALL.

3. eSilver Tour

Table 9: eSilver Tour project overview

Country	France, Greece, Lithuania, Portugal, Spain
Regions	-
Time-frame	2020-2023 (36 months)
Geographical scope	International project, 6 project partners from France, Spain, Portugal, Greece, and Lithuania
Target groups	<ul style="list-style-type: none"> • Senior people organisations staff • Tourism professionals, entrepreneurs, and staff of tourism SMEs • Training service providers
Relevant silver tourism categories	Smart tourism
Responsible bodies	Coordinator: E-SENIORS (FR), partners: 50 + HELLAS (GR, leading the development of B-Learning Content and piloting testing of project results); Aidlearn, Consultoria em Recursos Humanos Lda. (PT, development of the e-learning platform); Confederação do Turismo de Portugal (PT, project exploitation); EOLAS S.L. (ES, project evaluation and quality assurance); Kaunas STP (LT, project dissemination)
Funding	Total budget: EU grant: EUR 303.708,00 (Erasmus+, 2020). Funded by the European Commission under the Erasmus+ programme (Key Action 2)
Objectives	<p>The eSilver Tour project aimed to give visibility to silver tourism market as a viable and affordable economic sector by improving the offer to this market segment by:</p> <ul style="list-style-type: none"> • developing digital marketing competences in seniors' organisations staff and tourism professionals; • addressing the psychosocial and physical needs of older travellers through digital marketing.
Key actions	The key actions performed through the project included the development of the eSilver Tour B-Learning Platform, the preparation of a professional profile of an eSilver Tourism Expert, the creation of the eSilver Tour website, and the organisation of events, conferences, pilot actions, and newsletters, taking into account the characteristics of silver tourism, tourism digital marketing, and skills for active ageing.
Results	<ul style="list-style-type: none"> • eSilver Tour B-Learning Platform: offers learning content in a blended course in digital marketing for silver tourism and active ageing, in 6 languages. • Professional profile of an eSilver Tourism Expert: contains recommendations for various stakeholders in the tourism sector
Website	https://www.esilvertour.eu/en/

The methodology for this case study involves distilling data from desk research, complemented by information obtained through two interviews with two project representatives from Lithuania and Greece (one from each country). This mixed approach ensures a comprehensive understanding of the subject matter.

Context of the case study

Population ageing is a phenomenon relevant to all countries participating in the project, i.e., France, Greece, Lithuania, Portugal, and Spain. Ageing, however, does not mean becoming less active. In 2018, 67% of older adults in Europe aged 65 or above reported to be in good shape ([SilverEco, 2018](#)). The same percentage of older adults liked new things and 59% felt younger than their age. Ageing also does not mean engaging less in tourism: In 2022, tourists aged 65 and over made up nearly one-quarter of the tourism nights spent by EU residents for private purposes ([Eurostat, 2024e](#)). Digitalisation also contributes to the autonomy of older adults. By 2020, 61% of European older adults aged 65-74 have used the Internet in the last three months ([Eurostat, 2021](#)).

The eSilver Tour project recognised the business opportunity which arose due to the above-described demographic changes in Europe ([eSilver Tour, 2023j](#)). The aim of the eSilver Tour was to develop digital marketing competences in seniors' organisations staff and tourism professionals to answer the real tourism needs of older adults. These **marketing competences addressed the psychosocial and physical needs and expectations of older adults** participating in tourism, as well as the stereotypes about older adults (e.g., being passive, less knowledgeable, less interested, and less vital, among other prejudices). The project focused on understanding the importance of active ageing ([eSilver Tour, 2023a](#)) and the increased internet use of older adults.

The use of digital marketing benefits businesses in various ways: it is cost-efficient, it enhances the exposure, saves times, can be used in different types of media, and can help brand building ([eSilver Tour, 2022](#)).

Key drivers to success

The creators of eSilver Tour recognised the importance of the **convergence of the silver economy, tourism, and digital marketing** ([eSilver Tour, 2023a](#)). This led to the development of a multi-purpose training course dedicated to the various target audiences, to enhance the marketing of their tourist services for older adults. The creators of eSilver Tour recognised the importance of the **convergence of the silver economy, tourism, and digital marketing**. This led to the development of a multi-purpose training course dedicated to the various target audiences, to enhance the marketing of their tourist services for older adults. Another key driver to success, based on the input from an interview participant, was to have **contact with the target audience** from the beginning of the project. Communication between the developers of the materials and the future users, for instance, in the framework of piloting activities, resulted in tailored adjustments to the final product.

The complexity and flexibility of the eSilver Tour Learning course, a blended learning training course developed for service providers and organisations, were the key factors in its success. Participants could attend comprehensive training, through knowledge assessment tests, practical assignments, and the opportunity to interact with learners and tutors ([eSilver Tour Consortium, 2021](#)). The training course was assessed by professionals and older adults as testers, and is currently available in English, French, Greek, Spanish, Portuguese, and Lithuanian ([eSilver Tour, 2023g](#)). Learning materials included a range of marketing strategies, for instance, the use of digital tools and platforms ([eSilver Tour Consortium, 2021](#)), as well as social media use for marketing purposes, enriched with academic

articles on certain topics and good examples of silver tourism marketing from various countries. Topics within the learning materials also included seasonality and stereotypes about older adults.

The eSilver Tour Learning Course was organised in 7 or 8 modules, depending on the target group of users. The course with 7 modules targeted training service providers and was designed for face-to-face training. The course with 8 modules targeted the staff of organisations engaging with older adults, tourism professionals, and entrepreneurs, and it was designed for self-study. Users could also choose to take part in both types of training ([eSilver Tour, 2023g](#)). As described by an interview participant, the course was also adapted to the needs of professionals with different levels of knowledge on silver tourism, by allowing participants to skip certain, introductory modules. At the end of the course, participants were given a workbook and were asked to create a strategy for a silver tourism product.

Key barriers to success and challenges experienced

The challenge of **seasonality** was emphasised by the project, impacting the entire tourism industry, having implications in various related sectors (e.g., marketing, business finances), and influencing the environmental and operational aspects of tourism. An interview participant highlighted the immense influence of seasonality on the tourism sector of Greece. The Greek market is not yet prepared to adapt to a more balanced influx of tourists, for instance, due to disruptions within the tourist chain: although hotels usually stay open during the year, local attractions do not necessarily stay open in every month of the year. The impacts of seasonality, however, can be reduced through the creation of all-season destination strategies, to which this project also contributed ([eSilver Tour, 2021](#)).

In terms of project implementation, the **COVID-19 pandemic** meant a challenge for the project, since, as an interviewee confirmed, an extension of the timeline for the realisation of the project was necessary. Furthermore, safety measures and travel restrictions influenced project meetings. For instance, due to travel restrictions, project partners thus organised a kick-off meeting online, followed by virtual partnership meetings ([eSilver Tour, 2023d](#)). The pandemic, however, also has a positive impact on the acceleration of the transition to digital marketing and the expansion of e-commerce ([eSilver Tour, 2023e](#)).

In the context of the **development and testing of the eSilver Tour Learning Course**, challenges were highlighted during an interview. Firstly, during the development of the course, cultural differences between participating partners played a role in deciding on the technical details of the learning platform. Furthermore, some of the partners had the goal to accredit the course. This, however, was not possible due to various national regulations in some of the countries of the partners. Another challenge was to involve employed tourism professionals in the training, and to convince them to dedicate their free time to the course. For this reason, great promotional efforts from the partners were needed to reach out to a large number of professionals.

Impact on the enhancement of silver tourism

The target audience of the project included staff from organisations that focused on older adults; tourism professionals (e.g., private guides), tourism and business information centres, entrepreneurs, and staff of tourism SMEs and training service providers, with objectives to specialise in silver tourism and develop touristic products for their users, clients, and students ([eSilver Tour, 2023h](#)). The project had two major outputs which enhanced marketing in the context of silver tourism: the eSilver Tour eLearning platform and the document *'Professional Profile of the eSilver Tourism Expert'*.

The document titled 'Professional Profile of the eSilver Tourism Expert' ([eSilver Tour Consortium, 2021](#)) developed by project partners, further contributed to the immersion of users in digital marketing for silver tourism. The document contains needs analysis and desk research on the silver tourism market,

including **tourism digital marketing and competences for active ageing**. For the needs analysis, partners distributed questionnaires (269 were collected in total: 152 from older adults and 117 from tourism/active ageing professionals), indicating the audiences' preferences in learning approaches, environments and types of learning activities, as well as expectations and motivations of older adults who engage in tourism, travelling, and leisure. These inputs enabled partners to better understand the use of ICTs for digital marketing purposes for older adults in tourism ([eSilver Tour, 2023f](#)). The document highlights that the group of older adults taking part in tourism is heterogeneous, as older adults have different qualifications, interests, health, and financial capacity.

The partners in the eSilver Tour project **successfully implemented their planned actions** to develop the key tool to enhance digital marketing in silver tourism. The piloting activities to test the training materials and an e-learning platform developed through the project engaged nearly 150 participants from the partner countries. The feedback gathered through the activities contributed to the improvement of the user experience ([eSilver Tour, 2023a](#)), primarily through adjustments of the visuals of the material.

To share the intellectual outputs of the project with a wider audience and encourage them to use these, partner countries organised five **multiplier events**, with more than 250 participants in total ([eSilver Tour, 2023a](#)), including professionals and companies related to social and health care services for older adults, professionals in the field of tourism and rural development, both from the public and private sector. One of the multiplying events also enabled participants to take part in the pilot phase of the project and test the e-learning platform ([eSilver Tour, 2023b](#)).

Collaboration and partnerships

In the framework of the eSilver Tour project, **6 partners from the for-profit and non-profit sectors** collaborated from 5 EU MS: France, Spain, Portugal, Greece, and Lithuania.

Although partners executed some of the activities separately, almost every partner contributed to the final outputs of the project, for instance, the '*Professional Profile of the eSilver Tourism Expert*', which was a compilation of **national reports**. All partners conducted desk research on silver tourism, active ageing, and good practices, in each country ([eSilver Tour Consortium, 2021](#)). Partners provided **statistics** or implemented **surveys** to gather data from the country they represented. Furthermore, Kaunas STP created interactive slides, the 'Exploitation Package', available on the website of the project, containing information about the training materials developed during the project ([eSilverTour, 2023h](#)).

Throughout the project, partners collaborated with several key stakeholders in tourism, ranging from large and small enterprises to private colleges, based in various parts in the countries where the partners were based. The Lithuanian partner, for instance, reached out to **organisations based in the Lithuanian countryside**, where the representation of older adults is higher than in the capital city. The organisations welcomed the development of the material.

Recommended and planned developments

The project provided **recommendations for practitioners in the tourism sector** ([eSilver Tour Consortium, 2021](#)), such as diversifying the tourism offer; applying a bottom-up approach, especially when dense and sizeable tourism structures and institutions are involved; using clear statistical monitoring procedures and data; making sure that silver tourism offers are well presented and using visibility actions; developing silver tourism strategies with clear actions and the allocation of financial resources.

In terms of future use, there are no obstacles to replicating the dissemination of the project material. The **learning material is not country-specific**, thus, it is **universally applicable** to any EU MS. According to an interviewee, it is transferrable to other, similar European projects, related to silver tourism, through training platform dissemination. Moreover, the results of the eSilver Tour project can be merged with other project results and used for other project proposals.

For the possible future continuation of the project, an interview participant suggested the **involvement of learners in a community of practise**, which would enable participants to have a more interactive learning environment, possibilities to work as teams, and room to exchange their experiences.

For the implementation of similar practices in the future, an interview participant suggested that **regular meetings with the target audience** should be organised during the development of the project. This could ensure continuous discussions between potential future users and developers.

Recommendations for similar initiatives

The **multiplier events** in the pilot phase of the learning platform showcase a good example of the outreach to and involvement of various stakeholders. The experience of eSilver Tour shows that testing a digital product with the target audience may lead to adjustments and enhance user experience. The **training modules tailored to different target groups** are another good practice for the development of marketing strategies targeting older adults, in various tourism sectors.

Reaching out to various stakeholders in the country of the partner is another practice which can contribute to the dissemination of the product and enhance the tourist experiences of older adults.

This study offers a comprehensive overview of silver tourism in the EU, detailing the sector's current state and potential growth opportunities. It establishes a conceptual framework that categorises key areas within silver tourism and examines specific challenges and opportunities within each. The study concludes with targeted recommendations to address these challenges.

PE 759.309

IP/B/TRAN/IC/2024-021

Print ISBN 978-92-848-2512-7 | doi:10.2861/ 9099948 | QA-01-25-009-EN-C

PDF ISBN 978-92-848-2511-0 | doi:10.2861/ 1599872 | QA-01-25-009-EN-N