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## THE IMPACT OF SILVER TOURISM ON RURAL AREAS

### *WPŁYW SREBRNEJ TURYSTYKI NA OBSZARY WIEJSKIE*

**Key words:** rural areas, senior, silver economy, silver tourism, rural tourism in Hungary

*Słowa kluczowe:* obszary wiejskie, seniorzy, srebrna ekonomia, turystyka na obszarach wiejskich na Węgrzech

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**Abstract.** The population of the developed world is continuously ageing. The phenomenon is predicted to represent a major challenge for the European continent, but at the same time, it also means a huge business opportunity for the economy. Experts of the European Union are already working on targeted programmes that collect and analyse the results of respective researches in order to develop alternative solutions for the 50+ age group. This new “niche” market segment had already been named “silver economy”. As the group of senior citizens affect almost all segments of the economy, marketing experts have to plan ahead to be prepared for the upcoming new consumers’ demands and preferences. Elderly people generally like to participate in tourism, thus the industry needs to keep up with their changing demands. In Hungary, there has been a significant increase in domestic rural tourism, mainly thanks to new tourism attractions and cost-effective leisure services developed with the support of EU funds. However, the sustainability of rural lifestyle requires a stable economic background and high quality management. As of today, rural tourism is on the rise in Hungary, and will hopefully remain a success story, based on the economic benefits of the new trends of senior tourism.

### Introduction

Thanks to different EU funds, regional development in Hungary had been given a significant impetus in the past decade. Recently, the European Union gave priority to the development of a “new meaning” of rural lifestyle instead of the former trends of structural adjustment of rural regions. Experts now focus on the implementation of liveable rural spaces that are colourful, various and sustainable at the same time. The EU defines rural areas as regions where agricultural activity and green areas are dominant, population density and the ratio of built-up areas are low and where the main income resources of the population are agriculture, forestry, fishing or game husbandry [Sarudi 2003].

In Hungary, several rural development and transition programmes had been implemented recently, i.e.: the Agriculture and Rural Development Operative Programme, the Regional Operative Programme and the LEADER programmes. Thanks to these incentives, the diversity of rural areas had been revealed, and based on the experiences, targeted solutions for the different challenges can be developed in the future. Throughout history, the social and cultural significance of rural areas had always lied in the conservation and preservation of community and cultural values deeply rooted in rural lifestyle. Generally speaking, it is important that villages and their habitants are not homogenous. However, it is a common objective to exploit local resources in the best possible way – and one of the most useful tools for that is rural tourism. Based on their social, economic and environmental capacities, rural areas are capable of accepting new functions like tourism. Beyond its economic benefits for the local people, it is a common social need to provide leisure opportunities for urban citizens at rural destinations.

In the tourism industry, new trends and possibilities are emerging continuously. Since last year, the European Union has been paying particular attention to the economic demands of the elderly. The new term “silver tourism” connects tourism services with senior people’s willingness to travel [Zsarnóczky 2016a].

Of course not only tourism, but other fields of targeted researches are also focusing on the in-depth exploration of senior people's needs. In response to the challenges of the "greying century", new scientific fields have emerged. There are important researches going on in order to have a greater understanding of the biological processes related to ageing. The science of gerontology examines the chronological changes in human life processes and aims to define the characteristic principles of ageing. Geriatrics, a special field of gerontology focuses on the health issues of the elderly. In short, geriatrics is a medical field of prevention, curation and rehabilitation whose targeted researches offer great help for the healthy elderly generation.

Based on the data of the Hungarian Central Statistical Office (KSH), almost one quarter of Hungary's population belongs to the senior (60+) age group, and according to demographic forecast, the children of the 'Ratkó- era' are also approaching the age of becoming pensioners. As Hungarian social welfare services are already overloaded, it is a common social interest to find preventive solutions that enable ageing to become an opportunity instead of a problem. Elderly people should and hopefully in the near future will realise the importance of healthy lifestyle and start introducing light sport activities in their lives, and also will be able to create the harmony of body and mind by involving their social environment. The targeted development of rural tourism - which is a special segment indeed, but still has several unexploited opportunities - can play an important role in these processes.

### **Research method**

My research focused on the increasing impact of senior tourism on rural accommodation services. Within my qualitative primary research, I took surveys in a western and an eastern location in Hungary - I interviewed gray haired senior tourists and rural accommodation service providers in the Bakony and Mátra mountains. The questions focused on the significance of silver tourism and the experiences of the interviewees. During my quantitative secondary research, I used public databases to examine the relations between rural demography, domestic tourism and accommodation services. As a result, I aim to define the role and weight of silver tourism in relation with local accommodation services in rural areas. My research provides a novel approach to the subject and offers further opportunities in state-of-the-art regional development.

### **The significance of silver economy**

Our world is changing. Agreed with my hypothesis, until a decade ago, main industrial decision makers - following the common trends - had not paid any special attention to developing services that would answer the needs of senior people. Moreover, if paying any attention to them, the elderly had been considered a homogenous demographic group. In the countries of the Western world, the economy was striving, and almost everyone believed that the success story would never end. However, in 2008, the economic crisis forced attention towards new markets and segments. In Hungary, the crisis made experts realise that one of the most stable consumer group is that of the pensioners. Of course, there is a huge difference between pension rates in Eastern and Western Europe, but living costs are also different [EC 2015a,b]. According to the new approach, the age group of senior citizens starts with the age of 50 years. If we examine the whole 50+ age group as an economic segment, we will see that elderly people are not a homogenous group; this segment is much more than just the group of pensioners and there are significant differences between senior people [Zsarnóczky 2016b].

One huge difference is in the age of these people: there can be decades' or generations' differences within the same group, so we can talk about 'younger' and 'older' senior people (Tab. 1.). From marketing aspects, there are further distinctive factors like gender, cultural background, acquired skills or life experience. In the European Union, the whole spectrum of elderly people represents a huge market gap with its unexploited opportunities. In case of senior people, it is important to see that they have the same basic human rights regarding well-being as any other age groups. According to experts, this unexploited market segment is worthy of further research.

Table 1. Age groups of senior people  
*Tabela 1. Grupy wiekowe seniorów*

Age group [years]/ <i>Grupa wiekowa</i> [lata]	Life stage/ <i>Etap życia</i>	Main characteristics (statistical majority)/ <i>Charakterystyka (większość statystyczna)</i>
51-64	mature/ <i>dojrzały</i>	<ul style="list-style-type: none"> <li>– married/w <i>związku małżeńskim</i></li> <li>– very active social actor/<i>bardzo aktywny towarzysko/spolecznie</i></li> <li>– large household/<i>duże gospodarstwo domowe</i></li> <li>– large income (one or multiple resources)/<i>duży dochód (z jednego lub wielu źródeł)</i></li> <li>– medium disposable income/<i>średni dochód do dyspozycji</i></li> </ul>
65-74	young-old/ <i>wczesno-stary</i>	<ul style="list-style-type: none"> <li>– married/w <i>związku małżeńskim</i></li> <li>– very active social actor/<i>bardzo aktywny towarzysko/ społecznie</i></li> <li>– medium household/<i>średnie gospodarstwo domowe</i></li> <li>– multiple income resources/<i>dochód z wielu źródeł</i></li> <li>– medium disposable income/<i>średni dochód do dyspozycji</i></li> </ul>
75-84	middle-old/ <i>średio stary</i>	<ul style="list-style-type: none"> <li>– married/single/w <i>związku małżeńskim lub samotny</i></li> <li>– follows social processes/<i>śledzi wydarzenia społeczne</i></li> <li>– small household/<i>małe gospodarstwo domowe</i></li> <li>– one resource of income/<i>dochód z jednego źródła</i></li> <li>– large disposable income/<i>duży dochód do dyspozycji</i></li> </ul>
85-94	old-old/ <i>stary</i>	<ul style="list-style-type: none"> <li>– single (usually female)/<i>samotne (zazwyczaj kobiety)</i></li> <li>– follows social processes/<i>śledzi wydarzenia społeczne</i></li> <li>– independent household/<i>niezależne gospodarstwo domowe</i></li> <li>– large disposable income/<i>duży dochód do dyspozycji</i></li> </ul>
95+	very old/ <i>bardzo stary</i>	<ul style="list-style-type: none"> <li>– single (usually female)/<i>samotne (zazwyczaj kobiety)</i></li> <li>– passive social actor/<i>nie uczestniczy w życiu społecznym</i></li> <li>– outsourced household/<i>zależne(wspomagane) gospodarstwo domowe</i></li> <li>– one resource of income/<i>dochód z jednego źródła</i></li> <li>– medium disposable income/<i>średni dochód do dyspozycji</i></li> </ul>

Source: own study

*Źródło: opracowanie własne*

The term ‘silver economy’ was created by researchers of the Oxford University, referring to the economic activity of the 50+ age group of the population.

According to the definition, the term refers to the total economic activity of the 50+ age group, including all related products and demands that will result in spending. Although the definition covers a huge economic potential, it is only a part of the total market mechanism; a so-called niche segment that still represents a strong buying power.

Nowadays, innovation developers focus on solutions for elderly people. Almost all economic sectors involved in innovation and development want immediate strategies. Health and social care, health services, self-health management, home services, home delivery, media, fashion, cosmetics, design and senior tourism all will benefit from the silver economy.

According to current demographic forecasts, the population of the world is continuously growing. In parallel with this phenomenon, the elderly represent the majority of the population and the rate of senior people is further increasing [OECD 2016]. Within the growing population, the number of elderly people is increasing, with a higher rate of women among them.

At the same time, the developed world has to face a major – and yet unsolved – challenge caused by the fact that the reductive performance of the population is below the replacement level (i.e.: the number of deaths is higher than the number of new-borns). In Hungary, the increased life expectancy combined with an unfavourable reproduction rate (1.4) results in a trap situation (Tajgetos syndrome). Situations like this usually lead to the irreversible ageing of the society that can be resolved by smart migration policies [Rédei 2006].

### Rural senior (silver) tourism

The age of senior people has multiple impacts: it affects the self, the family, the community, different population groups, institutions, economy, society, culture, health and politics alike. These changes are going on in parallel with today's trends of urbanisation: the senior population tends to migrate from rural and peripheral regions towards central urban areas [Enyedi 2012]. Although some viable concepts had been worked out targeting sustainable rural lifestyle (which is the most significant pillar of tourism, too), a general, country-wide model of 'rural welfare' still remains to be developed.

When examining the current characteristics of Hungary's tourism sectors and the possibilities of this niche segment, the most significant development is foreseen in the field of health- and medical tourism. The industry of health and medical tourism is a continuously developing sector that represents a huge innovation potential in terms of tourism products. The main attraction of such products lies in health prevention, health improvement and general well-being [Michalkó 2012]. Large rural medical and wellness spas with other attractions nearby have a proven pull-effect on tourism development: tourists generate local income that can be spent on the further development of the area.

Fragmentation is a general feature of rural tourism worldwide. In a small market, there is a segmentation of supply and demand, based on the preferences of consumers [Robert, Hall 2004]. Rural tourism remains a subsidiary income resource for most of the local people; only a few entrepreneurs can rely on it as their main livelihood [Guzmics 1999]. However, this 'small income' can largely contribute to achieving regional development objectives, can improve the life standard of local inhabitants and widens the possibilities of employment and additional earnings; all of which are key factors of rural empowerment [Szabó 1996]. The aforementioned benefits are also effective tools of population retention, the most important objective of regional planning [Nemes 2000].

Interestingly, in common sense, the term 'rural environment' does not refer to the tourism atmosphere of small cities; in most cases, it recalls ideas of village lifestyle, cultural impressions, intuitions and personal experiences. For example, the expression 'tidy room' has a completely different meaning for tourists and local people in Hungary. As of today, health and nostalgia are the most important factors for senior (but still active) tourists. Apart from the vicinity of medical and wellness spas, the term 'mass tourism' is not applicable at village destinations. Rural tourism cannot be mass tourism – it has no industrial features and it is not operated in an integrated, centralised manner [Enyedi 1993]. Rural tourism is a tourism product of small integrity, friendly atmosphere that has huge capacities. The key factor and main attraction of rural tourism is hospitality.

Senior tourism is based on the specific demands of elderly people [Huang, Hsien-Tang 2003]. Maintaining social relationships and visiting family members are the most common motivation factors in the segment [Illés 2006]. Another distinctive motivation is the recreation of a previous life experience that is important for the tourist. It is especially common in the former communist countries, where the elderly like to re-live their childhood memories at rural places that they had to leave early, due to forced urbanisation [Kovács 2003]. Senior people prefer tourism products that represent idyllic and nostalgic places where they can relax and fill up physically and mentally [Nepal, Raymond 2005]. For younger urban citizens, rural tourism represents an alternative environment with different activities than urban possibilities [Pigram 1994].

Rural tourism destinations are various. Most of the tourists don't even realise that by choosing a destination, they are visiting a micro-region group of tourism destinations [Csatári 2002]. These groups – consisting of individual villages – together represent a stronger attraction; they use their joint resources in several fields like recreational, environmental and heritage tourism.

### Research results

My research consisted of taking surveys focusing on senior tourists' preferences related to rural accommodation services. The surveys were taken in the western and eastern rural mountainous regions of Hungary, in two different areas. In each region, 100 surveys were taken. The objective of the research was to explore the capacity-utilisation of rural accommodation facilities by senior

tourists in the two halves of the country. The main focus was on the measurement and comparison of commercial accommodation services and their utilisation at the two different locations. The two chosen locations have several similar features, thus the question was whether there was a significant difference in demand and supply depending on the different destinations. The locations were purposefully chosen not to be located in the vicinity of health and/or wellness spas but in traditional rural environments. Many of the examined accommodation facilities were involved in LEADER projects. Being the first analysis focusing on the special conditions affecting the capacity-utilisation of rural accommodation facilities in Hungary, the research carried out can be considered as a gap-filling examination.

Appropriate accommodation facilities are the key component of rural tourism. At the examined locations, most of the facilities were family houses built in the 1970s and/or typical weekend houses; there were only a few examples of new buildings established directly for commercial accommodation purposes. The majority of the houses are completely let out for the guests; however, during the winter months, many service provider families move into the facilities in order to lower the heating costs of their buildings. There are two types of rural accommodation services: private accommodation and miscellaneous commercial accommodation services. Additional services, e.g.: gastronomy services based on family garden products; barnyard zoo services, familiarising with local traditions and customs or working together with the family – are also available at many locations.

The results of the surveys are summarized below. 68% of Hungary's population lives in urban areas, with a high rate of senior people, who are willing to travel; thus they represent a significant demand for tourism services. The most important decisive factors among 60+ senior tourists are the beauty of the landscape, natural environment and the overall atmosphere of the destination. At both locations, we have received similar answers about the respondents' impressions about nature, seasons and harmony. As the overall experience about mountainous areas (sunset, snowfall) was quite similar at both locations, we had asked the interviewees to name another destination that would be similar to the place where the survey was taken. More than 96% of the answers paired up the Mátra with the Bakony and vice versa, and further questions revealed that for the respondents, there was no significant difference between the eastern and western rural mountainous regions of the country.

As the most important decisive factor for the tourists was to visit a mountainous (rural) environment, 50% of the tourists came within a distance of 50 km, followed by another 10-20% from every additional 10 km. The survey revealed that tourists starting from Budapest tend to choose the Bakony area if they have any interest in the Balaton region (holiday house, boat, etc.), and opt for the Mátra mountains if they want to be in the "fresh air".

Regarding their discretionary income, the respondents claimed that they travel to rural destinations once a month on their own budget. 8 out of 10 interviewees mentioned VFR (visiting friends & relatives) as the main purpose of their travel. The second and third most popular tourism purposes were active-preventive and health tourism. In 50% of the cases, the average length of stay was 3 days/2 nights, while the rest of the guests spent 2 days/1 night at their destination. The vast majority of Hungarian senior people claimed that they do not like to travel abroad: based on the surveys, the rate of international travels were below 2%.

According to the answers, the main obstacle was the lack of foreign language competences. In Hungary, the system of rural accommodation services is coordinated and operated by FATOSZ (Falusi és Agroturizmus Országos Szövetsége – National Association of Rural and Agro-tourism). FATOSZ had introduced a qualification system of 4 sunflowers: rural accommodation providers can have their accommodation facilities qualified and registered at a given price rate.

After an on-site examination and evaluation process, the certificate of qualification is issued by the Ministry of National Economy. The license for operating commercial accommodation services can be requested from the local notary once the qualification certificate had been acquired. Private accommodation providers can also sign up for a sunflower qualification: in their case, the evaluation process is the same as for commercial providers. Our research revealed an interesting fact: to be able to keep up with their competitors, service providers are much better aware of the expectations of

Table 2. Simplified comparative situation analysis

Tabela 2. Uproszczona analiza porównawcza

Natural environment/ <i>Środowisko naturalne</i>	Bakony [+ , – , not relevant (0)/ <i>nieistotne</i> ]	Mátra [+ , – , not relevant (0)/ <i>nieistotne</i> ]
Location/ <i>Lokalizacja</i>	+ 90 min. from Budapest/ <i>90 min. od Budapesztu</i>	+ 60 min. from Budapest/ <i>60 min. od Budapesztu</i>
Climate/ <i>Klimat</i>	+ 4 seasons/ <i>sezony</i>	+ 4 seasons/ <i>sezony</i>
Terrain/ <i>Teren</i>	+ mountainous/ <i>górzysty</i>	+ mountainous/ <i>górzysty</i>
Mineral assets/ <i>Mineralne zasoby</i>	+ significant/ <i>istotne</i>	+ significant/ <i>istotne</i>
Arable land/ <i>Grunty rolne</i>	0	0
Groundwater/ <i>Wody podziemne</i>	– karst water/ <i>krasowe wody</i>	– fissure water/ <i>szczeliny wodne</i>
Surface and underground water resources/ <i>Zasoby wody powierzchniowej i gruntowej</i>	+ large amount of reserve/ <i>duże rezerwy</i>	+ large amount of reserve/ <i>duże rezerwy</i>
Protected area/ <i>Powierzchnia chroniona</i>	+ Magas-Bakony Landscape Protection Area	+ Mátra Landscape Protection Area
Valued natural landscape/ <i>Ceniony naturalny karajobraz</i>	+ Öreg/Old Bakony	+ Mátra Landscape Protection Area
Aesthetic value/ <i>Wartość estetyczna</i>	+ very good/ <i>bardzo dobra</i>	+ excellent/ <i>wyjatkowa</i>
<b>Local environmental pollution/<i>Lokalne zanieczyszczenie środowiska</i></b>		
Water/ <i>Woda</i>	+ karst/ <i>krasowa</i>	+ springs, reservoirs/ <i>zbiorniki</i>
Air/ <i>Powietrze</i>	+	+
Groundwater quality/ <i>Jakość wód podziemnych</i>	–	–
Noise level/ <i>Poziom hałasu</i>	+	+
Background radiation/ <i>Promieniowanie otoczenia</i>	– former military zones/ <i>dawne strefy wojskowe</i>	0
Negative aesthetic environmental assets/ <i>Negatywne wartości środowiska</i>	– bauxite mining/ <i>wydobycie boksytów</i>	– quarries/ <i>kamieniołomy</i>
<b>Economic situation of settlements/<i>Sytuacja gospodarcza miejsc</i></b>		
Statistical indicators of local economy/ <i>Wskaźniki gospodarcze lokalnej gospodarki</i>	+ varied/ <i>zróżnicowane</i>	– underdeveloped settlements/ <i>rozwinęte osadnictwo</i>
Local transport/ <i>Transport lokalny</i>	+	– Észak/North Mátra
Internet access/ <i>Dostęp do internetu</i>	+	+
Utilities/ <i>Użytkowe</i>	+ developing/ <i>rozwijanie</i>	+ good/ <i>dobre</i>
Education/ <i>Wykształcenie</i>	+ diversified/ <i>urozmaicony</i>	– poor possibilities/ <i>ubogie możliwości</i>
Social services/ <i>Służby specjalne</i>	–	– high rate of elderly people/ <i>wysoki wskaźnik osób starszych</i>
Healthcare services/ <i>Opieka zdrowotna</i>	+ healthcare providers/ <i>świadczenodawcy</i>	– GPs
Local taxes, contributions/ <i>Lokalne podatki, składki</i>	+ developing region/ <i>rozwijający się region</i>	– large companies have closed down/ <i>zamykane duże firmy</i>
Population/ <i>Populacja</i>	+ varied/ <i>urozmaicona</i>	– high rate of migration/ <i>wysoki współczynnik migracji</i>
Level of education/ <i>Poziom edukacji</i>	–	–
Ethnic composition/ <i>Etniczny skład</i>	–	–
Local traditions, culture/ <i>Lokalna tradycja, kultura</i>	– Balaton region	+ Palóc culture
Political powers/ <i>Siła polityczna</i>	+	–
Local legislation/ <i>Lokalne prawo</i>	+ entrepreneur-friendly/ <i>przyjazny dla przedsiębiorców</i>	0

Table 2. Cont./Tabela 2. Cd.

Natural environment/ <i>Środowisko naturalne</i>	Bakony [+ , - , not relevant (0)/ <i>nieistotne</i> ]	Mátra [+ , - , not relevant (0)/ <i>nieistotne</i> ]
Local population/ <i>Miejscowa ludność</i>		
Willingness to work/ <i>Gotowość do pracy</i>	– depends on age/ <i>w zależności od wieku</i>	– medium/ <i>średnia</i>
Consumer habits/ <i>Nawyki konsumpcyjne</i>	– depends on income/ <i>w zależności od dochodów</i>	– low/ <i>niska</i>
Investment support/ <i>Wsparcie inwestycyjne</i>	+ innovative/ <i>innowacyjny</i>	– none/ <i>brak</i>
Local crime rate/ <i>Lokalny wskaźnik przestępczości</i>	– varied/ <i>urozmaicony</i>	+ mostly petty crime/ <i>drobna przestępczość</i>
Political and legal environment/ <i>Środowisko polityczne i prawne</i>		
Central and local regulations in foreign language(s) <i>Przepisy centralnych i lokalnych w języku obcym(ch)</i>	+ under development/ <i>w budowie</i>	– none/ <i>brak</i>
Attitude of municipality/ <i>Postawa gminy</i>	+ development strategies/ <i>strategie rozwoju</i>	+ active mayors/ <i>aktywni burmistrzowie</i>

Source: own edition based on accessible regional marketing databases Coface [2016]

*Źródło: opracowanie własne na podstawie danych Coface [2016]*

a certain qualification level than tourists. Service providers who actively follow the market trends (31%) claimed to frequently submit development proposals within the frameworks of the LEADER programme. The majority of interviewed tourist (79%) was not aware of the sunflower qualification system or could not tell the difference between the different ratings. Similarly, they could not tell the difference between private and commercial accommodation services – this also applied to the accommodation they had been staying at. According to their answers, knowing the difference wouldn't have changed their choices – their main priority was the 'good reputation' of the place.

4% percent of the respondents claimed to have arrived from another rural area; the other 96% were from urban areas and in most cases had a higher education degree (68%). Without exception, urban people claimed that they loved to travel to rural destinations and liked the village atmosphere but could never consider to actually live in a village. As for international tourist, only 3-4 of them had appeared at rural accommodations, clearly indicating that the main target group of rural tourism is domestic travellers. Accommodation providers claimed that the most popular payment method for their services were pre-paid leisure cards (a common fringe benefit in Hungary, provided by employers); however, this does not apply to senior tourist who prefer to pay by in advance bank transfer or in cash.

## Summary

The economic segment of senior people (silver economy) has so far failed to become a focal target group of tourism development experts. Previously, marketing experts had considered the elderly as a homogenous demographic group. Yet, the market segment of elderly people is so significant that it affects almost all economic segments, including tourism as well. Elderly people usually have significant discretionary income. According to demographic forecasts, the population is ageing and the ratio of women is increasing among senior people.

Our research results revealed that elderly people are different in many ways and according to gerontology results, healthy ageing can be achieved. Based on these findings, there is a trend of specialisation within the tourism industry focusing on the development of active, preventive and medical services. The increased life expectancy of the elderly does not necessarily mean that they are healthier or live at better life standards; thus the main challenge of the modern society is to ensure the highest possible number of years lived in health [Michalkó 2010]. Although the results of studies show that the willingness to travel decreases with age, the act of travelling still contributes to happiness [Veenhoven 2003].

Within rural tourism, the main priority for the elderly is acquiring positive experiences like enjoying the beauties of nature or maintaining personal relationships with friends and family. “Rural nostalgia” is a common phenomenon among senior people, mostly due to their rural roots. Rural tourism has a positive effect on the life standard of local people: it provides additional income earned with activities other than agriculture. Moreover, rural tourism significantly contributes to the objectives of modern regional development. The rural accommodation system of FATOSZ is a great help for those who participate professionally in rural tourism; the LEADER programme is also a good opportunity for rural accommodation providers. Senior tourists represent a good buying power, therefore the improvement of information channels targeting this group would be essential. Micro-regions and destinations should also invest in the better organisation of senior tourism, as this type of travelling is typically a type of VFR tourism instead of targeted destination tourism. For this reason (i.e.: senior tourist usually travel to destinations where their family and/or friends live instead of choosing a destination because of new rural experiences), the main attraction in case of senior tourism is not the ‘rural experience’. However, travelling in general and a change of environment indeed have a positive effect on senior people, too. In general, we can say that targeted and high quality rural tourism could provide several benefits for rural areas.

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### **Streszczenie**

*Celem artykułu jest omówienie zjawiska „srebrnej ekonomii” i pokazanie kierunków jej rozwoju na Węgrzech w odniesieniu do obszarów wiejskich. Stwierdzono, że trwałość wiejskiego stylu życia wymaga stabilnego kontekstu finansowego i wysokiego poziomu zarządzania jakością życia. Na dzień dzisiejszy, agroturystyka rozwija się na Węgrzech, z szansami na przyszłość w oparciu o turystykę osób starszych.*

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