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SENIOR TOURISM PERSPECTIVES IN THE CONTEXT OF THE PENSION REFORM IN RUSSIA

ABSTRACT

The pension reform in Russia, launched in 2018, will have pronounced and multifaceted impacts on many industries in terms of production, consumption, marketing and employment. The development of segments of senior people's tourism, the features and specificity of economic psychology, motivation and consumption of tourist products by people of the third age, the increasing inclusion of elderly workers in the labor force in the tourism and hospitality industry as a new productive resource and other strategic considerations are becoming even more relevant to scientific and practical examinations. The article presents an attempt to summarize the specific risks and problems that the tourism sector will have to face in connection with the increases in the retirement age. Along with this, the opportunities and prospects that are opened up to the industry as a whole and the development of particular types of tourism and tourism sub-sectors are identified and analyzed under the condition that the increases in the retirement age are indeed accompanied, as it is planned, by overall improvements in the socioeconomic activity, productivity and paying capacity of senior citizens. Accordingly, pensioners and pre-pensioners will provide greater demand in the market of tourist services. By attracting elderly people to work positions in the tourism and hospitality industry, the threats of mass unemployment and precariousization of employment of pre-retirees would be partially partly mitigated. The paper also presents examples of international experiences and practices in the development of tourism of the older generation and its employment in tourism, which will become more relevant along with the implementation of the pension reform taking into account socio-economic and cultural specifics, formal and informal institutions of the Russian society in general and the regions in particular.

KEY WORDS

RETIREMENT AGE, ELDERLY TOURISTS, SENIOR CONSUMERS, THIRD AGE, TOURIST PRODUCT, SOCIAL TOURISM, SOCIO-DEMOGRAPHIC SEGMENTS, PRE-RETIRES.

INTRODUCTION: POPULATION AGEING, RETIREMENT AGE AND TOURISM IN RUSSIA

Today, the demographic situation in Russia is characterized by a gradual increase in the share of people in the third age, and, consequently, they should be considered as a separate group of consumers. There are several interpretations as to who should be regarded as population in the third age: those who have retired, people over 60 years old, people approaching the retirement age (pre-retirees). In our study, the focus is on the actual pensioners and those with less than five years before the retirement according to the new law. According to the data of the Federal State Statistics Service of the Russian Federation, as of January 1, 2018, 9.37 million (6.4%) of 146.88 million Russians are in the age group of 50-54-year-olds, 11.05 million (7.5%) are 55-59 years old, and 31.23 million are 60 and older (21.3%) (Age and sex structure of the population, 2018). Tourism industry has yet to adapt to the fact that it has to take into account recreational, business and labour needs of a third

of the population, and this share will be growing.

The changes of the retirement law as of autumn 2018 are aimed at retaining people who could be retiring in the nearest future at the workplace. If they continue to work, they will be more solvent than if they retired and will be able afford to be selective when choosing tourism products. This trend is likely to coincide with the development of tourism as an economic sector. If in 2018 tourism industry, as expected by the end of the year, is going to account for 4.14% of the GDP (Concept, 2018), then in 2025 the industry's share in the GDP is anticipated to grow to 5.5%. This rise is planned in the concept of the federal target programme Development of Internal and Inbound Tourism in the Russian Federation (2019-2025) (Concept, 2018). In the Russian economy, every 1% of the GDP increase creates 0.7 million jobs (as of August 1, 2018, there are 72.57 million employed) (Number of employed, 2018). Overall, the correlation of working pensioners to the total number of pensioners registered in the system of the Pension Fund of the Russian Federation has increased from 22.4% in 2005 to 34.9% in 2014, which is comparable with the average data for

60-64-year-olds in 2014 in the EU (35.3%) and OECD (43.6%). However, it should be noted that the age of 60-64 years old in the EU and OECD has been for a comparatively long time actually or partially a pre-retirement age (especially for men) (Analytical Center for the Government of the Russian Federation).

Consequently, we can assume that development of tourism by 2026 will be able to ensure creation of 0.7-1.0 million of new jobs, directly or indirectly related to providing services to tourist flows. This is not including the unofficial and self-employment as well as the multiplier effect for related sectors and new jobs within them.

The overlapping of the two trends will make foreign research on the development, production, marketing and consuming of tourism products by the third age representatives and designing of tourism territory development relevant for Russia. The specifics and certain aspects of tourism of the elderly are well studied, for example, a meta-analytical assessment has been carried out basing on the data of 29 studies of travel motivation of seniors (Patuelli R., Nijkamp P., 2015). In our view, the important aspects in order to understand the segments of older consumers and their future trends are the synthesis of tourism research of older generation consumers and critical gerontology (Sedgley D., Pritchard A., Morgan N., 2011), specification of the methodological approaches to the assessment of the impact of tourist experience on the elderly's quality of life (Kim H., Woo E., Uysal M., 2015) since with the ageing of the population, apparently, social functions of tourism are reinforced.

In the national tourism studies, tourism of elderly people is considered from the point of view of social significance, favorable and unfavorable factors (Vysotskaya O.A., 2015). The values and specific needs of senior Russians in relation to recreation in general and tourism in particular have been summarized (Nikitina O.A., 2015), motivational aspects of tourism have been systematized

(Trifonov Ye.S., 2012). With regard to the issue of employment of pensioners and pre-retirees in tourism and hospitality presently and in the future, this topic has been addressed only in some works and in broad terms: senior generation is interpreted as a cohort, to which we have yet to find the right approaches with long-term effectiveness (Grigoreva I.A., Bershadskaya L.A., Dmitriyeva A.V., 2014). Researchers also look at the ways to minimize the risks of excluding older people from social and labour relations (Maksimova S.G., Noyanzina O.Ye., Maksimova M.M., 2017), as well as at the precariat as a form of employment characterized by poor protection of rights and instability in the conditions when non-standard employment models are spreading in the regions (Popov A.V., 2017). Studies have been published dedicated to the potential of the elderly for national and regional economy, level of discrimination (including wage discrimination), selection effect (when those older employees remain in the labour market who are highly qualified and, respectively, have a high salary). Studies providing estimates show that in Russia wage discrimination of older age groups reaches 15-20% (comparing to 2.5% in the USA). Furthermore, it is impossible to identify whether older employees are voluntarily moving to less responsible and stressful jobs (Klepikova Ye.A., Kolosnitsina M.G., 2017).

In terms of state of health and ability to work, ageing process in Russia is occurring at a quicker pace than in the economically

developed countries. However, the questions remain open as to how much faster ageing is for various age cohorts, what factors influence this process and constrain the tourist activity of Russian population. Besides, we can suggest that the lack of tourist activity is simultaneously a reason for and a consequence of accelerated ageing.

EMPLOYMENT OF SENIOR CITIZENS IN TOURISM AND HOSPITALITY

In the discussion of the pension legislation reform, many experts and commentators point out that it is difficult for older people to perform hard physical work, all the more if they have to work longer. The specifics of tourism and hospitality industry is that the jobs are not physically demanding: these are mostly guides, consultants, salespersons, staff of reception services, tourist information centers on municipal, regional and federal levels; jobs in related sectors can also be linked with the mentioned areas: marketing, catering, medicine, education, etc. A flexible work schedule, possibility of full and part-time employment are important for the older staff in the tourism industry.

However, it should be noted that specific principles and mechanisms of developing equal opportunities and access of all social and demographic groups of population to employment and consumption within this sector are not indicated in the relevant federal target programmes on development of internal and inbound tourism, they contain only general language regarding social dimension of tourism development.

The promising areas of international expertise that are particularly interesting to study are Scandinavian and Japanese practices of encouraging the elderly to remain in the labour market in the depressive regions, for example, involving them to museum and excursions activity on tourist routes. Re-training, further and lifetime learning programmes are important in order to engage people of the third age in social and economic activity; special third age universities are opened for them. Over the years of working, mature specialists, as a rule, manage to master several professions, quite often being unique specialists since their education, in many ways, followed a non-standard path. Their adaptability, life experience, professional versatility, emotional intelligence are especially relevant for tourism and hospitality. As pertinently observed by Anant Agarwal, the CEO of edX, a leading international distance learning platform, 'people with one profession will be as rare as dinosaurs' (Agarwal A., 2018). For the employees with many years of experience, especially in the private sector, where the environment by definition encourages one to support learning and perceiving new information, mastering new technologies should not present any particular problem.

However, other factors are significant from the recruiters' point of view. Firstly, it is difficult to provide additional training or re-train those who by the age of 50-55 years old have not become professionals in their area. In a competitive economy with high workforce productivity, persons who are not able to learn are pushed out to the margins of the labour market in the earlier age. In an underdeveloped economy, year by year a layer of marginally useful employees is formed, they do not have extensive expertise, knowledge and skills and are very problematic to re-train. Over time, neither employment centers, nor even a prosecutor's

office can find enough jobs for them in public or private sectors. Secondly, current government re-training programmes are mostly implemented pro forma, for the sake of appearances, and it is highly likely that the same will happen to programmes for older generation (Yeremina N., Petrova Ye., 2018).

The pre-retirees themselves are the most qualified cohort of workers in many sectors and areas and are even mentors. It is worthwhile to help them widen their professional horizon, work out a move to a career path in the new niches in the growing sectors. The tourism and hospitality industry is suitable for them since the requirements to candidates for many vacancies are comparatively simple and clear. It is hoped that with time employers will overcome stereotypes and will be more flexible when selecting candidates focusing not on the young age as it often happens now, but on the professional level. The practice of ageism and social exclusion, offensive and irrational in essence, must become a thing of the past.

In the countries with a high level of social well-being, the issue that is raised increasingly often is the development of integrated strategies and practices of managing various age groups of employees in a company (Blome M.W., Borell J., Nilsson K. et al., 2018). Overall, it is suggested to unlock and use the productivity of employees of all ages with utmost effectiveness, bear in mind the age nuances in managing the personnel, create a favorable, comfortable and ergonomic internal environment in a company, etc.

In tourist business, especially in hotel networks, the issues of such management are considered from the point of view of recruitment, promotion, flexibility, establishing posts as well as balance of young and older employees. The summarized conclusion of a number of foreign studies is generally rather positive and suggests formation of staff with employees of various ages (Furunes T.,

Mykletun R.J., 2005). Special focus is made on the empowerment. It is most often considered with regard to gender and ethnic aspects (including the rights of local communities in the conditions of a sharp increase of international tourist flows), less often – with regard to employees' age, changes in the sectors and digitization (Hur M.H., 2016).

A recent concept of empowerment in tourism indicates that it is multidimensional and dynamic, context-dependent, will offer a bigger choice of opportunities, freedoms and roles, and engagement with the phenomenon of tourism will contribute into the improvement of the quality of life (Aghazamani Ye., Hunt C.A., 2017, p. 333).

A special role in maintaining social and economic activity can be played by volunteering. In the context of raising the retirement age, it is worthwhile to discuss the possibility to include period of volunteering (1-2 years) in socially important areas in the pensionable service. From the point of view of tourism and hospitality projects life-cycle, volunteering is a very productive organizational and economic framework that will help accelerate achievement of break-even point of projects. In tourism, many projects are based on public and private partnership, about 25% are budget (regional and municipal) resources since public, serving, engineer infrastructure is being created, including the one for public use. The state can help also by rising the social and economic status of volunteers. The state (on both federal and regional levels) is willing to invest in infrastructure projects for tourism and hospitality quite rightly considering the elements of common and serving in-

frastructure as system-forming for the sector. Volunteering can be seen in the same capacity, it has both significant external effects and public benefits similarly to typical infrastructure: paved roads, illumination, embankment beautification.

CERTAIN FEATURES AND TRENDS OF DEVELOPING TOURISM FOR SENIOR CITIZENS

In the conditions of population ageing and pension reform, tourism becomes one of the biggest beneficiaries of consumer spending growth. According to data available in the literature, there is a whole conglomerate of tourism types where an inflow of consumers and growth in purchasing power can be expected: ecological, rural, gastronomic, cultural and educational, health resort, cruise, motor, railway tourism and hiking. It would be advisable to develop a road map for each of these types identifying how to adapt various tourism segments and develop more relevant tourism offers bearing in mind the changed preferences and demand of older consumers. Within the scope of this paper, several universal peculiarities and factors impacting development of tourism segments for older population should be pointed out.

Consumption specificity. From the point of view of age habits/features of consumption, people transfer from the middle age consumption pattern to older age pattern on a later stage. The analysis of the large American tourism market for older people indicates that the age group of 55-60 years old ('the young older') should not actually be classified as elderly tourists since they show little interest in tourism products oriented at this group (Chen S.C., Shoemaker S., 2014).

Travelling with extended family. A trend is emerging when representatives of several generations take part in travelling instead of just parents and children, and the trips are relatively long. Both factors ensure demand for accommodation in large guest rooms.

Travelling experience from youth. The new elderly tourists are used to travel since their young age. For instance, in Germany the number of travelers in the age of 60 and older has increased from 38% in 1971 to 67% in 1991. One generation saw the change in consumer attitudes and preferences, by the 1990s tourist products had become cheaper at international markets (Lohmann M., Danielson J., 2001). People who are retiring now were 30-35 years old in early 1990s. When in 10-15 years the retiring people will be those who were 30-35 in the 2000s, they will have different preferences in consuming tourist products, different inclinations, demand for such products will also change depending on their cost and consumers' income.

Loyalty to destination and repeated travelling. Studies show that the older the tourists, the more their age affects repeated travelling to a destination and lengthening the trip in comparison to the length of trips of younger persons (Alen E., Nicolau J.L., Losada N. et al., 2014). Not only Russian pre-retirees and pensioners get used to one place and are content with one destination; in the conditions of the Soviet and early post-Soviet periods this was formed under the influence of lack of funds and a habit to be satisfied with little. From the point of view of a multidisciplinary approach, foreign researchers, especially in Scandinavia (Tin M.B., 2016), show how mentality transforms space (particu-

larly, the urban environment, parks in general and theme parks), how space forms mentality, perception, axiology of consumers in tourism through an inverse relationship. Landscape features are one of the most important determinants for repeated travelling to a destination for all age cohorts (Tan W.-K., 2017). Consumers of older age are able to fully appreciate the landscape of an area, they take their time to study a new place, can look at it in a certain context or with due regard for cultural matrix.

Relatively high interest in motor tourism. Pre-retirees and pensioners abroad comprise the most significant social and demographic groups among those who travel by private transport using travel trailers and caravans for recreation. If not like-minded individuals, then at least people with common interests, which can be discussed during travelling, walks and stay at campsites, gather for joint trips (Pearce P.L., Wu M.-Y., 2017).

Owning a country house. People of older age are traditionally inclined to buy a second house, for example, a country house, one in a village or a cottage. This is an established segment of national and international tourism. An inverse relationship has been identified between the age and education, on the one hand, and willingness to acquire ownership of a second house, not rent it, on the other

(Tangeland T., Vennesland B., Nybakk E., 2013). Educated and senior Norwegians purchase cottages or country houses increasingly rarely. Their place is gradually taken by a well-off segment of young people who have investment and consumer motives to buy second houses. We can assume that raising the retirement age will significantly transform the demand for cottages in Russia as well.

THE RISKS AND PROSPECTS OF TOURISM SECTOR IN THE CONTEXT OF THE PENSION REFORM

Basing on the emerging and perspective trends in employment and consumption of senior citizens in tourism industry, we can formulate major risks and prospects for this sector on the background of raising the retirement age:

- Spread of precariat in the area of employment of older personnel, slow overcoming of labour and social discrimination and exclusions.
- Poor adaptation of pre-retirees' and pensioners' existing skills to faster growing tourism and hospitality industry.
- Decrease in the capacity to pay of certain groups of people in the pre-retirement age. If 20-30% of new pre-retirees find themselves unwanted, disabled and with learning difficulties, the overall consumption level will drop sharply, especially with respect to daily household consumption, not just tourism and hospitality services.
- Decrease in the comparatively significant double income – pensions and salaries of working pensioners, who had previously comprised a significant layer ensuring effective demand (Gelman V.Ya., 2012).
- Pension reform will to a large extent destroy the traditional practice inherent for the Southern seaside regions of Russia: in May and September young pensioners went on vacation with grandchildren and spent more time there than working citizens on average. Thus, they mitigated seasonal

fluctuations in demand for tourism services during the low season (Alen E., Losada N., Carlos P., 2017).

- Already in 5-10 years, new pensioners and pre-retirees will be more demanding consumers because by that time they will have visited other countries, will have mastered at least conversational English, they will have wider horizons, requirements typical for travelers of this age group in other countries.
 - Freezing of the accumulated part of the pension for an unspecified period and the incomprehensible point system pose a considerable threat to economy as an institute (erosion of the middle class is happening), which is fraught with negative market changes in terms of purchasing power of the future pensioners (Tebekin A.V., 2018).
- Participants of tourism and hospitality sector can develop new growth strategies bearing in mind the prospects that open up:
- Forming more solvent segments of demand for tourism products of various types on the part of older generations.
 - Increase in total consumption of tourism products in the segments characterized by demand on the part of consumers of various generations, effects of scale and lower unit costs if growth continues. New opportunities and market niches appear due to personalization and uniqueness of products of various tourism types: cultural and educational, cultural and entertaining, active, beach, ecological, rural, tourism of multi-generational families. With regard to family trips, various generations, instead of just parents with children, will travel more often; older relatives with developed communicative skills will be maintaining family ties between close and distant relatives (Kluin J.Y., Lehto X.Y., 2013).
 - It can be anticipated that the new pre-retirees will be more curious and will show more interest in travelling related to different formats and subtypes of tourism. In terms of internal tourism, this is important from the point of view of reaching the minimally efficient market size and break-even point of enterprises thus ensuring overall deeper diversification of tourism sector.
 - Fashion for travelling inside Russia is forming a trend favourable for employment of senior citizens. Certain tourism types – rural, agrarian, ecological, ethnographic, active – can be developed in the regions with depopulation and shortage of labour combined with population ageing. Changes in the legislation will encourage employment of pre-retirees and pensioners: maximally flexible, varying conditions with favourable mechanisms to take into account employment and self-employment of citizens.

PERSPECTIVES OF THE STUDY

Senior citizens as consumers and employees in tourism and hospitality industry increasingly often draw attention of researchers studying tourist activity, service industry and economy in general. Given the dramatically accelerating social and demographic transformation of the Russian society (including in the legal area), it is important for tourism sector not to waste time and use the new opportunities efficiently taking into account effective demand and labour force.

When drafting any territorial tourism development concept, concept of any cluster, it is advisable to include a special chapter

that would consider sustainable use of labour force from various age cohorts: the young, the elderly and people with disabilities. This is also important for reducing poverty, improving quality of life. Tourism sector copes quite well with this task in the developing countries (Mitchell J., Ashley C., 2010). However, in Russian conditions, where older employees and consumers have comparatively weak positions, the task is to take a set of measures in order to ensure inclusiveness of demographic groups in social and economic life.

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