
Safe Senior Citizen Travel and The Aging Travel Population

Doctor Peter Tarlow

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By Doctor Peter Tarlow¹

Senior citizen travel is not a new phenomenon. In fact the Book of Genesis speaks of it as early as in the Abraham stories. Chapter 12 of Genesis begins with God's commanding Abraham with the words: "lech lchah". An expression almost impossible to translate and loosely meaning: "Go forth for your own sake and for that of others...." Although Biblical scholars may argue about the meaning of the imperative "lech" (go) along side of the second person masculine dative pronoun, "l'chah", tourism specialists understand that it took an act of God to get a 75-year old man to begin the difficult trek across the desert from Haran to Israel (then called Canaan). For many millennia afterwards, travel had two distinct distinctions (1) it was both arduous and dangerous and (2) the elderly traveled the least possible. Leisure travel simply was too physically trying and for all intensive purposes was reserved for the strong, the adventurous or the crazy.

Tarlow notes in *Tourism in Turbulent Times* "Indeed, the English word "travel" is derived from the French word "travail" (work) and which in turn was derived from the Latin word for "pitchfork." Travel, prior to WWII, was both dangerous and arduous. Post World War II society saw the development of leisure tourism as a modern industry. This modernity was not only historical in nature but also sociological." (Tarlow, 2006). Perhaps the Italian author Umberto Eco states it best when he writes: "Insecurity is a key word:...In the Middle Ages a

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wanderer in the woods at night saw them peopled with maleficent presences; one did not lightly venture beyond town...This condition is close to that of the white middle-class inhabitant of New York, who doesn't set foot in Central Park after five in the afternoon, or who makes sure not to get off the subway in Harlem..."(Eco: 79)²

There were exceptions to this norm. For example, there were always people who needed to travel due to what we would call today refugee status. These were people who left their homes due to political, economic, or climatic necessity. Thus as far back as in early Biblical literature we read that both Abraham and Joseph's sons went to Egypt to buy grain during times of famine in Israel. Those who traveled for reasons of business and commerce were another exception. From time immemorial caravan travel was a major part of Middle Eastern commerce. May millennia later we read about Europe's ancient fairs and markets that attracted commerce from across the continent. Finally we read about European exploration (also a form of exploitation) in which Europeans came to the Americas for purposes of plunder and enslavement. In all of these cases, travel was arduous and limited only to those who had the daring and health to attempt such a dangerous experience.

In the post World War II era tourism changed. Resort hotels such as those in New York's Catskill Mountains became havens for an emerging middle class that sought "refuge" from the daily drudgery of big city life. These hotels were aimed at mass middle class tourism, and were far beyond anything that earlier writers might have imagined. Thus early critics of tourism such as Thorstein Veblen (*The Theory of the Leisure Class*) simply could not have imagined a world in which members of the downtrodden "proletariat" would become the guest rather than the servant. The all-inclusive hotel was soon challenged by both the cruise industry and the airline industry. Travel was no longer a burden to be borne but rather the trip became part of the overall travel experience. It is into this world that many of today's senior citizens were born.

² Eco, U. (1983) *Travels in Hyperreality*, San Diego, CA, JHarcourt Brace & Com.

Before proceeding further, we must make one last detour. It is incumbent that we define what we mean by senior citizen. This definition is not as easy to come by as we might first expect. Thus *the Legal Free Dictionary* notes: “*Elderly persons, usually more than sixty or sixty-five years of age. People in the United States who are more than sixty years of age are commonly referred to as senior citizens or seniors. These terms refer to people whose stage in life is generally called old age, though there is no precise way to identify the final stage of a normal life span. People are said to be senior citizens when they reach the age of sixty or sixty-five because those are the ages at which most people retire from the workforce.*” <http://legal-dictionary.thefreedictionary.com/Senior+Citizens> (November 2, 2012). The American Association of Retired Persons, however, defines a senior citizen as someone over 50 years of age. The National Cancer Association for both North America and Europe merely breaks down ages by decades of age, that is to say, people who are 50-59, 60-69, etc. The bottom line is that there are no precise sociological standards for when one particular age group ends and another begins. For purposes of this article then, the author has created the following senior citizen travel age groups and within these groups he defines the following:

| Name | Years | Characteristics |
|----------------------------|-------|--|
| Early old | 50-65 | May or may not be retired Tend to be finishing raising family Tend to worry large expenses such as university education |
| Just retired/the young old | 65-75 | Children are now grown, Tend to have expendable income Tend to travel both for enjoyment and to see family and friends Realize that they may soon no longer be well enough to travel easily |
| The old elderly | 75+ | Are more fragile Tend to worry about future Easier to pay for loved ones to come to them, then to travel |

This chart, however, will vary on both a person-by-person basis and also on a national or cultural basis. For example, those cultures or nations that have a sophisticated social safety net will have less economic anxiety among its senior citizens, especially in regards to travel. Not all is certain even in these nations that offer some form of universal health care. With the entrance of the baby-boom population (those born between 1946-1960) into the world of retiree travel, national medical services under extreme economic duress, and government retirement plans facing potential bankruptcies partially due to issues of longevity, new economic uncertainties have entered into the equation. At the time of this writing it is not known how long these programs will exist or what modifications may be made to them.

In the more developed first world nations, the senior citizen market is one of tourism's major growth areas. The reasons for this growth are numerous. Furthermore, it is these countries that provide the bulk of international leisure tourism. Thus, less developed countries may have a more static senior citizen population, but their tourism is dependent on foreign visitations from the developed world.

Firstly life expectancy has continued to increase. The following chart reveals the life expectancy by nation or territory for the 40 top nations in longevity:

Life expectancy at birth (years)

| Rank | state/territory | Overall | Male | Female |
|------|--|---------|------|--------|
| 1 | Japan | 82.7 | 79.0 | 86.1 |
| 2 | Hong Kong | 82.2 | 79.4 | 85.1 |
| 3 | Israel | 82.0 | 80.0 | 84.0 |
| 4 | Italy | 82.0 | 79.4 | 84.5 |
| 5 | Iceland | 81.8 | 80.2 | 83.3 |
| 6 | Australia | 81.2 | 78.9 | 83.6 |
| 7 | Singapore | 81.0 | 79.0 | 83.0 |
| 8 | Spain | 80.9 | 77.7 | 84.2 |
| 9 | Sweden | 80.9 | 78.7 | 83.0 |
| 10 | Macau | 80.7 | 78.5 | 82.8 |
| 11 | France (metropolitan) | 80.7 | 77.1 | 84.1 |
| 12 | Canada | 80.7 | 78.3 | 82.9 |
| 13 | New Zealand | 80.2 | 78.2 | 82.2 |
| 14 | Norway | 80.2 | 77.8 | 82.5 |
| 15 | United Kingdom | 80.1 | 78.1 | 82.1 |
| 16 | Austria | 79.8 | 76.9 | 82.6 |
| 17 | Netherlands | 79.8 | 77.5 | 81.9 |
| 18 | Martinique (France) | 79.5 | 76.5 | 82.3 |
| 19 | Greece | 79.5 | 77.1 | 81.9 |
| 20 | Belgium | 79.4 | 76.5 | 82.3 |
| 21 | Malta | 79.4 | 77.3 | 81.3 |
| 22 | Germany | 79.4 | 76.5 | 82.1 |
| 23 | U.S. Virgin Islands (US) | 79.4 | 75.5 | 83.3 |
| 24 | Finland | 79.3 | 76.1 | 82.4 |
| 25 | Guadeloupe (France) | 79.2 | 76.0 | 82.2 |
| 26 | Channel Islands (Jersey and Guernsey) (UK) | 79.0 | 76.6 | 81.5 |
| 27 | Cyprus | 79.0 | 76.5 | 81.6 |
| 28 | Ireland | 78.9 | 76.5 | 81.3 |
| 29 | Costa Rica | 78.8 | 76.5 | 81.2 |
| 30 | Puerto Rico (US) | 78.7 | 74.7 | 82.7 |
| 31 | Luxembourg | 78.7 | 75.7 | 81.6 |
| 32 | United Arab Emirates | 78.7 | 77.2 | 81.5 |
| 33 | South Korea | 78.6 | 75.0 | 82.2 |
| 34 | Chile | 78.6 | 75.5 | 81.5 |
| 35 | Denmark | 78.3 | 76.0 | 80.6 |
| 36 | Cuba | 78.3 | 76.2 | 80.4 |
| 37 | United States | 78.2 | 75.6 | 80.8 |
| 38 | Portugal | 78.1 | 75.0 | 81.2 |
| 39 | Slovenia | 77.9 | 74.1 | 81.5 |
| 40 | Kuwait | 77.6 | 76.0 | 79.9 |

The chart should be read carefully. Not all of these nations contribute large numbers to tourism and each nation is judged as a whole rather than by internal groupings. Furthermore, tourism is dependent on economic prosperity, thus a small and poor nation such as Greece or Macau may rank higher than places such as the United States and South Korea, but these nations will have a lesser impact on tourism. Finally the total difference in years between the first ranked nation, Japan, and number 40, Kuwait is only 5.1 years of life, indicating that there is not a wide variation between these rankings.

Secondly, and perhaps more importantly many people are not only living longer, but their lives are healthier. This double increase means that the senior citizen population is not only greater, but that its physical ability to travel has not diminished to the extent that it did in other historic periods.

Thirdly, due to population dispersion over the last half century, especially in the developed world, which produces the great majority of leisure travelers, travel is not as foreboding as it once was. In the larger and more developed parts of the world, it is not uncommon for families to live great distances from each other and these distances have resulted in habitual travel, especially around holiday periods when families tend to gather together.

Fourthly, senior citizens, especially those born after 1946, have been traveling since the time that they were university students some 50 or more years ago. Thus, someone who graduated high school in 1964 and has now reached retirement age in both the USA and Europe may well have started to travel in the mid 60s. It was during this period that mass tourism by young adults began, with thousands of people who were young in the 1960s backpacking across both Europe and North America. These people have been traveling ever since, and find travel to be almost second nature. They are not afraid of adventure travel, or of dealing with cultural or language problems.

Fifthly, travel has come to be seen as a right rather than as a luxury by many in the more developed world. These are the people who grew up with everything from the all-inclusive cruise to the travel channel on television. Rather than seeing an airplane voyage as an exotic experience, one in which a person might be in awe, the modern senior citizen tends to see airplane and sea voyages as just another part of everyday life.

Sixthly. Women have gone from principally being homemakers to people employed outside of the home. Travel for these people is harder but they have in many cases the added resource of parents who are both economically and physically well enough to travel to extend a helping hand. Not only do we then see the phenomenon of parents traveling to visit their children for their own sake, but also coming to care for grandchildren and therefore aid their own children. A variation of this trend is the grandparent-grandchild(ren) vacation. In this case the grandparent not only provides a vacation for his/her grandchild(ren), but also provides much needed moments of tranquility for the grandchild's parent or grandparent's child.

We can then summarize the senior citizen impact on tourism by stating:

With the first wave of baby boomers approaching retirement age in the near future, the senior market will continue to be one of the fastest growing areas of tourism. From a tourism perspective this market is really three markets, what we may call the "young seniors," the "middle seniors," and the "older seniors". Young seniors are people born between the years 1946-1960. Although many of these people are not yet retired, most will soon be. Many of these people have now paid off their mortgage and see their children as self-sufficient. Because they now have added expendable income, less home responsibilities, and relatively good health, they are prime candidates to travel. The middle senior market is generally considered people who were born between the years 1930-1946. These are the pre baby-boomers. Most of these people are now retired, tend to spend a greater amount of time visiting family and friends, have slightly higher medical costs, but still desire to travel. This group especially cares about being protected and desires visible security and safety measures. The old seniors are those people born before 1930. Many of these people are less likely to travel, and when they do travel often seek both security and personalized service. Despite the fact that this group has three sub-groupings they share enough common characteristics to be seen as a single cohort. Although much of this month's Tourism Tidbits uses US data, the general trends toward increased senior travel and a strong senior markets hold true for most developed and many developing nations.

Although data are not always available or reliable the following data about the United States can serve as an example of other developed-tourism producing nations.

- 1) As it is in much of the developed world, the “young senior market” is the largest and wealthiest niche market is the USA. It is estimated that it comprises some 78 million people and over the next 9 years it will have a per year 3.5% increase of over 60 year old travelers. These people also are expected to inherit a great deal of money. In 1990 it is estimated that they received over US \$11 billion dollars while by the year 2015 they will have inherited approximately US\$340 billion dollars. While these figures refer to the United States the economic picture is approximately the same (adjusting to size of country) for the other developed nations and many of the developing nations. Tourism officials would also do well to remember that senior citizens now live longer than did their parents, tend to be more active and travel more. By 2015 they will control a large percentage of the world’s assets and will have a tendency to both spend more and to demand more.

- 2) Seniors are not only the developed world’s wealthiest group they are also its most demanding. The parents of today’s upcoming senior citizens tended to spoil them as children. This means that senior citizens are not afraid to demand what they want and complain until they get it. Especially the younger seniors come out of an age of political activism. Those organizations, businesses and institutions that provide good customer service have a great opportunity to thrive. Those that do not may face economic destruction and multiple lawsuits. This principle is true not only for businesses but also for governmental agencies.

- 3) Seniors tend to show higher levels of frustration. This frustration manifests itself in lack of patience, refusal to read small print, and almost zero tolerance for poor service. Tourism locales that wish to capture the senior market need to review not only their physical structures (are they accessible to everyone?) but also the size of print that they

use in information brochures and signage and the level of customer service and visitor protection offered.

- 4) Smart tourism bureaus and businesses know that this is the time to develop a senior task force. This tourism senior task force should keep abreast of the newest travel trends and demographic changes. For example, many tourism professionals are under the mistaken notion that the trend from the cold states to the warmer states will continue well into the future. Recent data however suggests that there is now a reverse flow as the aging seniors seek to be closer to children, family and friends. This reverse migration now means that those tourism entities located in colder climates will have many new business opportunities. Your senior tourism taskforce then should be composed of a wide ranging of specialists, from a marketing expert, to a tourism security expert, from a health expert to food safety and food diet experts, from a transportation specialist to a representative of the hotel and restaurant industries.

- 5) The lack of good airline service and customer service has become a major difficulty for the senior tourism industry. Many airlines have switched to smaller and less comfortable aircraft. The trend toward regional jet commuter planes, along with increased security hassles at airports, has made travel especially hard on senior travelers. Many of these potential travelers are now shying away from air travel and long range travel and instead seeking travel opportunities closer to home. Regional marketing and the use of city personnel as marketing agents may pay off in increased tax revenue and new business opportunities.

This sociological profile points to the fact that tourism surety (tourism security + safety) is important to senior travelers. As we age we tend to become more cautious in our travel habits and demands. Especially in an age of terrorism and in places of high crime, seniors will demand good security. Those cities that have developed TOPPs (tourism oriented

policing/protection services) units will have an added marketing advantage. Those cities that have not established such units may find that both their citizens and business people may ask some very hard questions as these locales begin to lose travel and tourism market share.

Senior citizens comprise a major portion (and with the developed-tourism producing nations, especially Japan, China, and Europe) facing an evermore-aging population this trend will grow in the foreseeable future

Senior citizens of course have many of the same concerns as other tourists and visitors. No one, no matter what his or her age, wants to be robbed, no one wants to become the victim of a scam; no one wants to suffer the indignities and fear of a hotel room invasion. These are universal concerns, but as people age their ability to tolerate risk lessens. Due to issues of aging, a tourism market that seeks senior citizen tourism needs to spend special focus on physical issues as:

- a. Health issues
- b. Sensory impairment
- c. Insurance issues
- d. Transportation issues

These physical issues do not, however, stand alone. Because older visitors often have outlived their spouses or travel companions tourism surety issues also involve a wide range of psychological challenges that while not unique to the senior citizen traveler are heightened in this age group. Among these psychological travel security issues are:

1. Issues of loneliness and personal loss
2. Travel due to grief leading to depression
3. Travel due to personal loss
4. Fears of illness

Although it is not the tourism security professional's responsibility to be a travel psychologist, these emotional issues may quickly turn into secondary surety issues manifested by alcoholism, higher than normal risk taking, and even becoming potential suicide victims.

Senior citizens are also plagued by other crimes. These people are often more trusting than the average visitor and therefore have high rates of being victims of con artists and petty thieves. Many thieves believe see the senior citizen as less physically capable of protecting him or herself and therefore see them as easy targets. This is especially true of those seniors who tend to carry large amounts of cash.

Senior citizens are not only short term, but also long term tourists. Because they have more free time, many seniors seek retirement locations. In these locations they are midway between being a visitor and being a tourist. These extended stays mean that they are often in places that do not provide added tourism security. Seniors citizens then become victims of gangs, local robberies and crimes against both their person and property.

Still another area of concern is the senior citizen and cruises. Although the cruise industry caters to many different types of travelers, there can be little doubt that seniors comprise one of the major cruise markets. Cruises have several advantages, they are hotels that travel, thus the senior does not have to travel from place to place, cruise line staffs are often attentive and willing to tolerate a traveler's particular needs, and cruise lines allow the elderly traveler to dress up. While dressing in fine haberdashery is often not important to younger travelers, older travelers, especially women travelers like to use their best clothing and often their jewelry. This means that these people are not only sitting security targets, but often it is easy to track down where they live and their homes may be unattended while they are on their cruise.

Theories of tourism security:

The senior traveler is not totally different from other travelers/tourists. In the section we look at the key points of tourism security and then in the next section we apply these concepts to the particular needs of the senior traveler.

Issues of Cruise Security and Senior Citizen Safety

Tourism scholars and scientists have long realized that tourism security, sometimes called “tourism well-being, is not an easy topic to define. Often the need to take care of visitors is called “tourism surety”, which is the point that centralizes the interrelationship between safety, security, economics and reputation. All four of these subthemes become part of the tourism surety system and interact with each other.

In the world of tourism, we often define security as protection against a person or thing that seeks to do another harm. On the other hand, we may define safety as protecting people against unintended consequences of an involuntary nature. In the case of senior citizen travel both are essential. It is not clear if senior citizens have greater safety problems than do other groups. Although we all become more susceptible to illness and physical injuries as we age, we also become more cautious. Senior citizens are less likely to take risks that may result in bodily harm. Furthermore we need to question all medical statistics in that senior citizens are more likely to visit a doctor in case of illness than are younger people. Doctor visitation, however, should not be confused with the need for medical attention as many younger people may need the attention but simply choose to ignore medical realities.

As in all forms of tourism and travel in reality there is no such thing as total travel (tourism) security/safety. No person or agency can ever guarantee one hundred percent security. This is another reason why the term "surety" (a term borrowed from the insurance industry) is now used. Surety refers to a lowering of the probability that a negative event will occur. Surety does not promise perfection, but rather improvement and takes into account that to live is to risk. Because few people work according to strict academic guidelines, this chapter uses the terms: surety, security and safety interchangeably.

The Component Parts of Tourism Surety:

Students of tourism surety/security have classically divided the field of tourism surety into six component parts or challenges. These challenges are:

Traveler Protection. From the perspective of senior citizen travel, this is clearly the most important component. As noted above, seniors are subjected to a variety of possible crimes and scams that are used to prey upon them. To further complicate the issue, many seniors have some memory loss, and therefore descriptions to police (almost never accurate under the best of circumstances) become difficult to obtain. Many seniors also live with the fear of retaliations and therefore prefer to maintain a code of silence rather than fear being harmed again or having a loved one harmed. When senior citizen issues are combined with the normal state of tourism anomy the situation can become highly challenging to tourism surety professionals.

Seniors are often in a state on anomie. If to travel is to be confused, to travel as a mature person can be even more confusing. There are many reasons for this anomic state. For example a person who has just made a long international voyage may have crossed multiple time zones, may have slept poorly or not at all during the trip and may well be protein deprived. Often travelers simply ache from cramped quarters. Travelers may not know the local language or may not be aware of local customs, such as who to tip or how much. Many travelers may not understand the local currency or be aware of what a particular coin or bill is worth in their own currency. David Emile Durkheim first noted and identified this state of disorientation. Durkheim (**date**) called this disoriented state "anomie." Anomic travelers are not only liable to make silly travel mistakes, to let down their guard, or simply to be careless, but those who would prey on them are well aware of this state. For example, go to any baggage claim area at an airport. Most travelers are interested in looking for their bags on the conveyor belt rather than watching the bags that have already come off the convey belt. Taking a vacationer's bag either at check-in or as the bags leave the conveyor belt is a simple matter for most thieves. Another form of anomie is the passenger who is taken for a "ride" by a dishonest cab driver. Dishonest cab drivers know that the visitor does not know the least expensive and most efficient way to travel around the city. Simply by making a wrong turn or choosing a less efficient route, cab drivers can create large aggregate profits while never having to worry about committing a single crime that may land them a fine or worse.

Change of personality while traveling. Most seniors do not abuse staff members from the criminal perspective, but can be highly demanding and quick to humiliate. It is important to

remember that we do not change our character as we age; instead we tend to be who we are but even more so. Thus a bad person in his/her youth does not transition into a good person. Mean young people are often mean older people, and people who have sexual deviations often maintain those deviant qualities in latter life.

Lack of common sense and loss of inhibitions:

Seniors may when traveling do “strange things”. These can range from alcoholism to sexual deviance. The Colombian writer: Gabriel Garcia Marquez, who died of dementia, noted this tendency in his work entitled “*Memoroa de mis putas tristes*”. In the novel the man who sought the prostitute was rewarding himself for having turned 90!

Economic/Reputational Protection. Senior citizens can add a great deal to a locale’s economy. Not only have they paid off their most pressing expenses such as their children’s university and home mortgages, but also they are often willing to take grandparent/grandchild vacations. These vacations can become major sources of local revenue, but grandparents are highly sensitive to a locale’s reputation and will either not visit or leave quickly from any place that appears to be dangerous. It should be emphasized that the level of risk tends to be less important than the perception of that risk. It is the perception that becomes real in its consequences.

It is often easy to identify elderly travelers. These travelers often fail to blend in with the local culture. Older travelers often mark themselves not only with distinctive dress and by the fact that they may not speak the local language, but also with specific clothing items. For example, the use of "fanny packs" is especially dangerous. Any criminal who sees a person wearing a fanny pack or "pouch" not only assumes that the person is a visitor, but that within the fanny pack the visitor will be carrying personal documents, credit cards and money.

Older travelers and stress related issues. To travel is to be stressed. The English word travel is derived from the French word, "travail" meaning work. In today's world, travel has once again become work, and work and stress often co-mingle. Stress related issues in travel security mean that people tend to enter into higher levels of anomic states, tend to think in less rational ways and are often anger prone. Additionally the older we become the less well we

handle stress, especially physical stress. Anyone who travels by air knows the “joys” of stress, and when this travel stress is combined with the physical challenges that often plague the elderly the situation can turn both dangerous and deadly.

Closely related to stress is the issue of time. Visitors seem to be able to forgive almost anything other than loss of time. If this is true of younger travelers the situation becomes even more challenging in the world of senior citizen travel. The older we get the more important time becomes. Part of this emphasis on time is the realization by the older person that time is not a resource without limits. Much to the contrary, the older person realizes that while we are all guests on earth, as we age, our check out time is approaching at an ever-faster rate. Due to lack of time, visitors will often enter into periods of stress. This stress then causes an interaction that results in lowering of inhibitions. The traveler is now angry, stressed out and with lower inhibitions may also suffer from anomie and loss of common sense. If the senior citizen is traveling with grandchildren, then stress increases. This same phenomenon occurs due to the fact that the elderly often must eat at regular times or have the need to take medications at specific times. The result is that travelers are often easy victims, tend to put their minds on hold and may make irrational decisions with highly negative consequences.

Protecting the senior traveler

The first rule is for the traveler to protect him/herself from the perspective of health. It is important when working with senior travelers to make sure that these people are aware of issues such as jet lag and motion sickness. Also assure that they have had the full range of vaccines necessary for the places that are to be visited.

Medications are a major problem especially when packed in luggage that is either delayed or lost. Encourage all seniors to carry their medications with them. Never pack in a piece of checked luggage either a passport, cash or medications. Instead make sure that all medications are listed with both their common and scientific name and held in a place separate from the location in which the medications are kept.

Seniors are especially sensitive to both food and water issues. Seniors should be given only water

that comes from a highly reputable water bottling company. It is essential to remember that bottled water does not mean pure water. The two terms are not synonymous. Before starting out on a journey it is a wide idea to list all medications and then check with a pharmacist regarding medical interactions. Often doctors are unaware of these interactions and in the case of a senior citizen these errors can have highly negative results. The United States center for Disease Control offers the following advice when it comes to injury prevention.

“Although exotic infections make the headlines, injury is the most common cause of preventable death among travelers. Seniors can minimize their risk of serious injury by following these guidelines:

- Always wear a seatbelt.
- Don't ride in cars after dark in developing countries.
- Avoid small, local planes.
- Don't travel at night in questionable areas.

In addition, seniors should consider purchasing supplemental [travel health insurance](#) in case of injury or illness overseas. Many health plans, including Medicare, will not pay for services received outside the United States. Seniors who are planning travel to remote areas should consider purchasing evacuation insurance, which will pay for emergency transportation to a qualified hospital.

For more information on healthy travel, visit www.cdc.gov/travel.”

<http://www.cdc.gov/Features/SeniorTravel/index.html> (November 5, 2012).

Despite the fact that most nations have laws demanding that hospitals accept all sick people, the reality is that this often does not happen. It is essential to remember that many countries do not accept foreign health insurance. A senior should never travel with a credit card that has less than \$10,000.00 (ten thousand dollars) backing it, so that there can be no question that the hospital will admit the patient

Below are types of senior citizen travelers who may need extra attention and may be targeted for acts of crime:

- Senior Citizen on Cruises

- Senior Citizens/grand children vacation
- Single older woman
- The widow/widower
- Ethnic travel

In all cases the elderly are especially vulnerable not only to issues of illness but also to scam artist and criminal behavior. To protect against these issues the elderly should:

- Make sure that their country's embassy or consulate is advised of their trip
- Make sure that family and friends have hard copies of the travelers' itinerary
- Be sure to make as many travel arrangements before departure. If these cannot be made then the next best thing is to make travel arrangements inside the airport at government approved locations.
- Learn about senior discounts before leaving home
- Leave as many valuables at home as possible and pack as little as possible
- Do not wander the streets at night. Have a hotel call a cab
- Remember you are better losing some money than your life, keep all things in perspective
- Notify your government's consulate or embassy as soon as you land and ask for any updated travel advisories.

Senior citizens are going to become for the foreseeable future a larger part of the tourism market. That increase means both added opportunities but also added challenges. We should expect that as the market grows there also would be a growth in the numbers of those who seek to take advantage of our senior citizens. From the tourism perspective, these people offer the industry many opportunities and at the same time challenges. How tourism handles these challenges will tell us a great deal not only about the industry but also about the quality of the people who work in it.

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