

THE IMPACT OF SOCIAL PROGRAMS ON THE DEVELOPMENT OF SENIOR TOURISM AMONG METROPOLITAN RESIDENTS: A CASE STUDY OF KRAKOW

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Abstract

Global demographic trends point to the aging of societies. An increasing percentage of seniors in the total population of Poland enforces a change in the government's social policy, with aid programs dedicated to this social group (“13 emerytura” [13th pension], “Opieka 75+” [Care 75+], etc.).

The main goal of this article is to identify the impact of the “13th pension” social program on the development of tourism among Polish seniors, as exemplified by the residents of Krakow. The article is divided into two parts. The first is theoretical and presents the demographic structure of Poland with particular emphasis on seniors. The second part is analytical and analyzes the data obtained during the survey of seniors living in Krakow. The questions included in the survey related to the frequency and duration of tourist trips, the method of travel and destination, the form of accommodation and the way of spending time during the stay, the amount of expenses and the impact of social programs on the frequency and type of tourist trips of seniors.

Keywords: seniors, senior tourism, social programs, Krakow

1. Introduction

Demographic trends in many countries of the world, especially those highly developed, point to the aging of populations (Janiszewska, 2017). It is a new phenomenon, observable since the second half of the 20th century. The trends should be understood as a systematic increase in the share of seniors in the general population, with a simultaneous decline in the number of young people. The change is associated with an increase in the number of births after World War II and an overall decrease in the mortality of seniors (since the 1960s). The achievements of modern medicine, allowing to extend the length of human life, also contributed to this state of affairs (Organiściak-Krzykowska, 2018, p. 131-132). Changes in the family model, the progress of civilization and the steady income growth resulted in an increase in the number of seniors in the general population (www.ec.europa.eu).

The current demographic and economic situation poses two basic threats: the low fertility trap and the middle income trap (Jodko, 2017, p. 80-90). The first one is understood as new fertility patterns related to the family model (single-child, or childless), resulting primarily from the shifts in social awareness, lifestyle and values (Sołdra-Gwiżdż, 2017, p. 39). On the other

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hand, the middle-income trap refers to a situation in which the historical pace of economic growth slows down permanently, significantly hampering the economies of many countries, or even preventing them from matching the level of high-income countries (Fic, Fic, Ropuszyńska-Surman, 2016).

For some time now, Poland has witnessed a clear trend pointing to demographic aging. The main reasons include (Organiściak-Krzykowska, 2018, p. 131-132):

- a decline in women's fertility (a change in the family model and lifestyle, social evolution of the role of women),
- increased life expectancy (improved health, improved living conditions),
- spatial movements and foreign migrations of young people (25-35 years old).

Undoubtedly, these processes have a huge impact on the shaping of Poland's plans for social and economic development. Correct identification of the causes, nature and scale of these processes will largely reduce their adverse effects.

The purpose of the article is to identify the impact of the social program "13 pension" on the development of tourism among Polish seniors. Based on the results of own research conducted in early 2020 among Krakow residents aged 50+, the following research hypothesis was verified: *Social program "13 pension" has a favorable effect on the frequency of participation in tourist trips of Krakow seniors.*

2. Demographic structure of Poland with particular emphasis on the seniors

According to the Central Statistical Office (GUS), the number of retirees and disability pensioners in Poland in 2018 was 9,199,000, i.e. 23.9% of the total population of Poland. The largest number of people receiving retirement or disability pensions from the Social Insurance Institution (ZUS) and the Agricultural Social Insurance Fund (KRUS) lived in Śląskie (1,179,800) and Mazowieckie (1,174,700) provinces, while the lowest - in Opolskie (205,700) and Lubuskie (224,500) provinces. Taking into account the relative number of retirees and disability pensioners of a given province to the total number of its residents it should be concluded that the province with the highest percentage of retirees and disability pensioners was Śląskie (26%), Łódzkie (25.6%), while the lowest - Pomorskie (20.2%) (stat.gov.pl, 2018).

The total amount allocated for retirement and disability pensions in Poland in 2018 was PLN 231,450,000,000 and was higher by 7.1% compared to the previous year. The amount allocated by ZUS for retirement and disability pensions is PLN 198,221,100,000, by the Ministry of National Defense (MON): PLN 6,643,200,000, by the Ministry of Justice (MS): PLN 1,432,500,000, by the Ministry of the Interior and Administration (MSWiA): PLN 8,113,100,000, and from KRUS: PLN 17,039,800,000. As for the average gross retirement and disability pension, from ZUS it was PLN 2,161,650,000, from MON: PLN 3,418.94, from MS: PLN 3,626.17, from MSWiA: PLN 3,296.14 and from KRUS - PLN 1,226.85. Upon analyzing the distribution of benefits by ZUS, it was observed that the average pension in 2018 was PLN 2,179.09, with PLN 2,717.09 for men and PLN 1,938.89 for women. Moreover, half of the men received a retirement pension up to PLN 2,474.34, and half of the women, up to PLN 1,672.97. Moreover, in the analyzed period, 3.9% of retirees received a pension lower than 50% of the median, i.e. less than PLN 969.44, while 18.8% of the pensions exceeded 150% of the median, i.e. PLN 2,908.33 (stat.gov.pl, 2018).

According to GUS, in all scenarios of Poland's population forecasts for the years 2014-2050, i.e. low, medium and high, the number of the Polish population will systematically decline. On the other hand, the percentage of seniors in the general population will systematically increase, mainly due to a significant increase in life expectancy. By 2050, the proportion of the population aged 65 and over is expected to approximately double, from 15.8% in 2013 to 35.7% by 2050 (the low growth scenario) or from 15.8% in 2013 to 31.3% in 2050 (the very high growth scenario). The increase in the number of people aged 85+ will be nearly five times higher in the same period (stat.gov.pl, 2014).

According to data of the Regional Center for Social Policy in Krakow, in 2017, over 548 000 people aged above 65 lived in Małopolskie province, and the average life expectancy of people from this region of Poland was higher than in the rest of the country. According to demographic forecasts, in 2050, the number of seniors in Małopolskie province will exceed 1 000 000 people (RCSP, 2017).

The ongoing demographic processes will impact the public finance sphere. Along with the percentage share of seniors in the society, the amount of expenditure on health insurance benefits as well as retirement and disability pensions will increase. The simultaneous decline in the working age population will cause problems in financing these benefits. Such demographic changes will pose threats to the stability of the public expenditure sphere. In order to prevent such a situation, it is extremely important to implement an appropriate state policy, aimed at reversing unfavorable trends, for example by increasing the birth rate. Part of such a policy could be social programs supporting the family or making it easier for present and future mothers to combine motherhood with work. Another example of government actions in terms of demographic policy is reducing the size of emigration and encouraging expatriates to return to the country (Jodko, 2017, p. 80-90).

3. Analysis of the survey data

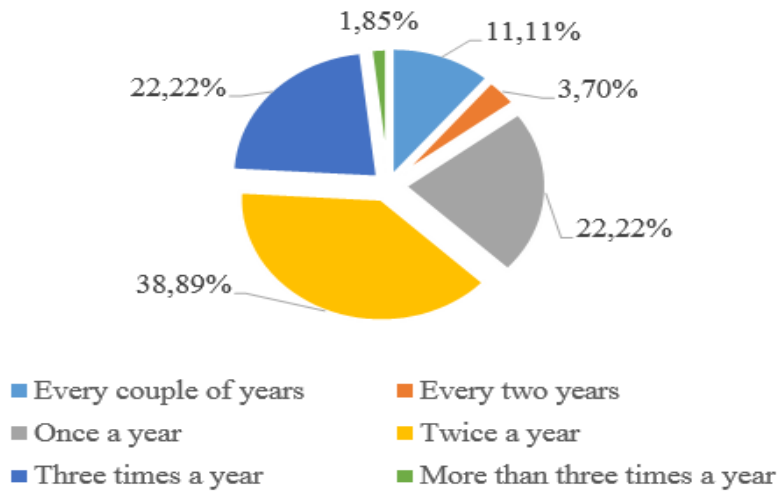
To identify the impact of the "13 pension" social program on the development of tourism among Polish seniors, the results of a pilot study conducted at the beginning of 2020 were used. The questionnaire was prepared in Polish and dedicated to retirees residing in Krakow. It included questions about the respondents' tourist trips (travel frequency, duration, destination, manner and purpose of travel, place of accommodation, way of spending time during the trip, the amount of expenses and the impact of social programs on the frequency and type of tourist trips of seniors). The questionnaire research had a preliminary character and can be expanded in the future.

The author managed to collect 54 correctly completed questionnaires. The respondent group was dominated by women, nearly 63%. When analyzing the age structure of the studied group, it should be noted that the selection of the sample was deliberate and included people on disability or retirement pension. Therefore, all respondents were in the post-working age. People aged 51- 60 constituted less than 6% of the respondents (5.56%). Most of them, almost 76% (75.93%), were aged 61-70, while 18.52% were aged 71 and more.

When analyzing the frequency of the respondents' trips, it should be stated that nearly 2/5 of them traveled twice a year. The number of seniors who declared tourist trips once and three times a year is similar, over 20% of the respondents, respectively. People who travel once every few years constitute approx. 10% of the respondents. The smallest number of respondents

declared tourist trips more often than three times a year (less than 2%), and a slightly higher percentage of respondents (approx. 4%) traveled every two years (Fig.1).

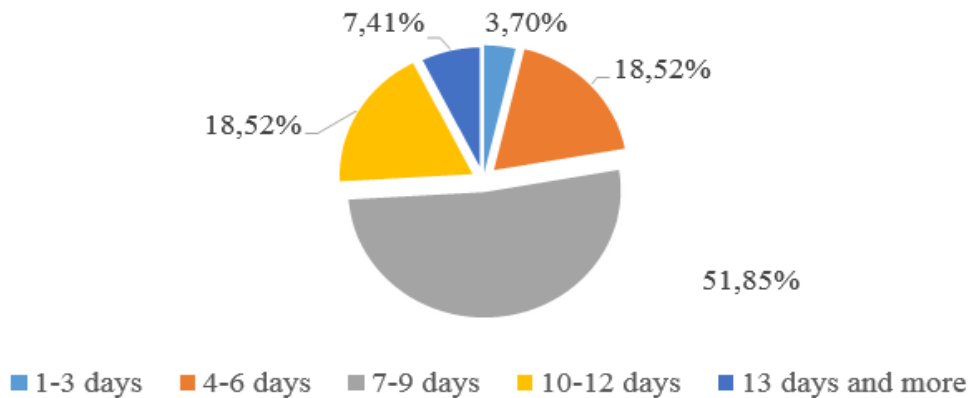
Figure 1. Frequency of tourist trips (in %)



Source: Own study based on research results.

The average length of tourist trips for over half of the respondents was 7-9 days. Nearly 20% declared participation in tourist trips lasting both 4-6 days and 10-12 days. The smallest number of respondents (approx. 4%) said that their tourist trips lasted 1-3 days, and a slightly greater percentage of respondents (8%) declared trips lasting 13 days or more (Figure 2).

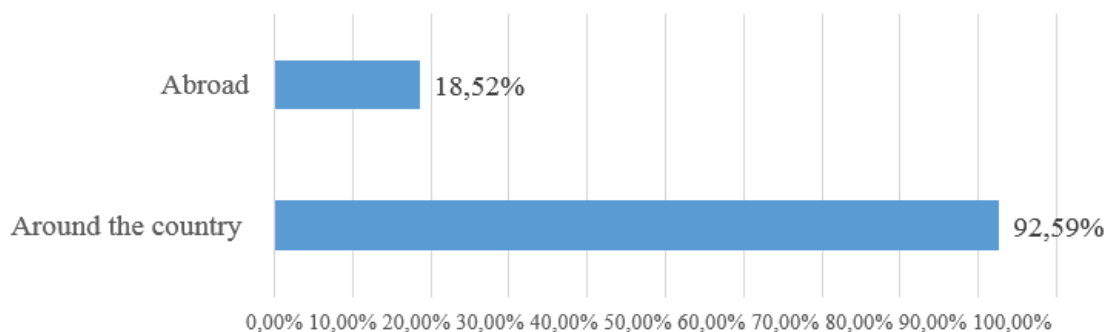
Figure 2. Duration of tourist trips (in %)



Source: Own study based on research results.

The analysis of the research results shows that nearly 93% of seniors choose domestic trips for their destination. Less than 1/5 of the respondents declared foreign destinations (Fig. 3). This may result from the mobility of the seniors, the possibility of direct travel to the destination, or the price of the trip.

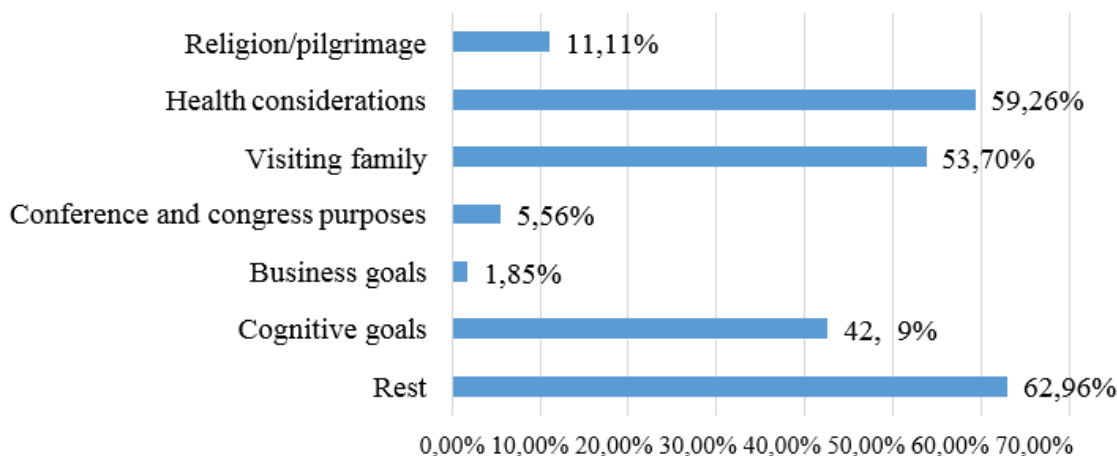
Figure 3. Respondents' preferences regarding the place of tourist departure (in %)



* The shares do not add up to 100% as the respondents could choose more than one answer
 Source: Own study based on research results.

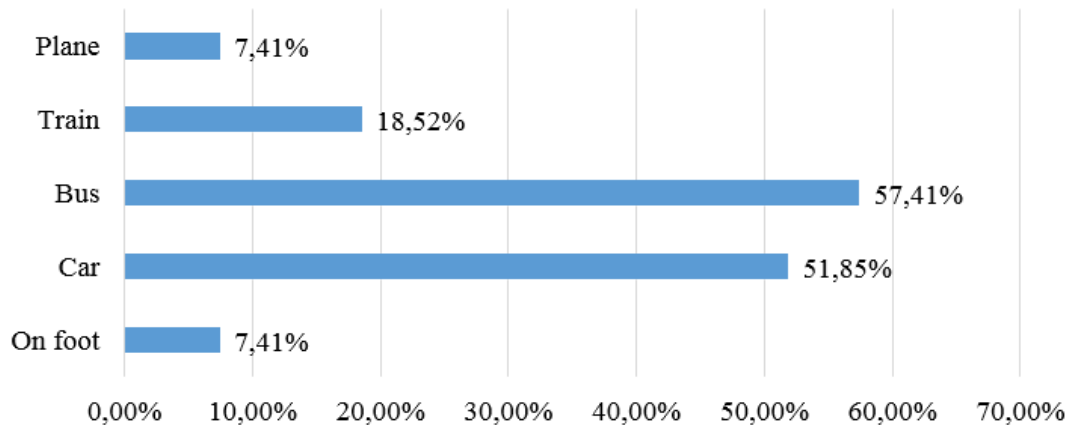
The next survey question was related the purposes of tourist trips. The largest number of Krakow seniors (more than 60%) declared leisure as their main purpose of tourist trips. An equally high percentage of respondents (approx. 60%) indicated health as the main goal. The above should not come as a surprise, as it is the seniors who care about their health and fitness to a greater extent than young people. More than half of the respondents mentioned visiting their family as the purpose of their trips, and approx. 40% - learning. Approx. 10% of the respondents make pilgrimages. The smallest number of seniors indicated business as their travel purpose (less than 2%) as well as conference and congress participation. This seems justified as seniors are most often no longer professionally active, and the latter purpose of tourist trips is most often related to work (Fig. 4).

Figure 4. Purpose of tourist trips (in%)



* The shares do not add up to 100% as the respondents could choose more than one answer
 Source: Own study based on research results.

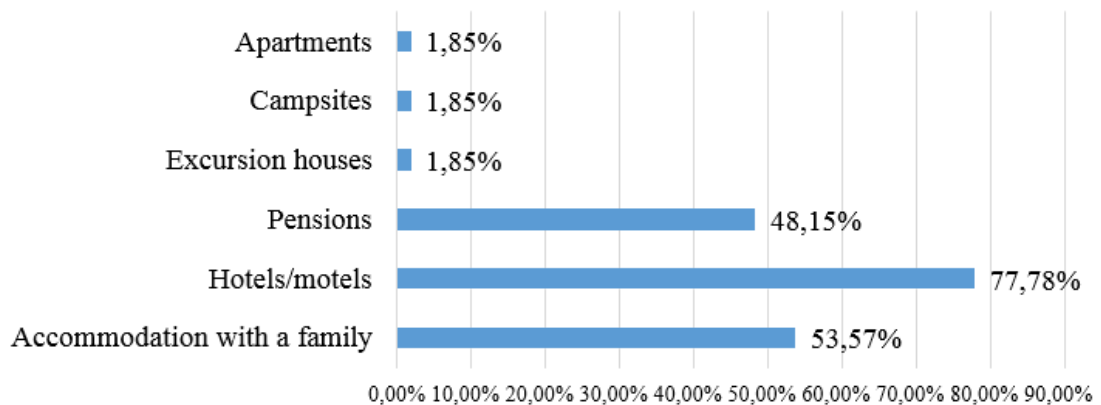
The respondents were also asked about the means of transport used for tourist trips. It turned out (Fig. 5) that the respondents most often chose to travel by bus - nearly 60% of the respondents indicated this means of transport. Krakow seniors are equally eager to travel by car - over 1/2 of the respondents provided such an answer. On the other hand, every fourth respondent uses the train. Air transport and traveling on foot are less popular; these were declared by approx. 8% of respondents.

Figure 5. Means of transport used during the trips (in%)

* The shares do not add up to 100% as the respondents could choose more than one answer

Source: Own study based on research results.

Determining the means of transport and the destination was followed by determining accommodation (Fig. 6). Research has shown that nearly 80% of respondents spend the night in a hotel or motel during their vacation. Accommodation with a family or in a guest house is also quite popular (in both cases approx. 50% of respondents provided this answer). Accommodation in hostels, on camping sites or in guest apartments was less popular among Krakow seniors (approx. 2% of respondents indicated this answer, respectively).

Figure 6. Place of accommodation during the trips (in%)

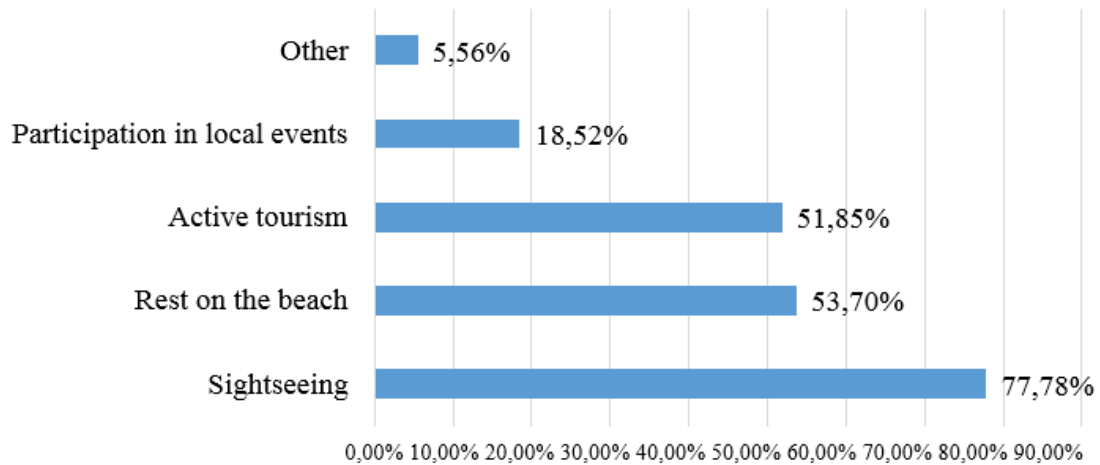
* The shares do not add up to 100% as the respondents could choose more than one answer

Source: Own study based on research results.

Another question in the survey was related to spending time during tourist trips. The obtained results indicate that Krakow seniors are eager to enjoy both active and passive leisure time (Fig. 7). Sightseeing dominates among the active forms of spending time on a tourist trip (indicated by approx. 80% of the seniors). Every second senior citizen engages in active tourism, and every fourth participates in local events. When it comes to the passive participation, more

than half of the respondents admitted that they rested on the beach during their trips. Approx. 6% of the respondents declared other forms of spending their leisure time.

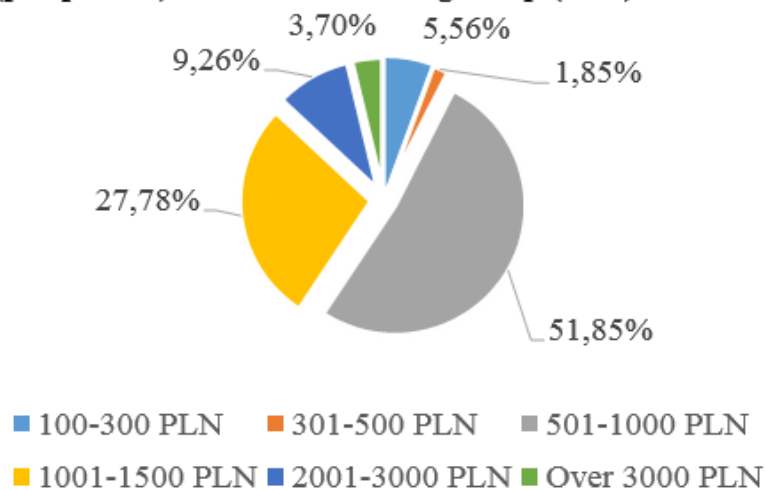
Figure 7. Way of spending time during the trips (in%)



* The shares do not add up to 100% as the respondents could choose more than one answer
Source: Own study based on research results.

The study on the amount allocated by the respondents (per person) for a single tourist trip showed that more than half of them spent from 501 to 1000 PLN. Approx. 30% of respondents allocated PLN 1001-1500 for this purpose. Quite a large percentage of seniors (9%) spend from 2001 to 3000 PLN on tourist trips, and less than 4% spend over 3000 PLN. A small percentage of seniors have a tourist trip budget at PLN 100-300 (approx. 6%) and PLN 301-500 (approx. 2%) (Fig. 8).

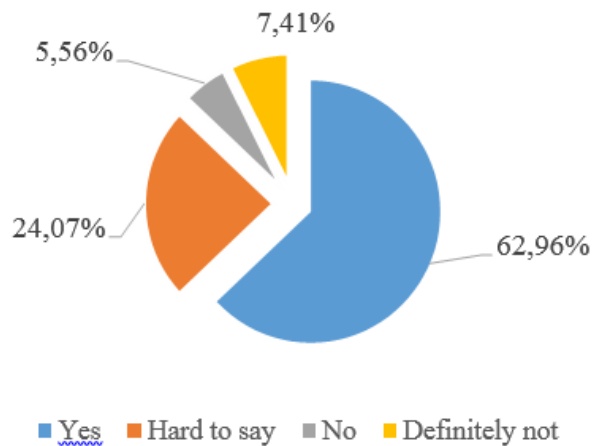
Figure 8. Amount (per person) allocated for a single trip (in%)



Source: Own study based on research results.

Over 60% of respondents state that the “13 pension” social program contributed to the improvement of their quality of life. Approximately 13% of them are of the opposite opinion (approx. 6% answered "no" and approx. 7% "definitely not"). 1/4 of the respondents was unable to directly determine the impact of the social program on their quality of life (Fig. 9).

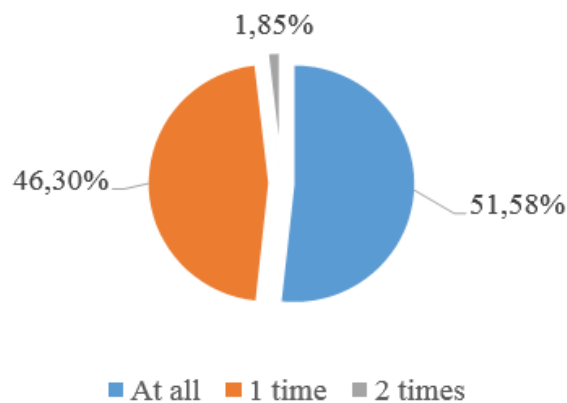
Figure 9. Opinion on the positive impact of the social program on the respondents' quality of life (in%)



Source: Own study based on research results.

The research shows that more than half of the surveyed Krakow seniors did not increase the number of tourist trips (annually) following the social benefit received as part of the “13th pension” social program. Approx. 47% of respondents say that they participated in one trip more a year, thanks to the social benefit. Less than 2% of respondents declared an increase in the number of annual trips by two (Fig. 10).

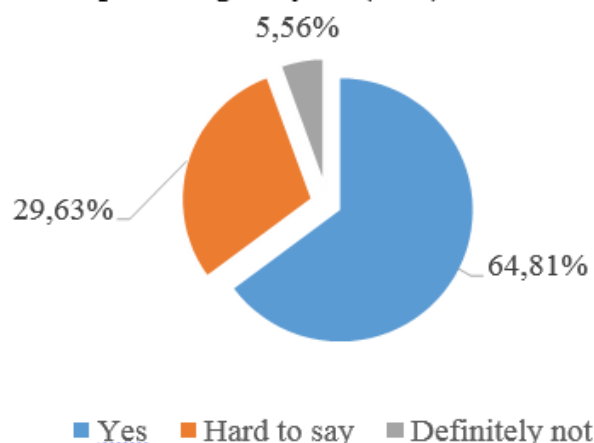
Figure 10. Increase in the number of tourist trips (annually) due to the received social benefits (in%)



Source: Own study based on research results.

Another question concerned the respondents' opinions on increasing participation in tourism during the year in connection with the potential extension of the existing social programs (Figure 11). Almost 65% of respondents said that it would impact the number of tourist trips during the year. Approx. 6% of the respondents were of the opposite opinion. On the other hand, approx. 30% had no opinion on this matter.

Figure 11. Opinion of respondents on the potential impact of the extension of social benefits on the number of trips during the year (in%)



Source: Own study based on research results.

To summarize the results of the research, it can be stated that seniors most often travel twice a year. Their tourist stay is 7 to 9 days on average. They mainly travel domestically, for recreational purposes. The greatest number of respondents travel to their destination by bus. They choose accommodation in a hotel or motel, on site. During the trip, the largest group of respondents declared that they spent their holidays actively (sightseeing). The average amount spent on a tourist trip was PLN 501-1000. The vast majority of respondents positively assessed the impact of social programs on improving the quality of their life. Over half of the respondents declared that the “13 pension” program didn’t affect the frequency of their tourist trips, but at the same time approx. 65% believed that the extension of the existing social programs will have increased the number of tourist trips annually.

4. Conclusion

Based on the results of the research, it was found that the existing social program (“13 pension”) did not significantly affect the frequency of tourist trips, but the potential extension of state aid would lead to a greater number of trips of seniors living in the Krakow metropolis. This may be due to the fact that state aid of this type is relatively new and the seniors use the funds thus obtained for other purposes. Presumably, there is also uncertainty concerning long-term sustaining of social programs. It seems that extending the existing programs would change this situation and seniors, having the social programs guaranteed, would be more willing to spend the funds on tourist trips.

5. Literature

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