

Authors

Professor Joanne Connell, University of Exeter Business School, Rennes Drive, Streatham Campus, Exeter, EX4 4PU, UK j.j.connell@exeter.ac.uk

Professor Stephen J. Page, Hertfordshire Business School, De Havilland Campus, University of Hertfordshire, Hatfield, AL10 9EU, UK s.page2@herts.ac.uk

Dr Tetiana Hill, Hertfordshire Business School, University of Hertfordshire, De Havilland Campus, University of Hertfordshire, Hatfield, AL10 9EU, UK t.hill4@herts.ac.uk

Business and third sector organisations, ageing and the silver visitor economy: An untapped opportunity?

1.0 Introduction: An ageing world and the visitor economy

Ageing populations have emerged as a global problem for governments and societies [^{1,2}]. Few studies have moved from a largely negative narrative focused on the ‘ageing problem’ [³] to a more positive framing of older people as participants within the economy with consumer demands that offer significant opportunities for businesses, including the visitor economy [⁴]. Instead, much of the health-focused research, emanating from interdisciplinary studies in gerontology [⁵], views ageing as a constraining influence on human behaviour. In this respect, ageing presents a wicked problem [⁶] as a societal issue with significant complexities [⁷], lacking conceptual clarity in how it is defined, perceived and approached as a critical global challenge.

Critical gerontology research [⁸] questions this wicked problem conceptualisation by critiquing the assumption that older people are a burden on society, offering a more positive lens through which to view ageing. From a business perspective, ageing populations represent a consumer group with considerable potential, as the term *silver economy* denotes, as time for leisure increases in later life [⁹]. Yet, as the paper argues, to fully recognise the potential contribution of the silver consumer to the visitor economy, arguably the world’s largest economic sector [¹⁰], businesses need to recognise the complexity of ageing and the heterogeneous nature of this group to nurture this market opportunity. To date, much of the research on ageing and the visitor economy has been demand-led (i.e. focusing on what consumers want and do) rather than on supply-side issues (e.g. how businesses perceive ageing and its potential). While older age groups have disposable income that the sector could attract, a disjoint is apparent with regard to supply-led business activity. As Barclays [¹¹] demonstrated, this creates a paradox where only 5% of visitor economy businesses recognise the importance of an ageing demographic despite contributing 20% to turnover. This paradox is unpacked further in this paper to gauge how businesses define and conceptualise

ageing, and to demonstrate changes that could create a positive narrative of ageing for the visitor economy sector. Commencing with a review of the complexities in the interdisciplinary research on ageing and the limited connection to the visitor economy, the paper develops a broad research-led framework based on a qualitative exploration of emerging issues from a range of visitor economy stakeholders. The findings explore implications for businesses and the management of the visitor economy as ageing consumers become a more dominant market segment.

2.0 Literature review

2.1 Ageing and its interdisciplinary analysis: implications for the visitor economy

Ageing has received considerable attention from disciplines that contribute to the study of gerontology, including demography, which highlights the scale and scope of the issues currently facing many countries worldwide as outlined in Table 1. As UNDESA [12] states ‘population ageing is a global phenomenon: virtually every country in the world is experiencing growth in the size and proportion of older persons in their population’. An ageing population refers not only a larger number of older people but also increased life expectancy. In the UK, for example, one-third of children born in 2020 may expect to live to the age of 100 [13] illustrating the effect of expanding life expectancy and longer leisure lives [14]. Globally, similar demographic change is forecast over the next 30 years, an issue already highlighted as needing an urgent shift in business and service orientation within economies such as China, France [15] and the USA [16, 17] and one from which the visitor economy is not immune.

Ageing is characterised in a multitude of ways within social science, science and the humanities, creating highly specialised sub-areas of ageing-focused research, many of which do not interconnect when new areas, such as business research, are introduced. Scholars acknowledge two contrasting paradigms associated with how ageing is theorised and approached, and which impact and shape the research agendas and philosophical approaches used to analyse ageing. The positive view of ageing is based on narrative approaches to ageing from a life course perspective, often arguing that it is an opportunity for the individual to live and age well [18]. This paradigm has seen further development with the impetus from initiatives around age-friendly practices to enable people to remain active in later life [19]. By implication, engagement with the visitor economy is about supporting ageing well, allowing individuals to achieve happiness, fulfilment and meaning in their life [20] and so it has a positive contribution to make. Conversely, more negative analyses create a narrative around the problem of ageing for many developed and developing societies as Table 1 illustrates. This position is premised on lack of preparedness in global society for growing proportions of ageing people in the population which will significantly impact how services and infrastructure will need to be designed to become more age-friendly [21]. Ageism is a further

strand of this negative narrative [22], which is embedded in the language, behaviour, institutions and organisations in society that reinforce negative stereotypes of the ageing population, which marginalise the ageing population and places barriers to ageing well [23]. In spite of an increasing amount of leisure time [24,25], physical and perceived barriers to accessing the visitor economy exist [26]. These barriers are almost always examined from the consumer perspective [27] and, to date, no studies related to the visitor economy have identified how businesses may directly or indirectly exclude or overlook certain elements of an ageing population through their perception, behaviours and attitudes. Other key debates associated with ageing at a global scale include the effect of an ageing population structure on the economy, compounded by a shrinking younger labour force (upon which the visitor economy is particularly dependent – [28,29,30], and by implication a potentially declining tax base to support an ageing population [31].

Cross-disciplinary analysis of ageing as a concept demonstrates that defining old age as a later stage in the life cycle is problematic and lacks clarity and consistency. This is important from a business perspective given the way organisations market their products using age-related classifications to target consumers [32, 33, 34,35]. The term ageing is often conflated with retirement and calendar age definitions do not correspond with the perception of when older age begins. Many definitions of older age start at age 50 or 55 and represent mid-life to older life, with the WHO, for example, using the period after 60 as the beginning of old age. There is broad agreement within gerontological research that biological age and calendar age is not necessarily the same thing [36]. Seeking to define old age, whilst biologically inevitable, is dependent upon the way different societies socially construct and perceive old age. One facet of socially constructed meanings of old age relates to the roles which older people play in society, especially the physical and psychological decline that reduces the ability to participate in activities, such as work. The result is that old age has been seen as synonymous with retirement (see an early study³⁷) and leisure time in retirement has been seen as paradoxical because the time is available but there is a period of diminishing physical activity through time [38] although there may be exceptions to this [39, 40]. But the expansion of life expectancy has also made ageing a more contested term, challenging the declining activity level hypothesis as it increased life expectancy is adding more complexity for individual experiences of ageing. As a stage in the life course, ageing now extends from mid-life (i.e. early to mid-50s) to much older life (over-80s) in many developed nations (Figure 1) building on the notion of ageing as an inevitable process that starts at birth (Figure 2). Potentially up to half an individual's life may now be defined as ageing. Clearly, these changing demographics will create a range of positive opportunities and more negative challenges for many sectors of society, not least the visitor economy at a global, national, regional and local level. At the very least, the visitor economy will have to adapt products and services to changing markets, potentially

making their offer more accessible and heterogeneous in terms of its appeal to different age groups. Whilst the *ageing as a problem* narrative persists as part of the wicked problem conceptualisation, for the visitor economy ageing as a growing opportunity has remained largely overlooked.

2.2 *The silver visitor economy and its economic potential*

A growing range of academic and consumer analyses suggest that the ageing population has a considerable untapped economic potential [41]. The *silver economy* comprises those aged 50 or over as a broad consumer segment, offering significant opportunities as well as challenges for the visitor economy [42, 43, 44]. Measurements of the value of the silver economy are many and varied, dependent on age parameters, geography, and wealth variables. For example, the size of the European silver economy is estimated to be worth €5.7 trillion by 2025 [45]. In the UK, the Office for National Statistics (ONS) [46] reported that the over-50 age group comprised 76% of the country's financial wealth. By 2030, over 27% of the UK population will be over the age of 65, a group that spends around £145 billion per annum. Within that group are people with accessibility needs as well as those affected by cognitive decline.. People with dementia and their carers had disposable income of £16.5K per household per annum in the UK, worth some £11 billion per annum in 2014 and expected to have increased to £23 billion by 2020 if businesses found ways to adapt and meet their needs [47], with a further rise to almost £34 billion by 2040. Yet, as Nesta [48] suggests, 'many older adults report frustrations that companies selling products to them don't treat them like the intelligent and discerning consumers they are...This growing and unmet demand is creating an opportunity for innovative products and services that empower older adults to continue to lead independent lives and play an active role in society'. Similarly, Age UK [49] report that older consumers often feel marginalised and invisible, because they are not the market that businesses want to nurture.

Recognising the importance of the ageing population for governments, organisations and businesses, the Global Coalition on Aging (GCOA) established the High-Level Forum on the Silver Economy in 2019, with an inaugural conference in Helsinki in partnership with the Finnish Government. One of the five powerful ideas promoted by this event is to reconceptualise ageing which "...requires a societal shift, led by global institutions, government, business, and individual commitments to ending ageist stereotypes" [50] in the recognition that "...ageing and longevity are transforming the landscape for business and government alike". The call for new transformative approaches is mirrored in current thinking around the world, most notably in the World Health Organisation's (WHO) Decade of Healthy Ageing initiative with a shared global focus on collaboration and action to enact transformative change, address ageist stereotyping and improve well-being. The visitor economy also has an important role to play in creating age-friendly visitor environments that serve the needs of an ageing population [51] recognising that this will become a

dominant market segment. A core feature of an age-friendly environment is the need for accessibility, a focus of attention for those managing spaces and experiences in the visitor realm. While accessibility is not solely the domain of older age [52], the likelihood of having enhanced needs for mobility, sensory and other health conditions increases with older age. An accessible visitor economy is a legal requirement for public spaces and business premises across much of the world and an essential part of an industry offering hospitality to customers through an equal offer to visitors with or without a disability [53]

The ageing population has been recognised as a potential driver of economic growth [54, 55, 56] an argument that has been reinvigorated in the post-covid recovery of the visitor economy [57]. Pre-pandemic, Barclays [58] predicted growth in spending by older customers in the tourism sector. This was to be fuelled by a market of people with significant travel experience throughout their lives. Direct spending on tourism in the EU by people aged over 65 was valued at €66bn per year [59], and €109bn per year in the over-50 age group. Such figures suggest a strong economic rationale for focusing on ageing and the visitor economy to sustain and develop business activity at the same time as addressing and satisfying larger scale consumer demand brought about by population dynamics, as well as pandemic business recovery. However, the EC et al. study [60], in an evaluation of a number of sectors, identified that the tourism sector needed to review silver tourism given that not doing so may stifle demand and people may travel less. The EC et al. [61] argument was that this is not simply marketing initiatives but investing in new strategic opportunities, including age-friendly destination approaches and a societal shift at a macro and micro scale. An emerging ideology with significant currency in policy and strategy is the adoption of age-friendly practices to recognise the ageing demographic. Age-friendly approaches are becoming pervasive in the public and voluntary sectors worldwide and can be dated to the impetus advocated by WHO [62] and a considerable body of knowledge has developed [63] adding a further justification for this study.

3.0 Framing the research problem: Towards a better understanding of ageing and the visitor economy nexus

We argue that a more holistic approach to ageing that utilises concepts such as the *stages of ageing* (Figure 1) promotes a better understanding of how ageing intersects with the visitor economy in the context of the expanding life span. This approach requires a reconnection of interdisciplinary literatures to understand ageing people's lived experiences within a visitor economy setting that does not artificially separate their world into tourism and leisure [64]. This paper posits that a degree of substitution may well occur between tourism and leisure that is better framed by embracing a more gerontological-informed approach, as advocated in other studies [65, 66] but which has failed to transform the study of ageing and tourism to date. Despite a proliferation of research on tourism and ageing in recent years [see the reviews [67, 68, 69] there is a

heavy demand-side focus (e.g. the consumer) as highlighted earlier, ranging from quantitative analyses of ageing markets (see ⁷⁰), tourism preferences [⁷¹], motivations and lived experiences [⁷²], through to specific country studies. There has been little in-depth analysis of supply-side issues (i.e. businesses) to understand organisations views on why participation in tourism activity declines with age. By framing older age as a process (Figure 3), the aim of this paper is to examine issues that may both constrain and facilitate how an ageing population engages with the visitor economy. This paper argues that we need to move beyond conceptualising the tourism-ageing nexus through social innovation [see ⁷³], arguing that the silver economy should be mainstreamed and not treated as a niche, health-oriented approach, which can appear condescending although well-intentioned. OECD [⁷⁴] argued that many models of the ageing-economy nexus are outdated with older people viewed as lacking agency [⁷⁵]. We investigate ageing and the visitor economy through the lens of businesses and organisations that offer travel services to ageing people including changes that have been made or are planned to business practices and services in this sector. Through qualitative interviews, we explore how visitor economy businesses and organisations may start to adapt to the needs of an ageing population to gain a deeper understanding of the factors that facilitate and constrain the activities of older people. Table 2 also provides a more detailed justification for the study to illustrate the wider contribution to knowledge that the study makes.

Therefore, based on Table 2, the purpose of this study is to challenge existing thinking on the way ageing has been analysed to recognise the temporal dimensions, the life course, and the stages of ageing to better understand ageing as a process and the hard-to-reach populations who do not necessarily engage in tourism [⁷⁶, ⁷⁷]. By understanding the complexity of the ageing population and their interactions or non-interactions with the visitor economy, the sector may be better enabled to understand, manage and plan for a shifting demographic. The implications for the individual, the visitor economy, destinations and society illustrate the challenges and opportunities that this will pose, as well as support the overwhelming case that all members of society have the fundamental right to participate in a civil society regardless of age.

The objectives of the study were to: (a) identify how ageing was perceived by respondents to understand the complexities associated with categorising people as aged; (b) to understand the types of changes which businesses may need to make to accommodate an ageing population; (c) examine the challenges of communicating and working with ageing consumers and, (d) the extent to which dementia was perceived as an issue which business practices might need to better understand. The latter objective was included as dementia has emerged as a growing global challenge (anon) and is now recognised as a concern for visitor economy businesses [see ⁷⁸]. This is because, in some countries, dementia is now the principal cause of death among the over-65 age group, displacing heart disease as the main cause of mortality [⁷⁹], so the

relationship between ageing and visitor behaviour is relevant for visitor-facing businesses. With these issues in mind, attention now turns to the methodology developed to approach the research problem.

4.0 Methodology

The research was designed as an exploratory study to scope out business and organisation awareness, perception and experience of factors affecting older people's engagement with the visitor economy, particularly in terms of the distinct stages of ageing. There remains a persistent weakness in visitor economy research associated with supply-side issues [80]. The research focus has shifted towards tourism supply chain management as opposed to more business-focused assessments of experiences and interactions with facets of ageing. For this reason, the study also sought to gather evidence of the level of awareness and impact of whether business practices were age and dementia-friendly [81]. A qualitative approach was selected because the existing research on the visitor economy, in the main, had adopted a market-oriented approach [see 82], typically using positivist research methods to test hypotheses around ageing consumers. By examining a mixture of tourism businesses catering to the 'ageing market' and those organisations that work with older adults, typically in a third sector setting [see 83], it was possible to access their supply-side experiences of older residents as clients and consumers. This was deemed valuable because conventional survey methods were likely to be ineffectual in exploring the richness of experiences across different organisations. The research aimed to scope out the broad framework of how businesses and third-sector organisations perceive ageing and the implications for business strategy and operations across a wide range of providers and advisory groups. It was not the intention to provide a market report of the existence of a silver visitor economy in the context of specific countries but to explore supply-side issues at a general level to draw out commonalities. While the study started from a UK perspective, it was not intended to undertake a wholly UK-based study acknowledging the wider European initiatives on scoping the silver economy. Of less interest were country-specific issues or the limitations of a geographic perspective in favour of broader overarching aspects of how an ageing population interacts with the tourism sector. This type of approach has been adopted in other qualitative exploratory studies in tourism (e.g. sustainability of tour operators) and is not viewed as a limiting factor but as a mechanism to explore issues from a broad perspective. However, the size and geographical distribution of the sample was focused towards the UK with a number of non-UK organisations that could potentially offer a different dimension to ascertain whether the issues transcended national borders.

The research method was designed to listen to the participant by promoting an open-ended conversation through a semi-structured interview with a critical perspective of the challenges older people faced. This involved understanding ontological issues associated with how reality is shaped by knowledge, perceptions

and experiences of ageing and interactions with the visitor economy. By embedding this study in a more gerontological-focused frame of reference, conditioning factors that affect the ageing population (e.g. mobility, health, loneliness, well-being) are recognised rather than simply making generalisations about a consumer market that spans over 40 years. Such an approach, arguably, will advance knowledge and help develop more relevant conceptual and theoretical underpinnings in an area that will continue to assume a more central position in visitor economy research.

Potential participants were identified using the key informant technique (i.e. those who have access to a wide range of knowledge about their organisation or the community) to identify a range of key businesses, service providers and organisations. The sampling frame used comprised an initial scoping exercise of the Europe-wide organisations that provided travel services or advice specifically to ageing populations in both the commercial and third sector, which yielded around 200 organisations. 50 were initially contacted and 20 agreed to participate in the study. The characteristics of the participating organisations are detailed in Appendix 1. The selection criteria fell into two domains: those businesses or organisations that primarily operated within a national setting and those that operated globally to provide a more international perspective. Given that the data collection took place at the height of the COVID-19 pandemic, this was deemed a reasonable response rate in view of the type and availability of participants with the knowledge and experience relevant to the study. The participants who agreed to participate were largely senior managers within their organisations ranging from Chief Executive/Director/Manager and one senior consultant. As Appendix 1 shows, many of the participants had worked for over 10 years in their role, with many working longer. Participants provided informed consent in all cases and gave permission to record interviews. The interviews comprised a series of questions that promoted the opportunity to talk and explore themes and issues, which created an open and frank discussion. These questions were developed from previous studies of ageing and dementia, expanding the gerontological concepts of ageing, its meaning and the types of issues (e.g. communicating and managing older people in the visitor economy) together with more in-depth analyses of the challenges facing the visitor economy (Anon). All responses were provided assuring them of anonymity and not attributing organisational names to the responses. The range of questions (Appendix 2) illustrates the focus of each interview, which commenced with a discussion of the term ageing and then moved on to aspects of organisational practice. Areas covered included the organisation's main business, the organisational relationship with older people, perceptions of changing demands and trends, marketing and communication practices, the experience of people travelling (including multiple generation family groups), and the likely changes expected in the tourism market in the next 5 to 10 years. In addition, a series of questions on dementia-friendly business were included to explore knowledge of this area within the visitor economy. Participants were invited to be interviewed

online but this was not always possible and so if they wished to complete a written version of the semi-structured interview schedule was designed to collect the same information. Interviews typically lasted from 45 minutes to an hour in duration and a total of 79,272 words were transcribed from 16 interviews and a further 6,000 words from the 4 emailed surveys. Data saturation was reached with regard to the core questions with no new ideas expressed at around 17 interviews, thus undertaking further interviews was unlikely to develop the depth of knowledge any further. However, interviewing stopped at 20 interviews. The interviews took place January - March 2021.

A pragmatic approach was adopted towards the research process, seeking to develop a more international focus, as the COVID-19 pandemic had created challenges for undertaking country-specific studies with differential experiences of lockdowns in time and space, staff who were furloughed/no longer employed and organisations that had closed meaning activity in the visitor economy was suspended. By broadening the range of participants to identify key organisations in an international setting, it was possible to move beyond a single country-based study and overcome the limitations imposed by COVID-19. The organisation types comprised a major visitor attraction in England, tour operators in the UK, USA, Russia and Ukraine who work with ageing markets, a healthcare organisation, and charitable organisations that performed a policy and lobbying role nationally or globally for either a specific age-related issue (e.g. a health condition) or a charitable body with a national, regional and local remit that represents and provides services for ageing people. In total, 12 organisations in the UK, 4 in the European Union, 2 in Russia, 1 in Ukraine and 1 in USA were interviewed (see Appendix 1 for the profile of participant organisations and organisational activity). All organisations were major stakeholders in tourism and leisure for older people. Unfortunately, the study was completed prior to the outbreak of the armed conflict between Russia and Ukraine so the results from these two countries need to be read in the context they were collected as opposed to the current conflict. While this data could have been removed from the dataset, it was deemed appropriate to leave it in-situ because the focus of the analysis was on broad themes across countries rather than country-specific trends and patterns, or ways of doing business in specific country contexts.

4.1 Data analysis

As the study sought to gain insights and meaningful knowledge on participants' experiences, Thematic Analysis was selected as a technique, following the steps of data familiarisation, generating initial codes, searching for and reviewing themes and defining the themes [84]. The process commenced with two researchers undertaking several in-depth readings of each transcript and grouping key issues on each question[85]. Transcripts were subject to open coding based on emergent themes. Axial coding to refine groupings of issues in relation to interview narratives and confirm relationships between categories was

then applied to highlight the primary issues. Selective coding was then applied to look for patterns in the data and possible connections between responses [86]. Selected codes which helped identify these themes were derived from this detailed reading of the text as opposed to using simplified key words to search for phrases or comments. From the codes, several themes were identified from the interviews which were guided by the research objectives and included: the meaning of ageing, how businesses communicated with consumers and the digital divide, the role of advertising and imagery in product and service promotion, challenges in interacting with ageing people and consumers, dementia and the visitor economy and engaging with an ageing demographic.

Short quotes were extracted to provide supporting evidence of the themes and to also represent a range of views. This follows the approach suggested by Creswell [87] and Merriam [88]. In the following section, where possible, data is presented in tabulated form as well as in the text to assist with a more granular analysis of the characteristics of the participants and their views and at length for the purposes of the peer review process.

5.0 Research Findings and Discussion: Key themes and issues

5.1 Understanding the concept and meaning of ageing

The interviews commenced with a contextual question seeking to understand what the term ageing meant to participants and the organisation within which they worked. This was important because ‘age is an important part of how we see ourselves and how others see us’ [89]. In the context of this study, this question is also important as attitudes to ageing and ageism are a form of discrimination institutionalised within organisations and internalised by individuals [90, 91]. There are also broader debates on the implications of ageist attitudes and how these may create negative stereotypes and imagery that impact the well-being of older people [92]. Furthermore, as Freeman et al [93] concur, ‘throughout the course of a person’s life, beliefs about ageing are formed and shaped by personal experiences and broader societal attitudes’. This was also a useful means by which to see if participants as practitioners recognised the negative and positive perspectives towards ageism and the importance of awareness-raising of ageing among visitor economy businesses. This question created a wide range of perspectives that can be best categorised as shown in Figure 3, which broadly concurs with the literature on how ageing is viewed. For the visitor economy, this has important implications since negative ageing stereotypes may reflect societal attitudes and need for interventions to improve practice. Viewing ageing as a process and the categorisation comments illustrate that the broader grouping of people by age belies multiple generations within the group and so through time, organisations will need to cater to and adapt their services to this more diverse range of generational needs. The views of ageing are also important in the way in which the

visitor economy seeks to communicate with older people. It was evident that charities and NGOs perform an important support and advocacy role as well as supporting engagement with the visitor economy and in terms of reaching out to large numbers of older people, as illustrated by the following quotation, which highlights the diversity of the ageing population which comprises:

'...2 or 3 generations of age. So people of 60 are vastly different to people of 80.' [R1]

As another respondent indicated, once policymakers recognise the value of the ageing population, it starts to raise awareness of the silver economy, where

'the older person is also a person with purchasing power, who could create employment or drive the economy by consuming products and services. But also the need to adapt our structure of products and services to the fact that we do have larger proportion of older persons.' [R13]

This then raises the question of how can the visitor economy learn from the experiences of these organisations to communicate and target older people?

5.2 Communicating with an ageing population: The digital divide

Research on ageing has seen a growing focus on how organisations have embraced technology as a tool to communicate with a greater range of people through the growth of the internet and web 2.0 [94]. As Choudrie et al. [95] observe, access to smartphones, as one example, is important in helping reduce social isolation and, for the visitor economy, it provides an accessible tool to engage more fully with different customer segments. Choudrie et al [96] and a considerable grey literature on ageing, suggests how companies treat the over-50 age group as consumers where the interactions range from being ignored or overlooked, patronised (through inappropriate marketing/advertising), to being stereotyped with ageist imagery. Realising the potential to engage meaningfully requires businesses and organisations to understand how to communicate with the large scale of older people that comprise the silver economy.

Studies such as van Dijk [97] have questioned the equity of access to new forms of technology through both access to the means to purchase and operate devices (i.e. the cost of ongoing contracts) and then the training and expertise to use it. Van Dijk [98] refers to the 'haves' and 'have nots' of access to digital media and the growth of a digital divide between different groups in society. Research on digital divides at the European level found that of age, education, gender and income, age creates the greatest disparity in adoption of technology [99]. As the WTTC [100] highlighted, 85% of households in developed countries had access to the internet compared to only 15% in the developing world a feature illustrated by the following quotation:

'...in the English-speaking world, in the Nordic countries and in Scandinavia, people, even elderly people tend to be more digitalised and more savvy and more practised. It's harder in markets such as southern Europe, and eastern Europe, not to mention the developing countries. So there is ...a disparity, a difference in access to the internet, which is the main means we use to communicate and therefore it's more difficult to reach people in certain countries...' [R14]

The digital revolution is premised on the notion that diffusion of the technology will eventually become relatively ubiquitous and yet in terms of the stages of ageing, the diverse age range means that some generations are embracing technology (e.g. the baby boomers) while others are excluded. Thus, some people may be overlooked by not having access to or usage of technology. Inequities do exist in access to information on the visitor economy offer if a large proportion of its communication is targeted through online communication. Whilst the digital revolution has made communication through this medium mainstream for many groups, others have been bypassed by these developments. For the visitor economy, there are key points in the life cycle such as retirement, the onset of an illness or the impact of bereavement where businesses have opportunities to tailor their products and services if they can reach the market. Many of the participants outlined their reliance upon social media and the internet (e.g. email) to connect with older people who were 'connected' or were joining the digital revolution, but a range of other valid forms of communication also remained significant for these groups including: face to face contact, telephone, paper-based information, word of mouth and advertisements within the community. As the following quotation suggests, these communication forms will vary by the stages of ageing as

'For people who have sensory impairment and that tends to be people in their 70s, so the onset of things like, for example, deafness or eyesight problems is more common in the over 70s, then you need to have more face-to-face time, you need to think more about the level and way in which you communicate...By the time you get to people in their 90s almost always it's going to require face-to-face involvement.' [R1].

while in the case of social media

'...so Facebook friends you can have 700 but you don't have necessarily connection with all those people...[but]... as a Social Worker I have observed that three is the optimum number in a friendship, little groups of three work particularly well... we provide free opportunities for people to get together, have exercise, have coffee, things like that where they can make their own friendships...' [R1]

Interestingly, the experience of a major visitor attraction was that social media was a key medium but only one of a wide range of tools they used to reach the widest possible consumer base, including the ageing consumer as:

'... growing numbers of people that age fall into the category which I'm sure you've heard of, silver surfers, who have endorsed a) the internet, and b) certain forms of social media... we send messages out via Facebook, and Facebook is quite a strong one in terms of getting messages through to people... so for example when we ...couldn't open, we did that across all channels. We did it on the internet, on our website, we also did it on a mailing to people who are known supporters or people who've asked for information

...also via Twitter and via Facebook and also put stuff on Instagram as well. So we communicate with them in a variety of means but a lot of the traditional means of communication with some PR techniques.' [R2]

Other participants re-emphasised the importance of personalised communication, for example,

'...because we are a human service business, I think it's really important that the manager of my sites pick up the phone and talk to people.' [R4]

reinforced by the importance of

'face-to-face contact...that's incredibly important, more important than ever now because so many services are not providing in-person contact. We communicate in writing, so we have lots of lovely materials that go out, often enlarged so that people can see them but really positive things that individuals can read.' [R9]

Face-to-face and personalised contact also performed another role in breaking down social isolation and as a step towards engagement in the visitor economy as:

'We also work in the community to support those who are the most isolated, so no friends or family, or very little social contact, to provide them with the wraparound support to improve their socialisation, and reduce the negative effects that loneliness can have... So we communicate with people face-to-face, over the phone, via email, text message, and if it's trying to get new clients and get the word out there then that would be a targeted marketing approach based on using various different elements, targeted leaflets, targeted magazines, targeted surgeries, you know, going to places where we know they will go.' [R10]

More specifically in terms of the digital divide, several participants referred to this either in an indirect manner without talking about the digital divide explicitly or as several participants did, directly as

'...there is a big digital divide which we've tried to get the xxxxxx authority and other public bodies to recognise that there's a large number of people who you can't reach through the internet, you can't reach by email, and therefore you need to be doing more printed material and to do phone calls, or at least have phone lines that work for people to access information, and possibly through radio' [R15]

and the implications for business are that:

'...loads of people fall through the cracks, loads of people are missed and do not get that information. So there is a digital divide there, there really is a digital divide, because we can't send something out to the whole UK population of 66 million people, we just can't, you know, it would be cost prohibitive and a waste for most people. So, yeah, there is a digital divide there, and that's probably our biggest challenge' [R3]

whilst for addressing the digital divide, a wider range of factors exist, as

'...older people who aren't digitally literate and fear that they're being left behind...we have to recognise that there are some older people who like don't want a smartphone or can't afford one or, you know, don't have WI-FI and indeed it's not even just a case of finances, the broadband infrastructure in XXXX is quite patchy so there are areas of the country still that don't have good WI-FI access.' [R18]

and the most apt summary was offered:

"It is still challenging and more difficult in COVID time, because of the digital exclusion in this group." [R11]

So, for organisations targeting an ageing consumer requires a greater effort than is probably expended on the under-50 demographic to position how they communicate with much harder to reach consumers given the digital divide.

5.3 Advertising and imagery

One of the key challenges with communicating with an ageing demographic, as Nesta [101] found relates to avoiding ageist stereotypes to portraying them in a sympathetic non-patronising manner if they want to engage people at different stages of ageing. Asking participants about how they approached this issue, a range of responses highlighted the underlying rationale for image selection and the type of imagery they used to demonstrate how they advertised their services. In the following example, the emphasis was on people as:

'I think [we] just use stock images. And there were so many younger people in those that it was quite alienating for our customers, who are mainly older. So we have a sprinkling of people of different ages, but most people are our demographic, which is older, older people. So... you are talking, 60, 65 plus....so the images you'll see would be older people... it would tend to be a couple of people together. It might be family members, like somebody with their kid or grown-up kid.' [R3]

Other participants indicated that their emphasis was on active people and activities as:

'...we feature photos of people in our age demographic. We do a combination of all of the above [passive images, activities, groups, couples]: group shots, solo shots, active (like hiking) and more passive (like sitting at a table). We offer a huge range of experiences, so we have a lot to represent.' [R6]

'They're doing an activity. We've got a strapline of learn, laugh, live I think, if that's the right order, I'm not quite sure. And so it's people enjoying activities mostly.' [R4]

In contrast, another participant indicated the focus in their advertising was on place as

'I think that first of all pictures of private beaches, private villas, really give good advertising for ageing people.' [R8]

These responses must be understood in a broader context of how the imagery of older people needs to be constructed and the impact it has. As Bradley and Logino [102] suggest, age is a mask that conceals a person's identity, and many older people see themselves as younger than their calendar age [also see 103, 104]. Yet advertisements with older people, according to Bradley and Logino [105], often use stereotypical images that portray older people in a negative manner that diminish the hook of the advertisement to engage the target market. Issues such as frailty or dependence as opposed to independence are conveyed which reinforces negative stereotypes. Such imagery may create a disincentive to engage with a product or service and in some instances may be deemed discriminatory. This is a clear challenge for organisations in dealing with ageing consumers and we now turn to some of these challenges in more detail.

5.4 Challenges in interacting with ageing people and consumers

Participants reported a wide range of issues associated with the challenges of working with ageing people and these were grouped into several themes with illustrations of each theme represented in Appendix 3. These themes illustrate that making generalisations about an ageing demographic such as the over 50, 55 or 65 age group obscures the stages of ageing that are particular to the individual as well as their personal circumstances. One participant indirectly highlighted the leisure paradox [R1] and the impact on leisure time which connected well with the issue of ageing and the future workforce requirements of the visitor economy that has begun to attract attention among researchers [e.g. see ¹⁰⁶] as they realise that the dependence upon a youthful workforce is changing. There are numerous strands to this debate, as Appendix 3 shows. First, as R15 suggested, ageist attitudes to recruiting ageing workers remain a consistent problem within the recruitment industry. Second, as R1 illustrated, with the removal of the compulsory retirement age in many countries and reduced pension benefits due to increased life expectancy as well as working longer through personal choice (instead of full-time retirement), more people are employed on a part-time basis. As the visitor economy has a dependence upon zero-hours contracts and part-time workers, and other sectors like the event sector which make considerable use of older volunteers, these issues are of greater significance. Conversely, working part-time or volunteering also provides a greater pressure on the available leisure time as the leisure paradox mentioned by R1 above noted.

Yet one particular issue which various studies of ageing and the future workforce requirements point to is employee well-being and health issues, particularly the growing incidence of dementia with an ageing workforce or those with caring responsibilities for people with dementia (e.g.^{107, 108}). Issues associated with cognitive decline and changes to work performance in a sector that is people-facing and built upon customer interactions may require greater thought to be given to how the issue is accommodated among what will potentially become a more ageing workforce. Conversely, those not working and/or those no longer in the workforce may experience issues of isolation and connection with others (as suggested by R1). Therefore, the greater connection with people through social activities built around the visitor economy may provide a greater grounding to their views and perceptions of the world to address that isolation. This requires, as participants identified, a greater emphasis on communication with older people through digital and more traditional forms of communication at a strategic level and in operational settings as R20 highlights.

Encouraging participation also involves the provision of suitable adaptations for leisure and tourism activity in terms of holidays and day trips (R1) particularly planning for disability that has many synergies for the provision for ageing travellers. But this does not account for the groups of people excluded through poverty

that impacts upon the digital divide (R17, R18) and potentially exclusionary environments such as care homes (R19) with potentially less resource deployed to the stages of crisis and end-of-life in the life cycle. Again, this reveals the diversity of needs even within one organised group of travellers (R1) where the example of someone with dementia required an elevated level of staffing and attention. One solution often advocated is the development of multi-generational holidays stimulated by filial duties as Heimtum's [109] analysis of taking holidays with ageing parents highlighted as 'filial duty thus changes across the life course. Major transitions occur when parents' health declines and when one parent dies. Death and changes in an ageing parent's health, particularly with a resultant role reversal, put extra pressure on some of the participants, who slowly felt "locked into" filial duty during holidays' [110]. Even so, as R1 illustrated, the experience of a destination may equally be exclusionary where the ageing traveller is unable to access the destination in the same way as the other people in their party. This may be compounded by other accessibility issues at specific accommodation. Alongside these requirements, attractions such as R2 acknowledged the importance of high-quality visitor infrastructure, such as toilets and cafes, as a necessary element of the product and experience.

5.5. Dementia and the visitor economy

With the growing significance of dementia as a major cause of death [111] as R2 suggested (Table 3) and the growing numbers of people with the condition, participants were asked about their perceptions and views of the visitor economy and how far it had transitioned towards becoming dementia-friendly, building on existing studies such as Klug et al [112] and VisitEngland [113]. As the first stage of developing a more dementia-aware visitor economy is being aware of the issue, R10 typified many comments where there is a failure to understand the diversity of the condition. As R18 observed, the issues arose around awareness and accessing places and transport. In one instance, R19 argued that more dedicated facilities are needed to cater for this market, but the underlying perception of fear (R15) created concerns about catering for this market. Despite this, some participants did feel it was on businesses' radar (R2). Following this up by asking about how proactive the visitor economy was towards this issue, several participants pointed to the need for training and awareness-raising (Table 4) which is broadly consistent with the findings from Connell et al. [114] in their study of Scotland's visitor attraction sector. With regards to the process of transitioning towards a more dementia-friendly visitor economy, R10 argued that a kitemark/training accreditation may be a way forward, which is not dissimilar to the approach by the Alzheimer's Society in creating dementia-friendly businesses [115]. A more probing question around whether their organisation or business was dementia-friendly generated an interesting series of responses from several participants who clearly separated the two stages that need to be met in becoming dementia-friendly: first, to become dementia-aware and then dementia-friendly once appropriate training had been embedded in the organisation (R19,

R2, R3, R18) with other organisations wishing to pursue this direction (R15) with one (R10) being an exemplar as a lead body and provider of care and training.

To promote greater dementia awareness among visitor economy businesses, the participants were able to identify the market opportunities this offers. Table 5 identifies some of the key points, for example, a national awareness scheme was advocated (R2) along with new product development to tailor services and experiences to people with dementia and their carers (R8, R19) as well as the opportunities, such as developing off-peak season offers for this group which other studies of ageing (e.g.¹¹⁶) and dementia (e.g.¹¹⁷) have highlighted. However, one respondent (R18) highlighted the importance of approaching ageing and dementia from a different perspective – in an age-friendly manner. This was framed in terms of one country's successful Age-Friendly national programme where improvements to the built environment help everyone, not just an ageing population, when the principles of Universal Design are introduced (see Figure 4). But how should these issues be communicated to businesses and organisations in the visitor economy?

5.6 Engaging with an ageing demographic

Table 6 outlines a number of the responses on this issue. As R3 illustrated, many of the baby boomers have a considerable social capital built up in previous experience of travel and so the expectation to be able to travel exists already. Some participants (R2) highlighted that this was good business practice to recognise people as revenue, with precise market opportunity data (R19, R7, R9) as illustrated earlier in the paper by CEBR^[118] and VisitEngland^[119] to reach the business sector. Who should promote this was seen as a joint responsibility of the public sector and trade bodies, through partnership working (R6), a feature which Connell and Page^[120] highlighted in terms of the dementia-readiness of visitor destinations which might be accompanied by tax incentives to embed this in business practice.

Asked about the likely future development of ageing as a major theme for the visitor economy, several participants identified the immediate opportunities which the ageing market offered to a post-COVID recovery as untapped potential in line with the Barclays^[121] report. Other participants recognised the growing scale of the ageing market in the next 5 to 10 years (R8, R14) and in the case of dementia, the demand for short breaks could expand (R1) (Table 7).

6.0 Implications for managing ageing and the silver visitor economy

It is evident from the depth of the interviews and themes that emerged that the stages of ageing provide an important framework in which to examine the implications of ageing for managing the visitor economy. If one extrapolates the stages of ageing and draws together some of the strands from the published literature and the participants' views, it is possible to draw a number of implications for the silver visitor

economy. First, from the perspective of remaining *independent*, developing Universal Design principles in visitor environments will help to help older people maintain independence and access in both leisure and tourism environments, as highlighted by AARP [122]. There is an important crossover between two paradigms that could contribute to this greater independence, naming the dementia-friendly and age-friendly practices [123]. Unfortunately, there is no integrative framework or clear connection between these two separate movements to combine and focus their efforts in destinations and localities to advocate a more age-informed approach.

Both of these movements promote the need for audits of visitor environments to ensure their principles are implemented as suitable adaptations (e.g. step-free access), which in many cases are very similar. In the case of age-friendly programmes, there is some evidence globally that these are beginning to embed in leisure settings such as parks, open spaces and urban environments [124, 125] and local neighbourhoods. However, we are at an embryonic stage of creating age-friendly environments for the visitor economy with Universal Design principles at the heart of the agenda. The significance of these debates is that these represent much larger societal and community agendas that are beginning to influence the visitor economy to help promote greater independence among an ageing demographic. The practical implications for the visitor economy are in how some localities (and thereby destinations) have attempted to create age-friendly business schemes [126, 127, 128] to engage the ageing visitor. But these are based on a checklist model of compliance with acceptance into a scheme badged at the business premises. This is still somewhat ad hoc in its geographical distribution in countries with each locality pursuing its own agenda as opposed to a national scheme with uniformly agreed benchmarks on age-friendly business practices. In some cases, dementia-friendly sits alongside these schemes or is a surrogate for being more age-friendly but further research is needed on the interconnections between these schemes [129]. Ensuring channels of communication for these developments and products and experiences are communicated remains important, especially where poverty limits the range of opportunities for socialising in the local visitor economy.

Second, the stage of *interdependence* seems to have been overlooked in the visitor economy, exemplified by the case of dementia where carers and people with dementia are one important market among many other situations where illness creates a growing interdependence. Yet in the initial stages of dementia, minor adaptations and improved marketing, communication and awareness training for businesses may yield greater market opportunities. But as one respondent reported in the case of sight loss, grouping all the people in one hotel with people of the same conditions was not mainstreaming provision and permitting access based on wider choice. Third, in the case of *growing dependence*, improved planning, with greater recognition and support for third sector organisations would certainly help with their inroads

into leisure and holiday trips for groups that have a growing range of dependencies arising from poor mobility, cognitive decline and other conditions that have remained under the radar. It remains a market that has largely been characterised in Europe by coach holidays with an organised itinerary. Addressing social and potentially mental health issues by using leisure and tourism to address the growing social isolation that some older people face, as indicated by participants, has an important cost-benefit payback by reducing interactions with healthcare settings for non-health needs. It is at this point that many cases of tourism substitution may occur, especially where a partner has died or family is no longer nearby, with many third sector organisations providing greater levels of support to ageing people in these settings. Developments such as linking the visitor economy more clearly to social prescribing through signposting opportunities, especially as frailty and health conditions increase dependence [130] may promote enhanced well-being [131]. Effective social prescribing may help to prolong the dependence stage with appropriate support mechanisms by enabling people to live at home longer. The fourth stage, that of *crisis* where dependence transitions into an inability to remain independent at home with assistance, often triggers the myriad of public and third sector organisations to look at the most suitable options from sheltered accommodation to 24-hour care in an institutionalised setting (e.g. care home). Whilst tourism and leisure in these settings are largely overlooked, as the interviews demonstrated and other studies confirm [132, 133], leisure lives are not completely removed but diminish, although as one respondent noted, cost pressures had seen this activity restricted in recent years in care settings. Whilst tourism is potentially substituted by leisure at this point, the extent of leisure and the nature of the interactions with the visitor economy remain unclear but may still have potentially valuable relationships to be nurtured. In the final stages – *end of life*, some studies have highlighted a trend towards assisted suicide overseas or death in hotels [134]. Whilst death remains a largely taboo subject, as a rite of passage and for the visitor economy, it represents an opportunity where funerals and wakes are a celebration of life within a commercialised setting and indirectly it induces leisure and tourist travel to attend the event. Visiting cemeteries and sites of burials is also a significant activity and a trend which developed after the First World War with Thomas Cook offering battlefield tours to visit such locations [see 135] and now expanded with a focus on celebrities and fandom.

Analysis of the interview data created several themes as illustrated in Figure 5 that correspond with the stages of ageing and the market opportunities that ageing will offer the silver visitor economy. Figure 5 seeks to simplify the complex amalgam of themes, where the focus is on the various interconnected themes that will help create visitor economy experiences across the stages of ageing. Whilst some themes indicate the types of actions needed by businesses to overcome divisive societal trends (e.g. ageism, effective communication to all groups) the four quadrants that intersect with the visitor economy (visitor environments, the potential and actual visitors, businesses and their experiences and support from within

and outside of the visitor economy) demonstrates the challenge of making a step change towards the agendas raised by ageing. Recognising the various stages of ageing as opposed to calendar age approaches and the life course helps us to begin to understand that ageing is going to require a major rethink around how the visitor economy reaches out to its potential customer base, what it offers and how it communicates an offer tailored to specific needs. It is also going to require age-friendly schemes now in development globally to connect with the visitor economy if it is to move away from a dependence upon the active 'independent' ageing traveller and those for whom current access arrangements encourages participation [136].

7.0 Conclusion

This study challenges thinking on how ageing is conceptualised, based on the views of businesses and organisations in the visitor economy, by introducing the notion of the stages of ageing. By introducing and adopting a more multidisciplinary approach inspired by gerontological research the paper places ageing centre stage as a principal challenge for the visitor economy. It helps validate the scope and scale of the ageing challenge that will affect business. In terms of the objectives of the paper, for the first objective, we have indicated that ageing is viewed in a wide range of ways by the participants and so the stage of ageing helps to add more clarity in categorising older people as a demographic. For the second objective, we identified the types of changes which businesses may need to make to accommodate an ageing population, with a clearer alignment to the different stages of ageing and the opportunities this may offer. For the third objective, we highlighted the major challenge for businesses in the medium used to communicate and engage with ageing consumers. For the fourth objective, we identified the underlying engagement narrative for groups with special needs such as those with sight loss and dementia and how they are perceived and the types of changes to business practices that may be required. At the same time we highlighted tensions in how the public and third sector may help broker these changes due to the competing policy frameworks of dementia-friendly and age-friendly.

From the results and discussion, we have demonstrated that ageing spans a broad range of perspectives and as this is a largely exploratory study, it identified a number of operational and strategic issues that communities and destinations will need to understand. The interconnections are summarised in Figure 5. By adopting the visitor economy paradigm, we have shown that tourism and leisure are interconnected within the lens of ageing and further research needs to explore the continuity/discontinuity [137, 138] substitution and diminution model from the perspective of consumers. The study challenges assumptions about digital technology as the panacea to connect with an ageing demographic compared to younger generations. Adopting an ageist approach which allocates anyone over 65 to this demographic simply

reinforces the issues which the Barclays [139] report acknowledged in the failure to understand the silver economy.

The example of dementia demonstrates how one theme within this heterogeneous demographic is not being adequately served by the visitor economy and this may well be multiplied by each other health condition that is situated in the interdependence or dependence stage [140]. Not only are societal attitudes still demonstrating ongoing signs of ageism, which training and education will need to address as society ages further, but the visitor economy is recognised as a key potential contributor to breaking down social isolation and loneliness for ageing people as it facilitates human interactions [141, 142]. The leisure paradox is also being refined as people work past normal retirement age with consequences for how businesses understand the early stage of retirement. The notion of social prescribing [143] and the visitor economy may well prove to be a fruitful line for further inquiry as studies on mental health, positive psychology and the value of holidays in reducing depression and anxiety among an older population could certainly be a testbed for seeing the visitor economy developing a more mainstream contribution to quality of life rather than as a short-term hedonistic activity. This is likely to offer future opportunities for the creation of social enterprises [144, 145] to create business opportunities to target ageing people to help them age and live well, especially if they can help overcome the major challenge of loneliness in older age [146, 147, 148, 149, 150], which is an under-researched feature of the visitor economy. This may also help businesses realise the hidden potential of the ageing demographic throughout the different stages of ageing with its economic potential, helping overcome the leisure paradox and engaging a wider section of society to overcome societal marginalisation. The visitor economy businesses are often located in landscapes and sites, such as blue or green spaces, which are perceived or can be constructed as therapeutic landscapes [151], a feature that is often overlooked by visitor economy businesses.

The study also acknowledges how older age groups may be more challenging to reach, as well as identifying an underexplored area - how the third sector operates with the visitor economy, expanding upon Turner et al. [152]. As the study was conducted during a lockdown, with furlough schemes and closure of businesses, we adopted a broad sampling frame to ensure that the study was not entirely based on the experience of one country. The paper does have some limitations in this sense as it was not possible to approach a larger pool of operators for interview at a time when businesses were not running to operational norms. In an attempt to view the topic through a wider lens, some biases in the range of countries we were able to access are acknowledged. Nevertheless, thematic analysis identified a reasonable degree of consistency in the way older people as tourists were viewed across countries. As this was only a scoping study, a more wide-ranging quantitative study examining the themes developed in this study in a transnational context, may help strengthen the findings and their wider implications. Furthermore, studies at a nation specific

level would help to tease out the distinctive qualities of particular markets within demographic, business and consumer contexts.

Despite these limitations, it is clear from the analysis of future perspectives of ageing that there is considerable scope for market development but the nuances and needs of specific groups need to be understood as well as their commercial value alongside their infrastructure and service needs. For businesses, there is a considerable spending potential to harness or unlock and this may be best achieved through examples of best practice where visitor economy businesses have been successful in this area. As one participant noted with a café in Australia, its success in the dementia market offered useful learning experiences. One of the usual tools which trade associations or tourism bodies use are best practice guides to communicate the issues and success stories which can be informed by academic research and collaborative projects that cross-cut the industry-education-policy barriers through effective partnership working (Anon).

Whilst many countries have specific strategies on ageing, and programmes on healthy ageing, the connection with the visitor economy is often missing as is the mechanism by which hard-to-reach groups of older people are engaged with these programmes. A further weakness is that project funding for such initiatives may only run for a time-limited period. But as a positive paradigm of living well in older age gathers momentum, the visitor economy will have a far more pivotal role to play in state agendas on ageing. At a community level, the work of third sector organisations that focus on the needs of the elderly also has an untapped potential in helping the visitor economy reach people and understand the challenges and opportunities that different stages of ageing proffer. This offers many rich directions for future research. As an exploratory study, it is certainly apposite to endorse and reiterate the agenda that Sedgley et al. [153] put forward on ageing and tourism, to broaden the leisure-tourism connection so we understand more fully how ageing interconnects with the visitor economy now and in the future.

Data Availability Statement: participants did not consent to transcripts being shared publicly so supporting data is not available.

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