Transforming the Economics of Ageing: Promoting Senior Employment and Age-Friendly Tourism in Global Markets

Yaşlanma Ekonomisini Dönüştürmek: Küresel Piyasalarda Yaşlı İstihdamını ve Yaşlı Dostu Turizmi Teşvik Etmek

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ABSTRACT

The world's population is ageing rapidly, and the number of individuals aged 60 and over is expected to more than double, surpassing 2 billion by 2050. This global demographic shift presents significant challenges for labour markets, social security systems, and public services, as older adults are often viewed as dependents. However, older individuals have substantial economic potential as consumers and workforce contributors. Promoting senior employment through flexible work arrangements, healthy living programs, skill development initiatives, and supportive technology and policies can help reduce pressure on social security systems and keep older adults economically independent and active. Similarly, age-friendly tourism practices that cater to the specific needs of senior travellers offer opportunities for economic growth, inclusivity, and improvement in the quality of life for older adults. This literature review explores how senior employment and age-friendly tourism can transform ageing economies in global markets, synthesizing existing research and identifying gaps to inform future policy development.
Keywords: Economics of ageing, Senior employment, Age-friendly tourism, Global markets.

ÖZ

Dünya nüfusu hızla yaşlanıyor ve 60 yaş ve üzeri bireylerin sayısının 2050 yılına kadar iki katına çıkarak 2 milyarı aşması bekleniyor. Bu küresel demografik değişim, yaşlı yetişkinlerin genellikle bakmakla yükümlü olunan kişiler olarak görülmesi nedeniyle işgücü piyasaları, sosyal güvenlik sistemleri ve kamu hizmetleri için önemli zorluklar ortaya koymaktadır. Ancak yaşlılar, tüketici ve işgücüne katkıda bulunanlar olarak önemli ekonomik potansiyele sahiptir. Esnek çalışma düzenlemeleri, sağlıklı yaşam düzenlemeleri, beceri geliştirme programları ve destekleyici teknoloji ve politikalar yoluyla yaşlı istihdamını teşvik etmek, sosyal güvenlik sistemleri üzerindeki baskıyı azaltabilir ve yaşlıları ekonomik olarak daha bağımsız ve aktif tutabilir. Benzer şekilde, yaşlı gezginlerin özel ihtiyaçlarını karşılayan yaş dostu turizm uygulamaları, ekonomik büyüme, kapsayıcılık ve yaşlı yaşam kalitesinin iyileştirilmesi için bir fırsat sunmaktadır. Bu yazın incelemesi, yaşlı istihdamının ve yaşlı dostu turizmin küresel pazarlarda yaşlanan ekonomiyi dönüştürmeye nasıl katkıda bulunabileceğini araştırıyor, mevcut araştırmaları sentezliyor ve gelecekteki politika geliştirmelerini bilgilendirmek için boşlukları belirliyor.
Anahtar Kelimeler: Yaşlanma ekonomisi, Yaşlı istihdamı, Yaş dostu turizm, Küresel pazarlar.

1. INTRODUCTION

Today, people aged 60 and over constitute approximately 12.3% of the world population, and it is estimated that this rate will increase to approximately 22% by 2050 (UNFPA, 2024). Similarly, it is estimated that the share of the world population aged 65 and over, which was 10% in 2022, will increase to 16% in 2050 (United Nations, 2022). Population ageing, which is widespread at the global level, has made demographic developments and the economic effects of these developments an important agenda. It is observed that the public finance tool is highlighted in the solution of concerns created by demographic developments regarding the sustainability of retirement systems (Kalafatcilar, 2019). Despite this action, which is expected to show its effect in the short and medium term, the fact that demographic developments are considered to be one of the important reasons for long-term stagnation (Teulings & Baldwin, 2014), points to the importance of using different perspectives for the solution. One of the important reasons for this situation is that the senior population who have left working life are considered "dependent" because they do not have any labour income, and their consumption needs are largely met by retirement pay/pension.

Since retirement pays are financed by active workers of working age, and life expectancy increases and birth rates decrease, finding alternative ways to meet the consumption of the dependent group in an appropriate and sustainable manner presents itself as a challenging goal. This study is about finding an alternative way to ensure that the senior population lives as actively and independently as possible, is functional in daily life, continues to be useful and feel, increases their quality of life, participates in tourism activities and contributes to the macroeconomic balance as much as possible, with the perspective of senior employment opportunities and age-friendly tourism.

Global demographic change poses significant challenges for labour markets, social security systems, and public services, as older people are often viewed as dependents. However, senior people have significant economic potential as consumers and labour force contributors. Promoting senior employment through flexible work arrangements, healthy living arrangements, skills development programs, and supportive technology and policies can reduce pressure on social security systems and keep seniors more economically independent and active. Similarly, age-friendly tourism practices that meet the specific needs of senior travellers offer an opportunity for economic growth, inclusiveness, and improved quality of life for seniors.

The current study exemplifies a systematic search for opportunities based on relevant literature for age-friendly tourism, economic growth, employment opportunities and inclusiveness that meet the special needs of the senior population. Within the scope of the study, the findings in the literature are synthesized to transform the economy into a system that works in harmony with the increasing ageing of the population by utilizing the opportunities of age-friendly tourism and senior employment in global markets. The main motivation behind the current review study is the effort to produce a resource that has the quality of a starting point on the issues that have the intersection of macroeconomic balance, senior employment and age-friendly tourism. The research questions (RQs) that will describe the research are listed below:

RQ1: What is the relationship between population ageing and economic growth?

RQ2: What are the challenges and opportunities for integrating the senior population into the workforce?

RQ3: How do age-friendly tourism practices affect the quality of life of the senior population?

RQ4: What economic benefits do age-friendly tourism practices offer to the destination?

2. METHOD

The current study is intended as an exploratory study on the subject in light of the above-mentioned RQs. Within the scope of the research, a literature review was conducted using scientific databases and institutional reports. The research questions were answered with the help of accessible relevant resources.

3. SUSTAINABLE ECONOMIC GROWTH AND SENIOR EMPLOYMENT

The rapid increase in the senior population rate globally makes the need for senior employment an increasingly critical issue for economies around the world. The term "senior" is defined in many different ways from physiological, biological, chronological, socio-psychological perspectives. It is generally seen in various tourism studies that it includes ages between 50-55 and 60-65 years (Patterson I. R., 2006). Gerontology literature defines individuals aged 65 and over as "senior" (Kim, Woo, & Uysal, 2015). However, retirement age varies in many countries. For example, in Turkey, there are individuals who have retired in their early 40s. Since the subject of the study is directly related to individuals leaving the workforce due to retirement, in this study, active seniors over the age of 50, including those who have retired regardless of their age or who have left the workforce due to various special needs, are defined as "senior".

The traditional view of seniors as individual dependent on pensions and health systems, ignores the potential of seniors to contribute to both the labour market and economic development. This situation is an obstacle to both using the knowledge, skills and experiences of the senior workforce to promote growth and to realizing the opportunity for seniors to feel useful and strong in life. However, wisely managed senior employment can offer a solution to alleviate the burden of ageing on labour markets, social security systems and economic growth, while also creating opportunities for older individuals to remain physically, mentally, economically, socially and emotionally strong, to age actively and to increase their quality of life.

It is a generally mentioned situation in various studies that population ageing leads to decreased productivity and increased exit from the labour market (Axelrad, 2018); (Van Rijn, Robroek, Brouwer, & Burdorf, 2014); (Feyrer, 2008); (Feyrer, 2007). In practice, this situation points to important challenges at the global level in terms of the sustainability of the economy and the quality of life of seniors. However, the relationship between population age structure and economic growth is also shown in terms of health and disability status in older ages (Cylus & Al Tayara, 2021); (Axelrad, 2018); (Van Rijn, Robroek, Brouwer, & Burdorf, 2014) and the education level of seniors (Börsch-Supan, 2003); (Nagarajan, Teixeira, & Silva, 2016); (Vogel, Ludwig, & Börsch-Supan, 2017) or the use of productivity-enhancing technologies (Aksoy, Basso, Smith, & Grasl, 2019); (Fougère & Mérette, 1999) are also included in the relevant literature. These findings can be used to increase the productivity and job satisfaction of the senior population who are still of working age. In addition, it can enable retired seniors to achieve a more productive and satisfying standard of living. However, the official retirement age varies from country to country.

The lowest retirement age among OECD countries is 52 for men and 49 for women (Turkiye), while the highest retirement age is 67 (Denmark). Assuming that the labour market is entered at age 22 in 2022, the normal retirement age for men and women will increase to 66.3 and 65.8 years, respectively, in all OECD countries. The average retirement age in 2022 was 64.4 and 63.6 years, respectively. However, the remaining life expectancy of men at age 65 is projected to increase from an average of 18.0 years to 22.9 years. In other words, the average legal increase in men's normal retirement age accounts for approximately 40% of the projected average increase in life expectancy in older ages. Accordingly, the normal retirement age for men will increase in 20 out of 38 OECD countries (OECD, 2023). Therefore, it can be said that in the future, both economic growth and the sustainability of the quality of life of the ageing population are at greater risk due to the ageing of the population. Based on this data, it can be said that studies aimed at improving the health status of the population over the age of 50, updating their educational status according to the requirements of the age and natural talents, and developing their use of productivity-enhancing technologies will be beneficial. In this way, the productivity, contribution to economic growth and quality of life of both the senior population still in working age and the active seniors in retirement can be increased.

A study from Germany (Naegele & Krämer, 2002), examined the findings of a project that showed changes in public policies towards senior workers and good practices to eliminate age barriers in the business world, against the backdrop of increasing social security costs and possible labour and skill shortages due to the ageing population. Initiatives based on active age management strategies in the project aim to improve the working conditions of ageing workers and increase their participation in the workforce, and extending working life is considered as an option of "active ageing". In addition, how the idle potential of seniors who retired at a young age can be utilized; whether active ageing has become a social task where seniors can contribute to society in managing intergenerational conflicts; and the opportunity to maintain the competitiveness of businesses and the entire economy in the future despite an ageing workforce through active ageing were discussed. However, it was mentioned that gerontological studies showed that active

ageing also requires different options to carry out individual life plans. It is expected that this issue, which has significant difficulties in terms of economic growth and quality of life for seniors, will also bring new opportunities if the necessary measures are taken.

3.1.1. Challenges to Senior Employment

Despite the necessity and potential benefits of senior employment, there are many barriers to seniors entering the labour market. These barriers include age discrimination, outdated skills, health problems, and inflexible work arrangements (Roscigno, Mong, Byron, & Tester, 2007); (De Vos & Beatrice, 2015); (Ilmarinen, 2006); (Axelrad, Malul, & Luski, 2018); (Hedge, Borman, & Lammlein, 2006). Age discrimination can be seen in the recruitment, promotion, and use of training opportunities, as many employers perceive older employees as less adaptable and productive, but costlier due to higher health insurance premiums. Because seniors are slow to adapt to the changing labour force demand due to fast-paced technological change and have difficulty competing with the younger generation who adapt to technology more quickly, so they need to be able to update their outdated skills more quickly. In order for older workers to find jobs in sectors that require new technical competencies, they need to close the current skill gap by improving their digital and technological literacy. Functional losses due to ageing, physical and cognitive health problems, chronic diseases and various disabilities can limit their job performance, ability to remain in the workforce and seize job opportunities. Seniors, especially women, seek flexible work arrangements for their own health needs and/or care responsibilities of their relatives. The fact that workplaces do not offer flexible work options that are suitable for the needs of seniors is also among the important reasons that make it difficult/obstruct the participation of seniors in the workforce. Regarding the reasons that make it difficult to employ seniors, Behrens et al. (1999) mentioned various types of discrimination against senior workers (Behrens, Morschhäuser, Viebrok, & Zimmermann, 1999) as cited in (Naegele & Krämer, 2002);

- Age-selective recruitment policies,
- Erosion of physical/mental performance capabilities due to overwork, poor job assignments and inadequately implemented job rotation,
- Age-based job allocations,
- Discrimination in further education and promotion processes,
- Job assignments that are not suitable for older workers, such as some types of shift work,
- Insufficient respect for knowledge gained through experience and the need for intergenerational transfer of knowledge in the workforce, which is partly due to the lack of long-term personnel planning.

It can be said that the above reasons continue to manifest themselves today -although there are differences in terms of sector, businesses, labour group and lack of skills. The list of these reasons is long. For example, attractive early retirement formulas supported by the government were implemented as a public policy in Germany in the past to combat unemployment among the young generation. Naegele (1999) states that these plans are embedded in the concept of "generational contract" to which German unions have traditionally adhered (Naegele G. , 1999). Therefore, the decline in the labour force participation rate of older workers in the German example is a "social consensus" involving all important social groups (employers, employees, unions and works councils, labour market authorities and local employment agencies) and the government has provided a supportive legal framework for social protection by compensating for income and retirement losses through retirement, disability and unemployment legislation (Rosenow & Naschold, 1994)) as cited in (Naegele & Krämer, 2002). It can be observed that this method is still used by the governments of some countries that cannot meet the production demands of local and global markets in terms of technology and workforce competence, in order to show the unemployment rate low.

Three more risks are added to the above reasons. These are the risks that come with being an older worker and are caused by real working conditions (Naegele G. , 1992); (Bäcker & Naegele, 1993); (Frerichs, 1997) as cited in (Naegele & Krämer, 2002). Two of these are that senior workers are: 1- More prone to illness, 2- Have outdated skills; which affect their career paths. To these two risks, a third risk is added, which refers to individual reactions to career barriers related to ageing, such as “being overlooked for promotion” and is referred to as “reputation loss and loss of morale” by Behrens et al. (1999). This third risk is especially

common in innovative, dynamic, high-tech sectors, but it has become even more important today, where technology has become almost everywhere in daily life.

On the other hand, due to the ageing population, the issue of retirement duration has been on the table again for a long time in many countries (OECD, 2020). Some countries, such as Denmark, are currently planning to increase the working age to 71. For the reasons below and more, new actions are constantly being taken in this regard.

- Pressure on public sector finances,
    - Declining contributions to social security systems,
    - Rising social security costs due to longer pension payments,
    - Expected increases in social security costs due to increasing senior population,
- Potential labour and skills shortages,
- Projected significant reductions in the total workforce,
- Growing discrepancy between rising life expectancy and falling labour force participation.

In addition, the ageing population at the global level has serious effects on labour markets. Many countries have faced labour loss and public finance difficulties due to decreasing birth rates, increasing life expectancy, and slower increases in the official retirement age. In order to overcome the difficulties in the participation of seniors in the labour force and to benefit from their potential, significant opportunities can be achieved by implementing various strategies at the level of public policies and business organization (OECD, 2019).

3.1.2. Opportunities for Enhancing Senior Employment

Encouraging the direct or indirect participation of active seniors in the workforce by providing appropriate conditions is one of the possible and smart solutions for those who have a say in the country's economy to ensure the sustainability of economic growth. Because the experience, knowledge, work discipline and ethics of seniors are of great benefit to the institutional structure (McNair, 2011). In addition, the extension of working life helps seniors to remain physically, mentally and economically independent and active (Maestas, Mullen, & Powell, 2022). Thus, their dependence on pensions and health care systems will decrease, and the financial pressures on social security systems can be reduced thanks to the tax revenues that they will generate.

In addition, although it varies from country to country, in today's conditions where people have the opportunity to live longer and healthier lives, biological reasons decreased for early retirement (WHO, 2015). In the future, older worker groups will need to work longer to meet possible labour shortages. Otherwise, employers will experience increases in the amount of contributions to social security systems and the loss of skilled and experienced workers, and high labour costs will occur (Billett, Dymock, Johnson, & Martin, 2011) (Bloom, Canning, & Fink, 2010); (Bäcker & Naegele, 1993). Focusing on the following issues may open the door to some opportunities:

- Reducing dissatisfaction with the dominant organization of work life,
- Providing more flexible work arrangements,
- Reducing income and retirement losses for certain groups of workers,
- Reducing the perception of age as a disadvantage for both those still working and senior job seekers,
- Ensuring that seniors have better skills to meet increasing competition and rapidly changing technology and organizational structures,
- Preparing future older worker groups socially and psychologically for longer working life,
- Creating a supportive framework with public policies, legislation, financial and other incentives.

Sweden is one of the countries with the potential to be an example of more widespread improvements in working conditions for seniors. In Sweden, 77.3% of the population aged 55-64 are employed. In contrast, the EU average for employment in the same age group is 56.2% for women and 68.7% for men. Success in getting people to work longer in Sweden has been attributed to the following factors (Muller, 2024):

- High levels of job satisfaction,
- Appreciation of seniors' skills,
- Flexible retirement plans.

In addition to the above, it can be said that developing age-friendly workplace policies, lifelong learning and skill development, intergenerational collaboration and health and wellness programs will be effective in seizing opportunities (OECD, 2020). On the basis of laws and organizational policies against age discrimination, creating a more inclusive working environment for seniors can reduce prejudices through education and awareness activities and enable seniors to take employment opportunities under more equal conditions. It is critical for the public and private sectors to invest in lifelong learning initiatives related to new technologies and industries for older employees, to create opportunities for seniors to increase or regain their skills, to close the skill gap and to help them remain competitive in the labour market. While seniors are enabled to transfer their expertise to younger employees through mentoring programs that facilitate cooperation and knowledge sharing, at the same time, seniors can learn new skills and technologies from young people, thus encouraging the development of a culture of mutual respect and continuous learning within the organization. Preventing functional losses that come with ageing is a key factor in extending the participation of seniors in the labour market. In this regard, the health services that the public and private employers will provide, the health programs they will implement, and the workplace arrangements that will enable seniors to work comfortably and healthily are very important.

Many countries around the world, especially Germany, Japan, and the United States, are taking initiatives to encourage the participation of seniors in the labour market. Germany, which has one of the fastest ageing populations in the world, has achieved one of the highest rates of senior employment in Europe by implementing measures such as flexible work arrangements, early retirement penalties, and government-supported lifelong learning programs to keep older workers in the workforce (Börsch-Supan, 2003); (OECD, 2019). Japan, facing a shrinking workforce and a rapidly ageing population, has implemented various policies to encourage senior employment, such as increasing the retirement age, offering retraining programs for older workers, and providing financial incentives to companies employing seniors. With these practices, Japan has achieved one of the highest rates of senior employment in the world, with many seniors remaining active well beyond the traditional retirement age (Williamson & Higo, 2007). There is a dominant trend in the United States towards seniors re-entering the workforce. This is partly attributed to financial need and the desire to remain active. However, age discrimination laws and corporate initiatives that promote age diversity also have a significant impact on the continued employment of many senior Americans. Table 1 shows the percentage increases in the proportion of seniors in various sectors in the United States between 2011 and 2019 (Allen, 2023).

Table 1. Percentage of Workers 55 and over by Industry, 2011 to 2019.

Industry	Increase (%) 2011-2019
All industries	3
Construction	5,3
Nondurable goods manufacturing	5,1
Durable goods manufacturing	4,5
Wholesale trade	4,4
Agriculture, forestry, fishing, and hunting	3,9
Retail trade	3,8
Professional and business services	3,8
Public administration	3,8
Financial activities	3,2
Leisure and hospitality	2,7
Transportation and utilities	2,2
Mining, quarrying, and oil and gas extraction	1,9
Information	1,7
Education and health services	0,9
Other services	3

Source: Allen, S. G. (2023). Demand for older workers: What do we know? What do we need to learn? The Journal of the Economics of Ageing 24(100414), p.4.

Senior employment offers a critical solution to the challenges of global population ageing. Economies can benefit more from the potential of seniors by creating age-friendly arrangements, encouraging flexible work arrangements, investing in lifelong learning, expanding healthy living opportunities, and creating inclusive workplaces. This can contribute to economic growth while also enabling seniors to experience active, independent, and high-quality lives. As the population ages globally, the integration of seniors into the

workforce should not be viewed as a necessity for economic sustainability, but rather as an opportunity to create more inclusive, dynamic, productive, and enjoyable experience environments that benefit individuals and society as a whole (Walker, 2002). At this point, age-friendly tourism practices are worth examining both as an area of economic growth created by seniors and as an experience area that offers a high quality of life for seniors (Patterson I. R., 2006).

4. SENIOR QUALITY OF LIFE AND AGE-FRIENDLY TOURISM PRACTICES

Senior tourists represent one of the most important market segments in tourism (Patterson I. R., 2012). With the increasing life expectancy and the ageing of individuals belonging to the baby boomer generation after World War II, the senior population has started to increase rapidly (Metz, 2003). While the consumer behaviour of baby boomers has been tried to be understood (Cleaver, Green, & Muller, 2000), the travel industry has realized the importance of the senior tourist market. This perceived importance of the senior tourist market can be attributed to two main reasons: increasing market size and strong market potential (Cho, 2002). In addition to these reasons, the increasing purchasing power of senior tourists due to their pensions and lifetime savings creates a serious attraction for the travel industry. When the fact that retired seniors have much more free time and a strong desire to spend compared to the working population is added to this, the appeal of this segment increases even more.

Seniors tend to be relatively more conscious of their wishes, needs, quality criteria, and gastronomy. They are also interested in areas such as culture, history, archaeology, and nature. They tend to have long stays and spend high amounts. Between 1970 and 2008, the travel propensity of seniors aged 60-69 in Germany (i.e., the percentage of the population that takes at least five-day vacations in a calendar year) increased from 41% to 78%. In 2008, one in every four vacations was taken by seniors. It is estimated that by 2020, one in every three travellers in Germany will be over the age of 60 (Huber, Milne, & Hyde, 2018). Various researchers have shown that the trend in Germany is similar in other countries, such as South Korea (Lee & Tideswell, 2005), Taiwan (Jang, Bai, Hu, & Wu, 2009), China (Chen, 2012); (Hsu, Cai, & Wong, 2007), the United States (Hudson, 2010) and Australia (Horneman, Carter, Wei, & Ruys, 2002). In fact, approximately 37% of all travellers worldwide in 2023 was seniors aged 60 and over (Molloy, 2024).

Research shows that the importance of the senior tourism market is increasing day by day. There are studies indicating the positive effect of age-friendly tourism practices on the quality of life of seniors (Kim, Woo, & Uysal, 2015); (Zhang & Zhang, 2018). It is evaluated that active seniors have an important potential in economic and tourism activities, both as consumers and labour force elements, and that they can create a remarkable effect in terms of economic growth for economies, increased employment, improving the financial situation of the local people of the destination, reducing the seasonality of tourism and increasing the quality of life of seniors.

4.1.1. The Benefits and Impacts of Age-Friendly Tourism Practices on Senior Quality of Life

The concept of age-friendly tourism has attracted attention in recent years due to the challenges and opportunities faced by the ageing population worldwide. The tourism industry is adapting to the demand of seniors who want to travel more and experience new places in their remaining lives. Age-friendly tourism practices in various destinations improve the travel experiences of seniors while contributing to their overall quality of life. For this reason, the tourism sector is implementing age-friendly tourism practices that meet the special needs and preferences of senior travellers. The main components of age-friendly tourism practices include accessibility, safety, development of experiences specific to seniors, development of cultural interaction opportunities, and special arrangements for health needs (Patterson & Balderas, 2020); (Gillovic & McIntosh, 2020); (WHO, 2007).

Ensuring that tourism destinations are accessible and inclusive according to different ages, health, physical conditions or special needs is one of the basic requirements of age-friendly tourism (Gillovic & McIntosh, 2020). Within the framework of this requirement, all public areas such as transportation, hospitals, shopping, and streets, as well as tourism and accommodation areas, should be inclusive and designed in accordance with all kinds of mobility needs. Design issues include many features such as sidewalks, disabled paths, ramps, elevators and accessible toilets. Security is one of the most important issues, especially for seniors. In addition to physical security, food safety and hygiene are also important subheadings. In this context, security forces, information points, warnings and signs, well-lit roads and pedestrian paths, assistance

services and personnel training stand out in creating a positive experience. The issue of experience is a subject that should be addressed separately for seniors. Because the tours, tourism products, packages, services and infrastructures that senior travellers want or prefer according to their age, special physical and mental conditions differ from tourists in other age groups. In addition, since senior tourists attach more importance to cultural tourism, gastronomic tourism, and interaction with the local people of the destination, efforts to establish meaningful interactions with the local people can make the seniors' destination experiences more positive and satisfying. Due to health and functional deficiencies that develop with age, health-themed activities such as SPA, Wellness, yoga; organic, diet, healthy food workshops may be preferred more, while senior tourists' awareness of the availability of opportunities for solving sudden health problems will increase interest, trust, and demand for the destination (Hu, Wen, Phau, Ying, & Aston, 2023); (Liew, Hussin, & Abdullah, 2021); (Zielińska-Szczepkowska, 2021).

Age-friendly tourism practices provide various benefits to senior travellers and the tourism industry. While the quality of life is contributed to by encouraging safe travel, socialization, mental stimulation and physical activity for seniors, the income of businesses increases with the spending of seniors on tourism and travel experiences, employment increases, tax revenues and therefore the economy grows. Thus, destinations investing in senior market contribute to the quality of life by developing more inclusive and accessible infrastructures for local people and can achieve a more sustainable and competitive economic outlook through tourism. In addition, since it's both budget-friendly and calm, seniors prefer to travel in the low season; this provides age-friendly tourism destinations with the opportunity to benefit from tourism for 12 months.

5. DISCUSSION AND CONCLUSION

In the current study, employment development measures and age-friendly tourism practices that may have positive effects on both economic growth and the quality of life of seniors against the phenomenon of population ageing that is experienced at the global level are examined. Population ageing is characterized by decreased productivity and retirement and exit from the labour market. However, the decrease in birth rates causes labour and talent gaps. In addition, the burden on social security systems has reached unsustainable levels in many countries as the time spent after retirement increases due to the increasing average life expectancy with the developing health and welfare opportunities. In order to ensure the sustainable growth of economies, it is important to keep the ageing population in the labour force for a longer period. For this purpose, first of all, it is important to take measures to increase the productivity and job satisfaction of older workforce who are still working, and secondly, to attract seniors who have retired but can contribute to the economic cycle again within the framework of active ageing measures with lifelong education, health measures, workplace regulations, legal regulations, life quality improvement and life satisfaction increasing measures. In this way, while economic growth will be contributed to by increasing employment, gaining experience, knowledge and skills, and age-friendly tourism revenues spread over 12 months, the quality of life of seniors will be increased by active ageing, improving health and living conditions, providing purpose, participating in tourism activities, and developing age-friendly tourism infrastructures.

In this context, there is a need to conduct studies on solution areas such as age discrimination, flexible working arrangements, lifelong education, improvement of workplace living conditions, development of communication between different generations of employees, valuing the skills of seniors, increase in job satisfaction, flexible retirement models, technology literacy, psychological preparation for longer working years and legislative regulations. In addition, investments should be made in inclusive, accessible (Yavuz, 2024a), age-friendly tourism practices (Yavuz M. C., 2024b), infrastructures, smart destination technologies (Yavuz, Cavusoglu, & Corbaci, 2018); (Yavuz M. C., 2019), destination brand identity (Yavuz & Madran, 2024), image and products and services for both improving the quality of life of local seniors in the destination, and developing age-friendly tourism. Considering that quality of life is a comprehensive concept consisting of different living areas (Zhang & Zhang, 2018) there is a need to evaluate the work and living areas related to seniors together, in an experience-oriented (Yavuz M. C., 2019); (Yavuz & Sumbul, 2019) and multi-stakeholder manner (Yavuz M. C., 2019); (Yavuz & Karabag, 2018).

In summary, the current study is a literature review based on secondary data. It has the potential to point out primary research in areas where there are deficiencies, and on a case study basis. Another limitation of the study is that it addresses transformation efforts related to the ageing economy in a niche area, with senior employment and age-friendly tourism practices. This is also one of the aspects that makes the study original.

In future studies, the subject can be addressed with different dimensions and supported by empirical data. In addition, the study can provide a perspective for destinations that want to create economic impact by using inclusive age-related employment and age-friendly tourism opportunities. The subject needs to be processed in detail at the levels of local governments, civil society and policy makers. Because the solution requires both organizational and financial investments such as infrastructure improvements, awareness studies, education, talent development, health regulations, elimination of socially inhibiting attitudes, and private sector incentives. In addition, it is evaluated that further studies on the subject will be beneficial in terms of economic and social sustainability.

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