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**SOCIOECONOMIC DRIVERS OF
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ABSTRACT. The aim of the paper is to determine which socio-economic determinants influence seniors' choice of tourism organizers. The study distinguished five basic types of tourism organizers: local travel agencies, senior clubs, parishes, nationwide travel agencies and foreign travel agencies. To answer the question of what the impact of selected socio-economic factors on seniors' choice is, a survey among 1000 seniors living in the Lower Silesia region in Poland was conducted. Descriptive statistics were calculated, chi-square and Mann-Whitney U tests were performed, and binary logit models were created showing how socioeconomic variables affect the probability of using specified tourism organizer. The results show that seniors most often travel with senior clubs and least often with international travel agencies. The main factors affecting the choice of tourism organizers are income, education, age, professional status and family situation. Higher income is connected to the higher probability of travelling with a parish/pilgrimage office or nationwide travel agency. Instead, those with lower income travel with senior clubs. Women often choose senior clubs, while men choose parish/pilgrimage offices as frequently as senior clubs. The percentage of those who use nationwide travel agencies decreases with age. However, the relationship is reverse for senior clubs.

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Introduction

The ageing process of societies in developed countries has been observed for years. At the beginning of the 21st century, just over 15% of Europe's population was older than 65 years. In 2004, in Europe, their number exceeded that of the youngest population, i.e. people under 14 years of age (Eurostat, 2024). The ratio of seniors in Europe to the youngest generation was 75.4 million to 74 million (Alén, Domínguez & Losada, 2012). Currently, in the European Union, more than 20% of the population is aged at least 65 years, with a ratio of three working-age people for each elderly person (The Lancet Regional Health – Europe Editorial, 2023). Poles are the second fastest ageing society in the EU. In 2023 (GUS 2024), the population of people over 60 was 9.8 million compared to 2021, which increased by 0.7%. The share of older people in the Polish population reached 25.9%. The European Commission's forecasts show that the working-age population in Poland will decrease by 4.5 million by 2050 and by 10 million (23%) by 2100. This will mean that, in terms of demographics, Poland will have one of the highest dependency ratios in society among European countries (Eurostat, 2024). More than 56% of the country's population will be aged 65 and over, influencing the creation of new tourist offers intended for such a large social group, assuming its good health and relatively high income (Januszewska, 2017). This trend indicates the need to reorganize systems of care for the elderly (Pikuła, 2021), as well as to develop systems that enable the involvement of this group of people in tourism projects tailored to their capabilities and expectations (Burzyńska et al., 2017; Berbeka, 2014). The decisive factors of tourist activity in this social group in the future will be: "a more favourable education structure (increase in the share of people with higher education), higher professional activity of women (decrease in the share of women who have never worked), growing availability of modern technologies, and more importantly, the ability to use them obtained before retirement" (Markiewicz-Patkowska., Widawski & Oleśniewicz, 2017).

Observations of the senior tourism market indicate that the dominant global trends in the near future will include a change in the way of travelling, i.e. an increase in demand for cruises and air events and a decrease in demand for bus events (www.politykazdrowotna.com). A further increase in demand for services related to health improvement and prevention and relaxation in centers providing spa and wellness services is also expected (Dąbrowska, 2019; Koskinen, 2019). The ability to use new technology tools and digital social media is also growing among seniors, which provides new opportunities for promoting tourism and selling tourist services by tour operators (Mangunsong, 2020; Bilan et al., 2024; Coutinho et al., 2023).

Research on the tourist activity of Polish seniors is extensive (Balińska & Wojcieszak-Zbierska, 2021; Bielecka & Parzonko, 2016; Berbeka et al., 2021; Głabiński, 2018; Głabiński, 2018; Kociszewski, 2016; Kurzeja, 2018; Parzych & Gotowski, 2016; Zielińska – Szczepkowska, 2021). However, the literature does not directly indicate what influences the choice of a given senior when choosing a type of tourism organizer. Research on the tourist activity of seniors concerned mainly the forms of recreation in the place of residence, the motives for travelling or the choice of destination (Balderas, 2019; Diekmann et al., 2020; Papcunová et al., 2023) and not the factors that may influence the choice of the organizer/provider of a tourist trip. Therefore, this article aims to investigate what economic and social factors influence seniors' choices regarding tourism organizers. Do gender, age, family situation or education have a significant impact on the type of tourism organizer a senior chooses? To achieve the aim of the study the following hypotheses were put forward:

H1: *Choice of tourism organizer by a senior is determined by income level.*

H1a: *Seniors with higher incomes choose professional tourism organizers more often than seniors with lower incomes. Lower income seniors choose more often unprofessional tourism organizers.*

H2: *Choice of tourism organizer is determined by family status.*

H3: *Choice of tourism organizer is determined by age and gender.*

The study distinguished five types of tourism organizers: senior clubs, parishes/pilgrimage offices, local travel agencies, nationwide travel agencies, international travel agencies.

The paper is structured as follows: in the first section, senior definition and senior tourist market is carried out, followed by the methodology. In the third section, the results and discussion are presented, whilst the final section provides conclusion and discusses the limitations of the study as well as offering recommendations for future research.

1. Literature review

1.1. Senior definition

There is no single, consistent definition of senior age, which means that seniors are defined in many ways. Some scientists, such as (Hossain, Bailey & Lubulwa, 2003), use the term senior to refer to an age group that has not even reached retirement age and is socially and professionally active. According to their definition, seniors are people over 55 years of age. However, they divide the group of seniors into older seniors, i.e. people over 65, and younger people, over 55 and under 64. Alcaide (2005) also believes that senior age begins at age 55, with age-related needs and changes. An important moment of changes related to the physical changes of a human body occurs at the age of 60 (Lee & Tideswell, 2005; Garcia & Martorell, 2007). Walker (2004) divides seniors into four categories: the group of people at pre-retirement age and people who retired early (55–64 years old); group of retirees (65–74 years old); group of older retirees (75–84 years old); group of people aged 85 and over. Dąbrowski (2006), similarly to the World Health Organization (WHO, 2023), distinguishes three basic groups of seniors: older people (60–75 years old); older people (76–90 years); and long-lived people, i.e. people over 90 years of age. The United Nations indicates the age of 65 as the threshold for old age (Kowalik, 2009). Generally, the criterion for defining a senior is related to the socio-economic factor of retirement (Markiewicz-Patkowska et al., 2017). In the literature examining this social group, we can encounter the term "pre-senior", which refers to people over 50 years of age and in good health. Udrea (2023) notes that many companies, at the European level, set the age of seniors at 55.

Due to some difficulties in formally determining the senior age, for the purposes of this study, the authors decided to follow the approach of Hossain, Bailey & Lubulwa (2003) which define seniors as people over 55 years of age.

1.2. Senior tourism

The low level of physical activity of the population, as well as the inefficient state system of providing medical services deepens the destructive processes taking place in society, which is accompanied by an increase in the level of poverty, morbidity and mortality (Vasylieva et al., 2023). That is why, especially in the case of seniors, their activation is so essential, including through tourism and recreation. Senior tourism in highly developed societies with specific working hours and regulated retirement ages triggers people's need for an active life

related to meeting their needs in various areas of social activity. The tourism sector covers a set of multidimensional phenomena and can be considered through psychological, social, economic, spatial and cultural activities (Przeclawski, 2004). Such a wide scope of dimensions that tourism covers requires a clear definition, which will facilitate the interpretation of the phenomena taking place in it.

Over the last 20-30 years, the opportunities and lifestyles of older people have changed significantly (Balderas-Cejudo, 2016). Senior tourism development is stimulated by the ageing population and the fact that older generations show an increasing desire to travel actively (Grundey & Vilutyte, 2012). Seniors in Poland have noticed numerous opportunities for an active life and new ways of pursuing their passions. An additional motivator for these activities was financial support from EU funds, state administration funds, and local governments. These activities were aimed at activating seniors' communities as well as improving their physical and mental health. A significant change is the support for older people in activities related to facilitating their access to cultural institutions, recreation, education, public transport, etc., which supports the processes of increasing their activity. Senior tourism is one of the fastest growing tourism markets (UNWTO, 2018) and one likely to continue increasing with older adults making up almost a third of the world's population by 2050 (Robina-Ramírez et al., 2023).

Modern seniors are open to new life tourism and leisure challenges and wellbeing opportunities (Nimrod & Shrira, A. 2016; Mélon, 2018). An example of these changes is the Europe Senior Tourism program, supported by the European Union, which aims to promote trips of people aged 55 to 75, outside the tourist season, to Spain (Amaral et al., 2020). These types of programs promote international tourism among seniors who are citizens of European Union countries. The market trends of the "silver economy" are focused on the need to adapt the goods and services offered on the market, including tourist services, to the requirements and needs of older people, "which is sometimes referred to as the silver market or silver industries" (Niewiadomska & Sobolewska-Poniedziałek, 2015).

For several years, Polish travel agencies have become more interested in the senior tourism market, which initially developed mainly in the group of sanatorium services and pilgrimage trips. Alen et al. (2017) showed that most senior tourists are too old or weak to travel, hence this segment of the tourist market is not attractive from a business perspective.

The processes that we can currently see in the Polish tourism market are changing the perception of seniors as clients of travel agencies. Their potential is increasingly noticed by major tour operators in the tourism market. This was also noted by Berbeka et al. (2021) who list several nationwide tourism organizers with domestic and foreign travel offers dedicated to seniors. They also point to agencies operating in Poland that specialize in providing tourist services to older people, which may support the development of this segment of the tourism services market.

Seniors as consumers are an attractive group for producers and service providers due to their stable income, relatively large amount of free time, or because they are not dependent on holidays from work, school summer or winter holidays. Older people living in Poland are interested in tourism, mainly domestic tourism, although some of them choose trips abroad. As part of these activities, they prefer organized forms of recreation offered by travel agencies and social organizations (Śniadek, 2006; Śniadek & Zajadacz, 2010). Among Polish seniors, some people are not very interested in travelling abroad, which is, among other things, due to the lack of knowledge of foreign languages and, consequently, the fear of communication difficulties, as well as a traditional lifestyle focused on spending free time with family, at home (Przybysz & Stanimir, 2022).

Some studies investigate the factors that influence tourism demand (Dreshaj et al., 2022; Tovmasyan, 2023; Andrade et al., 2023), satisfaction of tourists with tourism services (Tovmasyan, 2020; Luvsandavaajav et al., 2022), but they are general and not only for seniors.

To our knowledge, there are no studies that analyze the determinants of seniors' choice of specific tourism, but there is a lot of information about seniors' general preferences in relation to the parameters of tourist trips. Eby and Molnar (2002) found that seniors are more concerned about personal safety, both en route and at their destination and value the social aspect of travel more than younger people. Based on an extensive study of the literature, Mangunsong (2020) concludes that “senior tourists from high-income levels need high quality of service, beautiful scenery, and privacy while those from middle-income levels prefer attractions and festivals. Senior tourists with “young at heart” prefer more challenging activities as well as younger and male senior tourists, while those with “old at heart” put higher concern on convenience and security as well as older and female tourists”. Another literature review study (Vojvodic, 2015) sums up that seniors prefer a higher level of comfort, perceive safety as an important factor in their decision making and, as a result, prefer package travel. Senior travellers show a desire for novelty, as well as a need to escape searching for authentic experiences. Additionally, they are interested in special interest travel and choose more physically challenging activities. A survey conducted among 817 seniors who had traveled on a motorcoach tour during the previous 12 months showed that tour operators' reputation and health and safety concerns are the most important choice factors when selecting a motorcoach tour (Hsu, 2001). A survey of former and current customers of TUI's Finnish travel agency division (Katajala, 2019) found that respondents over the age of 55 are looking for a relaxing vacation in the sun, offering new experiences, rest and relaxation, and value for money. Most respondents consider themselves price-sensitive travelers. They welcome making the entire booking through a single service provider. These respondents characterize their preferred type of vacation as a package including flight, accommodation and food and are eager to explore and meet new people and cultures while traveling. Polish results (Kociszewski, 2017) show that seniors have two main reasons for travelling: sightseeing and leisure/relax and most important factors for them are realization of the program, mean of transport and the care of a tourist guide.

2. Methodological approach

To examine the determinants of seniors' choice of tourism organizers, the authors applied the polling survey method. Based on the data obtained from the Central Statistical Office (2020), the total number of people aged 60 and over living in Lower Silesia in 2020 was determined. The number of seniors meeting the above criteria was 773,658 and constituted 27% of the entire population of this province. A 4% margin of error ($ME=0.04$) and a confidence level ($\alpha=0.95$) were assumed in the work. With such assumptions, the minimum sample size was estimated at 600 people. In order to obtain the required minimum number of responses, more than twice as many questionnaires were collected, of which 1000 were ultimately completed correctly. However, from that sample for further analysis, only 787 observations were taken into consideration as 213 seniors indicated they did not travel with organised tours. However, even in that case, the sample is big enough to ensure the low level of estimation errors. Volunteers were also involved in the work related to obtaining the surveys, including students, employees of travel agencies and other people organizing tourist activities. The research was also conducted thanks to the courtesy and help of Lower Silesian organizations working for the assistance of seniors, e.g. senior clubs, as well as in cooperation with employees of hotels and holiday resorts. The survey was conducted between Spring 2021 and Spring 2022. All survey participants took part in the study voluntarily, and the study was anonymous. The

purpose of the study, data protection and data use were explained to the respondents. The questionnaire included socio-economic questions regarding gender, age, level of education, marital status, income, etc. and a question about participating in organized tours (for a questionnaire, see Appendix I). Subsequently, the respondents were asked to indicate which type of organizer they selected for their tourist trips. Before answering, they were told what exactly the authors of the research understood as specific types of organizers. The following explanation regarding various tour operators - entities offering tourist trips were provided to the respondents:

I) Senior clubs - organizations associating and activating seniors in various areas, including organizing or intermediating in the organization of tourist trips.

II) Parish - the basic organizational unit of Christian denominations, which may also organize tourist trips as part of its activities, consisting mainly of organizing domestic and foreign pilgrimages. Pilgrimage offices – travel agencies that specialize in organizing religious tourist trips, and cooperating with parishes.

III) Local travel agencies - small, local travel agencies, usually having only one office, offering mainly local and domestic trips organized by them, as well as one or two-day trips abroad (excluding possible agency sales of offers of other travel agencies).

IV) Nationwide travel agencies - medium-sized travel agencies, having one or several branches throughout Poland, offering multi-day trips organized by themselves, domestic and foreign, but also agency sales of offers from other travel agencies.

V) International travel agencies - large travel agencies with many branches specializing mainly in foreign trips (leisure, especially in the all-inclusive formula, sightseeing), such as TUI, Itaka, Rainbow, Coral Travel, Exim Tours, Grecos and Sun&Fun, etc.

2.1. Characteristics of the studied sample

The research group consisted of 68% women and 32% men. The participants were seniors over 55 years of age. When taking into account a detailed division by age, the most numerous group (49.3%) were people aged 61–70 years (see *Table 1*). Most respondents graduated middle school (see *Table 1*), were married (see *Table 2*) and were not professionally active (see *Table 1*). Most of the participants live with their families (see *Table 2*). 20.6% were disabled. The common monthly income per capita ranged between 1501 and 2000 Polish zloty (around 340-450 euro), exact data is presented in *Chart 1*.

Table 1. Respondents' characteristics (age, highest education level, professional activity)

Age	Percentage	Education level	Percentage	Professional activity	Percentage
55-60	15.76	Primary	2.92%	Professionally active	13.98
61-70	49.30	Vocational	23.13	Retired but professionally active	21.47
71-80	31.26	Secondary	47.01	Not active	61.75
81-90	1.90	Higer	26.94	No answer	2.80
Above 90	1.78				

Source: *own elaboration*

Table 2. Respondents' characteristics (marital status, household structure)

Marital status	Percentage	Household structure	Percentage
Single	10.17	Living alone and no close family	19.95
Married/in relation	58.07	Living alone but with close family around	13.73
Widow/widower	31.76	Living with family	66.32

Source: *own elaboration*

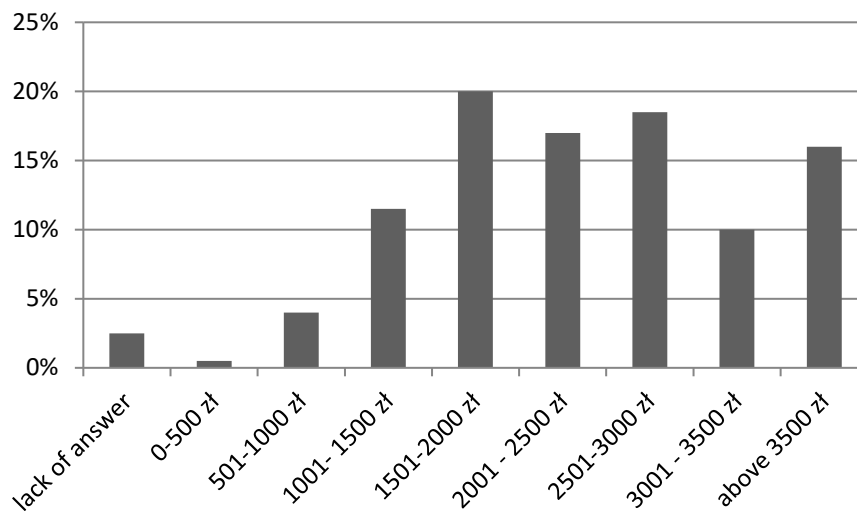


Chart 1. Respondents' income levels

Source: *own elaboration*

2.2. Statistical methods

Seniors could choose multiple answers while indicating which tourism organizer they travelled with. For that reason, statistical analysis needed to be conducted separately for each of the types. During the analysis, contingency tables were created. For ordinal variables (income, age, education) Mann-Whitney U-tests were conducted in order to compare distributions of answers of those who travelled with a specific tourism organizer with those who did not. Mann-Whitney U-test is a nonparametric version of the t-test. It assumes no specific distribution of variables and is used for determining whether two sampled groups are from a single population (see e.g. McKnight & Najab, 2010). For nominal variables (marital status, household structure, professional status), chi-squared tests were applied to compare distributions. The Chi-square statistic is a test designed to analyze group differences when the dependent variable is measured at a nominal level. It is robust with respect to the distribution of the data. Specifically, it does not require equality of variances among the study groups or homoscedasticity in the data (see e.g. McHugh, 2013). Moreover, for each type of tourism organizer a binary logit model was created, showing how socio-economic variables affect the probability of using a specified tourism organizer. The logit model is often used in the tourism research field (e.g. Frangos et al., 2015; Sabbatini et al., 2016). The dependent variable was assigned value 1 if a senior used specified tourism organizer and assigned 0 if a senior did not use that type of tourism organizer. The advantage of logit model is that none of the assumptions (linear distribution of the dependent variable, withdrawal of independent variables from normal distribution, normal distribution of the error term and no relationship between error term values, etc.) involved in the linear regression analysis are sought (İşçi Güneri & Durmuş, 2020).

3. Results

3.1. Preferences towards tourism organizers

When filling out the questionnaire, respondents indicated the tourism organizers they use, and they could indicate more than one type of organizer. The most commonly selected

were senior citizen clubs followed by parishes (see *Table 3*). The least frequent responses were related to international travel agencies. These findings may come as a surprise in light of the research, who most often indicate that the purpose of senior trips is passive rest, and least often active rest. On the other hand, seniors indicated the price of the trip as a key factor (more than 99% of indications), and senior clubs have a competitive offer in this regard. Moreover, senior clubs are places where mature people can find new inspirations, the joy of social life and the possibility of interesting meetings with peers. Shared experiences and adventures allow for group integration and strengthening bonds between senior club participants.

Table 3. Popularity of tourism organizers types among respondents

Tourism organizer	Number of indications	Percentage of the total number of indications	Percentage of respondents indicating organizer type
Local travel agency	156	16.17%	19.82%
Senior club	355	36.79%	45.11%
Parish/ pilgrimage office	275	28.50%	34.94%
Nationwide travel agency	151	15.65%	19.19%
International travel agency	28	2.90%	3.56%

Source: *own elaboration*

3.2. Preferences for tourism organizers and the income of seniors

The respondents indicated which class their income belonged to, with the lowest incomes assigned a rank of 1 (monthly per capita household income between PLN 0 and PLN 500) and the highest rank assigned a score of 8 (monthly per capita household income above PLN 3,500). *Table 4* shows the median income ranks separately for those using and not using the services of a given tourism organizer, as well as the p-values for the Mann-Whitney U test to assess whether there is a difference in rank distributions between those using and not using the services of a given organizer. The highest median income occurred among those using the services of nationwide travel agencies and parishes, while the lowest income was earned by those using the services of senior clubs. The results of Mann-Whitney U-tests indicate that in most cases (except for local and international travel agencies) there is a significant difference between the incomes of those using and not using the services of a given tourism organizer. In the case of national travel agencies and parishes, median incomes are significantly higher for those who use their services. In contrast, in the case of senior clubs, the incomes of those who use them are lower than those who do not. This may be due to a different offer (type of trip) or the different costs of a trip. It is also worth noting that among those who travel with local travel agencies or international travel agencies there are no seniors with the lowest income level. Among clients of local travel agencies there are also more seniors with higher incomes. The results presented support hypothesis H1 but do not seem to support H1a. Since it seems that the amount of income earned by the elderly significantly affects their travel preferences, this should be reflected in the decisions of tour operators, in terms of the offers they create.

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Table 4. Median ranks of income of those using (Yes) and not using the services (No) of a given tourism organizer, along with p-values for the Mann-Whitney U-test comparing these response distributions in the two groups

Tourism organizer	Median of income rank - No	Median of income rank - Yes	p value (Mann-Whitney U-test)
Local travel agency	5	5	0.810571
Senior club	6	4	0.000000
Parish/ pilgrimage office	5	6	0.000010
Nationwide travel agency	5	6	0.000000
International travel agency	5	5.5	0.220315

Source: *own elaboration*

In the case of national tourism senior citizens and pensioners are the most active group. It is of significant importance that an increase in the average income of the examined respondent has an influence not only on the tourist activity rate, but also on the tourist destination choice. It was found that the higher the income is, the more distant (also outside of Europe) destinations chosen by the respondents (Lubowiecki-Vikuk & Borzyszkowski, 2016). Large international travel agencies usually do not divide clients into seniors and non-seniors, and their offers include various forms of recreation: sightseeing tours and leisure combined with sightseeing, with the most popular so-called All-Inclusive formula. Due to their form, they are the most expensive forms of recreation, and therefore they are most popular among people with the highest income.

3.3. Preferences for tourism organizers and the gender of seniors

In many aspects of life, gender significantly influences decision-making. So, it seems reasonable to inspect whether it also affects the choice of tourism organizer. To judge this, the percentages of women and percentages of men using each type of tourism organizer were calculated (see Table 5). Only in the case of senior citizen clubs was there a significant difference between these percentages ($p=0.0000$). Women are significantly more likely to choose this type of organizer. This may be due to the fact that women, for whom a sense of security is very important, prefer to take advantage of offers, together with people they already know well and with an organizer in whom they have a lot of trust. Regarding a range of physical threats, women were more likely to express “great fear” than men. For instance, an American study showed that both women and men feel unsafe when travelling alone and experience, for example, car problems on the side of the road. However, many more women (66%) responded this way compared to men (33%) (F. farahandfarah.com).

Table 5. Percentage of women and men using different types of tourism organizers

Tourism organizer	Percentage among women	Percentage among men
Local travel agency	19.81%	19.84%
Senior club	51.21%	32.14%
Parish/ pilgrimage office	34.14%	34.52%
Nationwide travel agency	17.94%	21.83%
International travel agency	4.3%	1.98%
Number of observations	535	252

Source: *own elaboration*

3.4. Preferences for tourism organizers and the age of seniors

As with income, age ranges were also assigned ranks. Age in the 55-60 range was assigned a rank of 1, age in the 61-70 range was assigned a rank of 2, age in the 71-80 range was assigned a rank of 3, age in the 81-90 range was assigned a rank of 4, and a rank of 5 was assigned to those over 90. In order to check whether age influences the choice of tourism organizer, the first step was to calculate the percentages of people in a given age group using the services of an organizer of a given type (the number of users who are in a given age group divided by the total number of people in that age group). In doing so, it is important to note the very small size of groups 4 and 5 (15 and 14 people, respectively). The results shown in *Table 6* suggest that the older someone is, the more often they use travel services offered by senior clubs and parishes, while the percentage of people using local and nationwide travel agencies decreases with age.

Table 6. Percentage of indications of a particular type of organizer among people of a specified age rank

Tourism organizer	Age [rank]				
	1	2	3	4	5
Local travel agency	27.42%	19.85%	17.89%	6.67%	0.00%
Senior club	9.68%	45.88%	55.69%	93.33%	100.00%
Parish/ pilgrimage office	33.87%	34.28%	35.77%	40.00%	42.86%
Nationwide travel agency	24.19%	20.10%	17.48%	0.00%	0.00%
International travel agency	8.87%	1.55%	2.03%	40.00%	0.00%
Number of observations	124	246	388	15	14

Source: *own elaboration*

Mann-Whitney U-tests showed that there were significant differences in the age distributions of those using and not using their services for local travel agencies, senior clubs and nationwide travel agencies (p-values were 0.017; 0.000; 0.030, respectively). It is possible that older people place more trust in parishes and senior citizen clubs they know, rather than in travel agencies, whose operation is entirely based on the organization of tourist events. The activities of parishes are also related to the religious aspect, while senior clubs provide integration and various forms of tourist recreational and also intellectual activities. This creates bonds between members of these units, which further results in a desire to spend time together, with people one knows.

The results presented in this and the previous sections partially support hypothesis H3. In the case of most tourism organizers, their choice is not related to gender, while it is to some extent related to the age of the respondents.

3.5. Preferences for tourism organizers and the education level of seniors

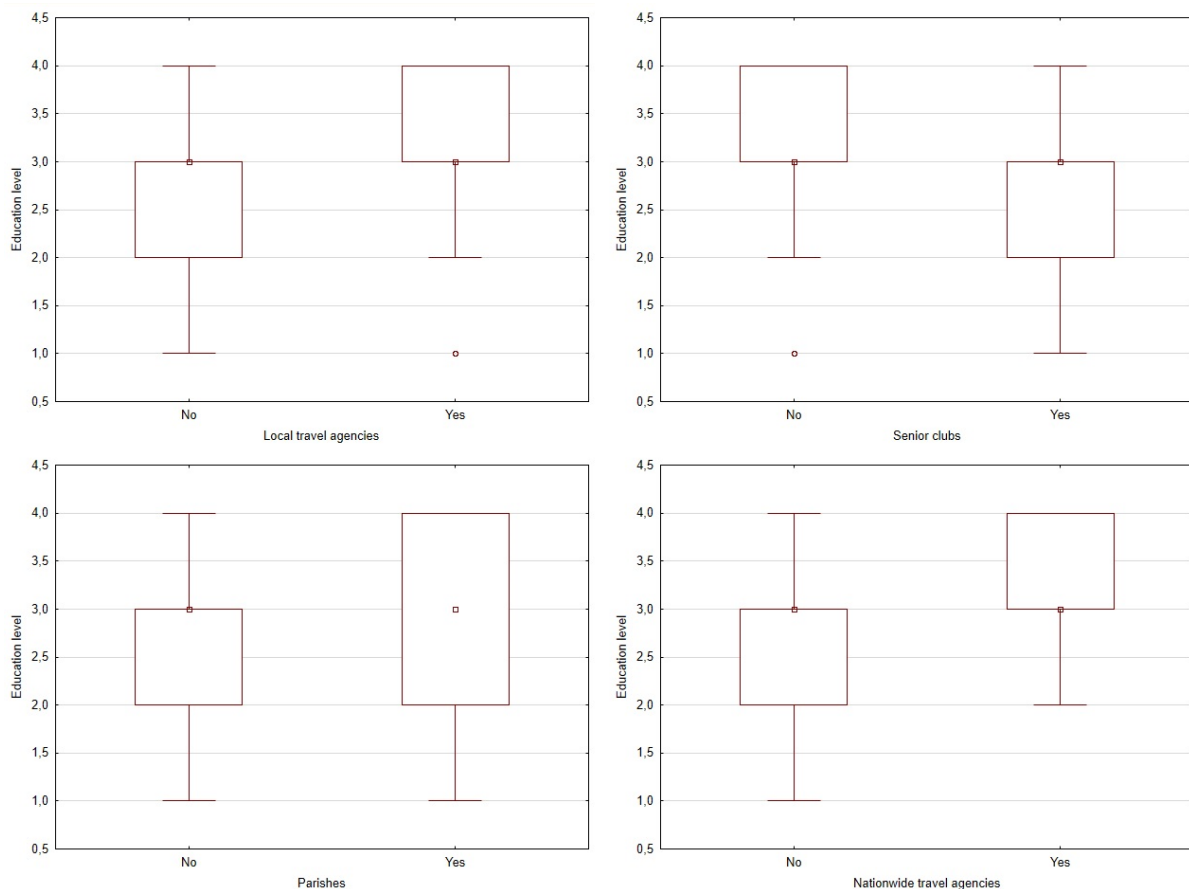
In order to determine the influence of education level on the choice of tourism organizer, first the education levels were assigned ranks - the lowest to primary education, the highest to higher education, and then the percentage of people with a given level of education declared using a given operator was calculated (see *Table 7*). In the case of operators who dedicate their activities to organizing tourist events, the higher the education of the senior, the greater the demand for their services. The opposite is true for senior clubs, where the highest demand was recorded among those with the lowest level of education. The distributions of education levels differ between those using and not using the services of a particular type of tour operator, as

can also be seen in *Chart 2*. In the case of local travel agencies, senior citizen clubs, nationwide travel agencies and international travel agencies, this is confirmed by the results of the Mann-Whitney U-test (p-values equal 0.000; 0.000; 0.000; 0.000, respectively). In the case of parishes, the p-value of this test (0.127) does not allow us to believe that the distribution of education is shifted relative to each other. To a large extent, the results obtained indicate that the level of education influences the choice of tourism organizer. This can be explained by the fact that better educated people to a higher degree are ready to explore the world. Less educated people may be afraid to go without such direct care, they fear the unknown, and feel worse in the company of strangers or only a small group of acquaintances (Berbeka et al., 2021).

Table 7. Percentage of indications of a particular type of organizer among people with a certain educational rank

Tourism organizer	Education level [rank]			
	1	2	3	4
Local travel agency	4.35%	6.04%	22.43%	28.77%
Senior club	78.26%	51.10%	46.49%	33.96%
Parish/ pilgrimage office	43.48%	34.62%	29.73%	43.40%
Nationwide travel agency	0.00%	3.30%	20.81%	32.08%
International travel agency	0.00%	0.00%	3.78%	6.60%
Number of observations	23	182	370	212

Source: *own elaboration*. Rank 1 – primary education, rank 2 – vocational education, rank 3 secondary education, rank 4 – higher education



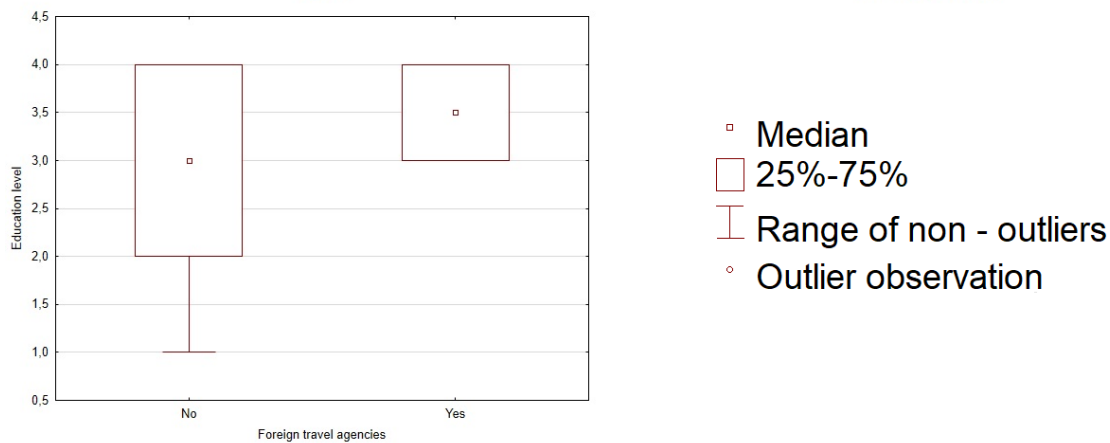


Chart 2. Box plot for education levels among seniors using the services (Yes) and not using (No) the services of the specified tourism organizer

Source: *own elaboration*

3.6. Preferences for tourism organizers and the family situation of seniors

Tourism organizers, when developing tourism offers for seniors, analyze their family situation, which results in the launch of products dedicated to seniors who function alone as well as those who travel with their families. The elderly also run multi-generational households, which may be related to vacations with grandchildren.

Among those without a partner (singles or widowers), senior clubs are the most common choice, while those in relationships most often report going out of parish (see *Table 8*). The same is true for household structure. Those living alone (whether they have close family or not) most often choose trips with senior citizen clubs, while those living with family most often choose trips organized by parishes (see *Table 9*). Chi-square tests of independence show that marital status distributions differ between users and non-users of senior clubs ($p=0.000$), parishes ($p=0.000$), nationwide travel agencies ($p=0.000$), international travel agencies ($p=0.000$), and household structure distributions differ between users and non-users of local travel agencies ($p=0.000$), senior clubs ($p=0.000$) and parishes ($p=0.000$). Thus, it seems that marital status combined with household structure significantly influences the choice of tourism organizer, indicating the validity of hypothesis H2. This preference may be due to the fact that almost 40% of people over the age of 60 do not want to travel without the company of relatives and friends (Berberka et al., 2021).

Table 8. Percentage of indications of a particular type of organizer among people with a specified marital status

Tourism organizer	Marital status		
	Single	Married/in relationship	Widow/widower
Local travel agency	22.50%	22.10%	14.80%
Senior club	61.25%	28.01%	71.20%
Parish/ pilgrimage office	12.50%	37.64%	37.20%
Nationwide travel agency	35.00%	19.91%	12.80%
International travel agency	12.50%	2.63%	2.40%
Number of observations	80	457	250

Source: *own elaboration*

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Table 9. Percentage of indications of a particular type of organizer among people with a specified household structure

Tourism organizer	Family situation/Household structure		
	Single and living alone	With family but living alone	Living with family
Local travel agency	25.48%	5.56%	21.07%
Senior club	61.15%	78.70%	33.33%
Parish/ pilgrimage office	21.66%	25.93%	40.80%
Nationwide travel agency	22.93%	19.44%	18.01%
International travel agency	6.37%	2.78%	2.87%
Number of observations	157	108	522

Source: *own elaboration*

3.7. Preferences for tourism organizers and the professional activity of seniors

With increasing life expectancy and longer periods of remaining healthy, it is increasingly common to find seniors who are professionally active, which may affect personal decisions related to tourism activities. Working people are increasing their income, but their leisure time devoted to non-work activities is limited, which may affect their preference for tourism organizers. The study distinguished three groups by occupational activity: 1- working professionally (full-time/part-time or casual), 2 - being a pensioner but still working, 3 - not working. *Table 10* shows the percentage of seniors with a given work situation who indicated that they use a specific organizer. Among non-retired seniors who remain active (group 1), nationwide travel agencies are the most common choice, and trips with a parish are slightly less common. By contrast, among working people who are simultaneously retired/retired and among not working (groups 2 and 3), the most popular organizers are senior clubs (first place) and parishes. In order to determine whether work activity can be thought to influence organizer choice, chi-square tests of independence were conducted. Based on these, it was evaluated whether the distributions of responses of those choosing and not choosing a particular organizer differ. These tests showed significant differences in the distributions of responses when choosing local travel agencies ($p=0.050$), senior citizen clubs ($p=0.000$), nationwide travel agencies ($p=0.000$) and foreign travel agencies ($p=0.000$). Only in the case of parishes, the use of their services is not related to the senior citizen's professional activity ($p=0.395$).

Table 10. Percentage of indications of a particular type of organizer among people with a specified work situation

Tourism organizer	Professional activity		
	1	2	3
Local travel agency	28,18%	20,71%	17,90%
Senior club	7,27%	46,75%	51,23%
Parish/ pilgrimage office	39,09%	39,05%	34,16%
Nationwide travel agency	40,00%	20,12%	15,02%
International travel agency	10,00%	4,73%	1,85%
Number of observations	110	169	486

Source: *own elaboration*. 1- working professionally (full-time/part-time or casual), 2 - being a pensioner but still working, 3 - not working.

The choice of tourism organizers, in the case of working people, may be due to the persuasion of colleagues, who are usually younger people and who use foreign or national travel agencies, when deciding on a tourist trip. It can also be related to income, as well as due to the convenience of travel dates. Holding a professional job makes it harder to get a vacation at any time, and organized agencies offer a much wider range of dates than senior citizen clubs or parishes.

3.8. Logit models of preferences towards specific tourism organizers

In order to determine the direction of influence of the various variables, logit models were estimated in which the dependent variables were responses to the question of whether or not a person uses a particular organizer. As a result of these calculations, the following conclusions were made (a significance level of 0.05 was assumed):

- 1) As education level increases, income decreases, the likelihood of travelling with a local travel agency increases. Compared to those living with family, those living alone without family are more likely to travel with a local travel agency, while being a person living alone with family decreases the likelihood of travelling with that provider.
- 2) With higher age, the likelihood of using senior clubs increases. Being a woman and also a person without a spouse significantly increases the probability of using senior citizen clubs. Living alone despite having a family also increases this probability. On the other hand, being a working person (not retired) significantly reduces the probability of going with a senior club.
- 3) Higher income increases the likelihood of going on a trip with a parish or pilgrimage agency. Being a widow/widower also increases the chance. On the other hand, people living alone are less likely to go on a trip with this organizer compared to those living with a family.
- 4) The higher the income, age and education level, the higher the probability of going with nationwide travel agency. Being a working person (retired or not) also increases this probability. Compared to those living with family, people who are single but have family are more likely to go on a trip with nationwide travel agency.
- 5) As age and education level increases, chances of going on a trip with an international travel agency also increase. The likelihood is also increased by being a working single and a woman.

Conclusion

The findings showed the existence of relationships between the choice of tourism organizer and some of the variables selected earlier. As a result of the analysis of the survey data from 787 seniors, hypothesis H1 about the influence of income on the choice of tourism organizer was partially confirmed, while hypothesis H1a was rejected. There is no proof that seniors with higher income choose professional tourism organizers more often than seniors with lower income. The validity of hypothesis H2 was confirmed. The results clearly indicate that family situation (marital status and household structure) influence which tour operator seniors will travel with. Hypothesis H3 was only partially supported. Gender does not seem to influence the organizer choice in case of most types of organizers, while age is more probable to have some effect of that choice.

The findings of this study contribute to the growing body of literature on senior tourism, particularly regarding the factors influencing their travel decisions. While previous research has explored various aspects such as travel motivations, destination preferences, and perceived

barriers (e.g., Hsu & Chen, 2010; Pizam & Podolsky, 2001; Lewicki & Florek, 2024), this study delves deeper into the specific choices seniors make regarding their travel organizers. The emphasis on family situation as a key determinant aligns with existing research that highlights the significance of social and familial relationships in the travel behaviors of older adults (e.g., La Ferla et al., 2015). This aligns with the concept of "social tourism" (McCabe & Qiao, 2020), where travel is intertwined with social interaction and community engagement. The preference for senior clubs among older individuals and those with lower incomes is unsurprising. As noted by Pizam and Podolsky (2001), affordability is a key consideration for seniors. Senior clubs often offer competitive pricing and a sense of community, providing social interaction and a familiar environment, which resonates particularly with those living alone or with limited social networks. On the other hand, the study also reveals nuances not previously emphasized. The lack of a significant income effect on the choice of professional tour operators challenges the assumption that higher-income seniors would consistently opt for more specialized and expensive travel arrangements. This finding suggests that other factors, such as perceived value, trust, and personal preferences, may play a more crucial role in their decision-making process. As often in studies of this type, the problem of interdependence of explanatory variables arises. This is because the additionally performed calculations show that almost all explanatory variables are interrelated (only the relationship between gender and professional activity was not found). This can cause difficulties in interpreting the obtained results. The high degree of interdependence among the explanatory variables is a limitation of the study because it presents a challenge in isolating the unique influence of each factor. This interdependency necessitates careful consideration and interpretation of the results, as the observed effects may be confounded by the interplay of multiple variables. Future research should consider employing more sophisticated statistical techniques, such as structural equation modeling, to disentangle these complex relationships and provide a more nuanced understanding of the underlying mechanisms. Furthermore, the study was conducted only among seniors residing in Lower Silesia region, which does not guarantee the representativeness of the results for the entire country.

The findings have significant implications for travel providers and policymakers. Travel agencies can leverage these insights to tailor their marketing strategies and service offerings to specific segments of the senior market. For example, agencies targeting higher-income seniors may focus on personalized experiences and exclusive destinations, while those targeting seniors with lower incomes may emphasize affordability and social interaction. Furthermore, the findings highlight the importance of community-based tourism initiatives, such as those offered by senior clubs and parishes. These organizations play a crucial role in providing accessible and affordable travel options for seniors while also fostering social inclusion and community engagement.

The future of senior tourism may depend on effective communication from travel agencies and the benefits that seniors will receive as a result of participating in this type of activity. Awareness of the possibility of improving mental and physical health through active participation in tourist trips is getting better. The numerous senior clubs and Universities of the Third Age that are emerging have a positive impact on this type of behavior. Balderas-Cejudo et al. (2016) assume that in the future seniors will be more aware of what they want, which will increase their expectations towards the tourism industry. They will require personalized holiday offers from tour operators, which will result in an increase in, for example, exotic offers. The needs of the new generation of seniors, people born in the second half of the 20th century, may be created by additional stimuli provided by communities operating on the internet. This type of behavior will encourage continuous analysis of tourist products and new attractions.

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Appendix

Appendix I List of survey questions

Gender

- Female
- Male

Age (years)

- 55-60
- 61-70
- 71-80
- 81-90
- over 91 years

Level of education

- Incomplete primary/primary education
- Vocational education
- Secondary education
- Higher education

Marital status

- Married
- Widower/widower
- Single

Please specify your current professional status. Do you work ?

- Yes, I work professionally
- Yes, I am retired, but I still work
- I don't work

What is your household structure?

- I am a single person
- I am a single person (I have a family that lives separately)
- I live with my family

What is your monthly household income per capita?

- 0-500 PLN
- 501-1000 PLN
- 1001-1500 PLN
- 1501-2000 PLN
- 2001-2500 PLN
- 2501-3000 PLN
- 3001-3500 PLN
- at least 3501 PLN

Do you participate in organized tourist events?

- Yes
- No

Do you use the tourist offer presented by:

- Local travel agencies
- Senior clubs
- Parishes
- National travel agencies
- Foreign travel agencies