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**Couple dynamic in household tourism decision making:  
Women as the gatekeepers?**

Dr. Ziene Mottiar & Ms. Deirdre Quinn, School of Hospitality Management  
and Tourism, Dublin Institute of Technology

## Keywords

Holiday decision making, gender issues, tourism marketing, women and tourism.



Dr. Ziene Mottiar is a Tourism Economics Lecturer in the Tourism Department in Dublin Institute of Technology, Ireland. She has a wide range of research interests, in particular in the area of tourism regional development and tourism firms. Ziene has published several journal articles and chapters in books both in the area of tourism and also the broader regional economics field.



Ms. Deirdre Quinn is a lecturer in the Tourism Department in Dublin Institute of Technology, Ireland. Her research interests include Tourism Consumer Behaviour and tourism research methodologies. She has completed significant consultancy assignments with the DIT's Tourism Research Centre.

## **Abstract**

The purpose of this study is to explore household tourism decision making. There is an extensive literature on consumer choice in general<sup>1,2,3</sup>. In terms of tourism, the main focus has been on motivational factors<sup>4,5,6</sup>. However, as part of the emergence of a literature which studies the issues of tourism and gender, there are some authors who focus on holiday decision making<sup>7,8,9</sup>. In this context the focus here is the distinctive roles and power relations within a couple. The study is exploratory in nature and employs a self administered questionnaire.

It is concluded that the overall consumption of a holiday is largely a joint decision, but when the purchase is broken down into different stages females have a dominant role in the early stages of the process, possibly making them the gatekeepers.

## **1. Introduction**

Tourism is dependent upon consumer choices. Decisions about what people want to do with their leisure time, where they want to spend it and how much finances they are willing to commit to such activities all have a direct impact on the tourism industry. It is a distinctive product<sup>10,11,12</sup> in that its consumption is planned well in advance<sup>13</sup>. The annual holiday is an important part of the leisure activities of many families, in terms of finances, time and work commitments.

The growth of the family holiday over the past century has been marked by an increasing willingness to explore and experience foreign travel and has been

greatly facilitated by the development of the package holiday. Other, more social, developments such as the introduction of paid holidays from work (in Britain in 1938), an increase in the school leaving age, the increased participation of women in the workplace and the widespread availability of television, all contributed to an environment where the allure and possibility of foreign travel were more generally available<sup>14</sup>. This has been accompanied by changes in the dynamic of family decision-making, namely the increased influence of women and children in the process<sup>15</sup> which are reflective of changes in society in general<sup>16</sup>. More recently, family vacation trips are on the increase as working parents with more expendable income and less time to spend with their children use the vacation as a time to reconnect with the family<sup>17</sup>.

As a family is growing and the children are maturing, the trips taken by a family are the highlights of any year. The excitement of preparation for, and anticipation of, the holiday, along with the actual travel experience, are memorable occasions of family life<sup>18</sup>. Family holiday-making varies across the life cycle of the family, those with very young children generally taking fewer trips and trip taking increasing as the children grow older. Changes in the level of individual participation by husbands and wives in holiday decision making as they progress through the family life cycle have been documented. Webster and Rice (1996) found that, among both “work traditional” and “work non-traditional” couples, in all cases the decision was significantly more likely to be a joint decision after rather than before retirement<sup>19</sup>.

As discussed below, there is a wide literature which discusses issues such as tourism motivation. In order to seek to manipulate or predict these selections it is important to know how these decisions are made. That is the concern of this paper - it investigates household selection of holidays by investigating the distinctive role of women and men. The article poses questions such as who within a household makes the decision to go on holiday in the first instance? Who collects the information to facilitate the choice to be made? Who decides where to go? What about the decision of how much to spend? Who selects and visits the travel agent if that is how the holiday is to be booked? The nub of these questions is, are there distinct female and male roles in the holiday decision making process?

## **2. Literature Review**

This section details the relevant literature regarding tourism decisions, decision making within households in general, and more specifically with regard to tourism

### **2.1 Tourism decisions**

Much work has been conducted in the area of consumer choice with regard to tourism. Schmoll's model<sup>20</sup> specified four fields, including personal and social, each of which exerts some influence over the final decision. Mayo and Jarvis<sup>21</sup> and Mathieson and Wall<sup>22</sup> developed theories from general consumption in a tourism context. McIntosh et al's<sup>23</sup> four motivators (including interpersonal) has made a significant contribution to our understanding of tourism consumers and their motivations. Mazursky<sup>24</sup> notes the importance of past experience. In many cases this literature has been concerned with the tourist experiences of groups or families and yet there is

little attention paid to how decisions are made within this group. Even when issues such as experience, social background and stage in life are posited as influencing factors, the fact that they may affect different people in the travelling group differently is rarely explored. The assumption is that the group are motivated and act uniformly. A notable exception is the work of Madrigal et al<sup>25</sup> who show that personal variables such as type of marriage, education and parental status affect the level of involvement of the married couple in the vacation decision. This research is conducted in a similar vein; the travelling group is disaggregated into separate individuals and each is investigated.

## **2.2 Decision making within households**

The debate as to whether or not the household acts as an individual has been extremely important in the economics literature. The application of neoclassical theory to the internal decision making of households has become known as new household economics. Becker<sup>26</sup>, a leading academic in this sub-discipline, argues that the utility of the man of the house is dependent upon the utility of the others in the household; therefore, he makes his decisions with regard to how it will affect them. Thus, the household behaves as if it were a utility maximising individual. This idea assumes that the man's preferences reflect what is best for the household. It does not enter into any discussion as to how the man makes the decision about what is best for the family. As noted by Himmelweit et al<sup>27</sup> the model does not really capture the process of household decision making.

On the other side of the debate are institutionalists who argue that households must be treated differently to individuals and that internal social relations and

decision making within households are different to those in the market. They consider issues like co-operative and non-cooperative household decision-making and different bargaining models.

The difficulty with treating households as a single unit is that the separate identities of the individuals that make up the household and the dynamics of how they influence the decision of the household are unobserved. 'Since the early 1980s, the shortcomings of a 'blackbox' approach in which the household is treated as a basic unit of analysis has been exposed'<sup>28</sup>.

There is a wealth of literature that studies the dynamics of household decision making. The early work of Blood and Wolfe in 1960<sup>29</sup> sought to investigate the dynamics of American marriage. Looking at eight decision making areas they identified the decision maker in each case. In 90 percent of the cases the husband "always made decisions regarding his job" while in 56 percent of the cases he makes the decision about what car to get. In 31 percent of the cases the wife always made decisions regarding what doctor to see when someone was sick. Finally, in 41 percent of couples the wife made decisions regarding how much money the family could afford to spend on food in a week.

Later work moved away from finances and began to focus on the power relations within households. This work sought not only to explain who made the decision but to investigate why and how this came about. Much of the emphasis in this literature has been on financial decision making. This has in many ways become the stage upon which power relations in households are examined. Central to this literature is Pahl<sup>30</sup> who outlined four patterns of financial control: wife controlled pooling, husband-controlled pooling,

husband-controlled or wife-controlled. Pahl employed these terms to emphasise that even when joint decisions are being made it is possible for one party to have a greater level of control. For example, in wife controlled pooling, the finances are pooled but she has a dominant role in paying the bills from this account and furthermore, he found that 'the more the wife contributed to the household income, the more likely it was that she would control household finances'. Pahl<sup>31</sup> found that men are more likely to have financial control and the final say in the most important or 'big' decisions.

### **2.3 Household decision making with regard to holidays – a gendered approach**

Since the mid 1990s a wide range of research in the area of tourism and gender has been conducted (Swaine<sup>32</sup> provides a comprehensive review of research conducted on gender in tourism). It covers issues such as women's understanding of what constitutes a holiday<sup>33</sup>, how space, time and consumption of place are affected by gender relations<sup>34</sup>, and how public policy impacts on gender and leisure issues<sup>35</sup>. A particularly interesting study by Pritchard<sup>36</sup> analyses holiday brochures and concludes that 'the language of tourism promotion is overwhelmingly patriarchal – a language in which women's needs and desires are subsumed into a norm which is male'. Perhaps the biggest area of analysis though has been in terms of employment patterns<sup>37</sup>. Kinnaird and Hall<sup>38</sup>, in reviewing the main areas of gender and tourism also note literatures on globalisation, rurality, sustainability and heritage.

In addition, there has been some research conducted in the area of holiday selection. In some cases holiday issues are just one of a number of factors



investigated. Blood and Wolfe<sup>39</sup> found that in 68 percent of couples husband and wife equally shared the decision of where to go on a vacation. Other research has concentrated just on the decision regarding holidays. Van Raaij and Francken<sup>40</sup> declare that ‘vacation planning and decision are typical instances of joint activities between husband, wife and children’. This is supported by Nicholas and Snepenger’s<sup>41</sup> research. Others report that the decision making process alters according to position in the life-cycle. Fodness<sup>42</sup> shows that as a family moves through the life cycle, the family dynamics or decision making processes change. Filiatrault and Ritchie<sup>43</sup> found that the holiday decision process is affected by whether the household is a family or a couple. In households where there are children husbands tended to dominate decision making whereas, in situations of couples joint decision making was more prevalent. While Zalatan<sup>44</sup> states that ‘the purpose of the study was not to establish differentials in answers due to gender’ she concludes that specific stages of the holiday decision are more likely to be made by wives. According to the wives surveyed in the Zatlán study, ‘the pre-departure tasks, the selection of a destination and the collection of information are areas where wives are highly involved’.

### **3. Research Questions**

In light of the literature reviewed above, this research focuses on the male and female roles in the travel decision making process, from the initiation of the discussion on whether to go on a holiday to the final payment for the chosen package or destination. The primary research question is: Are there distinctive male and female roles in household decision making with regard to holidays?

In order to answer this question a number of other questions must be addressed: Are different decisions in the process undertaken by different parties? Is the decision making with regard to consumption of this leisure good different from the process of deciding on other household issues? On the basis of our findings we also question whether or not it makes a difference who collects the holiday information. These questions are based upon staged consumer decision making models<sup>45, 46</sup>, and adapted for the tourism product.

#### **4. Methods**

This study sets out to explore tourism decision-making within households. As this study is an attempt to investigate a very complex area this phase of research involved a quantitative survey of a small sample. This has illuminated some important issues as discussed below, but there are limitations in terms of the issues addressed. We have focussed purely on the differences between men's and women's roles in decision making regarding holidays. There is an implicit assumption that each of our two groups comprise of a homogenous type of being. We of course recognise that this is not reflective of the population, but our data set was not big enough to make assertions regarding differentials on the gender continuum (which for example in the case of women can comprise of passive homemaker through to aggressive career women). The limited nature of the study has not permitted investigation of the effect of societal influences in a broader sense or situational factors. Further more in-depth research is likely to rely on approaches such as ethnography and in-depth interviews. This said, the analysis and implications section provides an important discussion of the findings which are a catalyst for more in-depth studies.

#### **4.1 Sample**

The sample was drawn from the population of couples, with and without children, who define themselves as forming an economic decision-making household unit. For reasons of convenience, and due to the initial exploratory nature of this study, the geographical area from which the sample was drawn was defined as the Greater Dublin Area. The sampling frame was composed in an iterative convenience fashion, akin to snowballing, to include households to match the population criteria as defined.

In total one hundred questionnaires were distributed personally to the fifty couples who took part in the study. These couples were chosen to be broadly representative of the age and socio-economic profile of the population of Irish families and couples who travelled abroad during 2000<sup>47</sup>. We selected those who went abroad for holidays rather than looking at domestic tourism. We were also only interested in the main holiday that respondents took and suggested in the instructions provided with the research instrument that this would probably be for more than four nights. The questionnaires were distributed according to this profile after initial contacts were generated. Stamped addressed envelopes were included to encourage return. Further respondents were then recruited using a snowball sample approach whereby individuals fitting the criteria were identified by the researchers, having completed the form they were then asked to distribute a small number of forms to their family and friends. To minimise sample bias we ensured that both the initial group and the final total sample were representative of the general population as specified.

This sample is split exactly 50:50 between male and females. While there is a spread of ages the bulk of the sample (75 percent) is in the 26-49 age bracket reflecting the age group which travel most. Similarly in terms of income, 50 percent of the sample earn more than €25,000. A significant proportion (79 percent) work full time outside the home and 58 percent had children.

A sixty per cent response rate was achieved; thirty one couples and five individuals (sixty seven individuals) returned questionnaires. Due to time constraints no attempt was made to contact non-respondents. The exploratory nature of this research did not permit us to investigate whether there were any significant differences between the non-response and response households. The further more distant iterations of the snowball process seemed to result in a lower response rate due to less researcher control.

#### **4.2 Questionnaire**

This questionnaire comprised of five sections and 29 questions. Having piloted the questionnaire it was administered to each couple and each member of the couple was given separate instructions and copies of the questionnaire. They were asked to complete them individually and two stamped addressed envelopes for separate return were included in the pack. These measures were taken to try to ensure that neither member of the couple was influenced by the other's interpretations of the decision making process within the household. During analysis it was noted that in a significant number of cases the responses given by individual members of the couple differed one from the other, indicating that to some extent that our intention to get separate rather than colluded survey responses had succeeded.

It was considered important that both members of the household be surveyed. While work such as Blood and Wolfe<sup>48</sup> surveyed just one member of the household and took their view to be representative, others such as Plank, Greene and Greene<sup>49</sup> show that surveys that 'rely on information supplied by one household member are often inadequate'. Perceptions of who did what are an important part of this type of research and the responses of each person are validated in the majority of cases by the responses of their partners.

## **5. Findings**

The initial level of analysis involved running frequencies on all variables and then relating this data back to research questions. Cross tabulations were run for all appropriate variables. However, most likely because of the small sample size, no significant associations were uncovered. The sample size prevented us from engaging in more advanced statistical techniques such as correlation analysis. The following table details our results which are then analysed in Section 6.

**Table 1: Male female dynamic in the Staged Holiday Decision (Percentages)<sup>1</sup>**

	MALE RESPONDENTS (%)			FEMALE RESPONDENTS (%)			ALL RESPONDENTS (%)		
	"Me"	"Partner"	"Jointly"	"Me"	"Partner"	"Jointly"	Said "Female"	Said "Male"	Said "Jointly"
Who initiated the	42	52	3	85	15	0	58	25	15

<sup>1</sup> Note that some of these rows do not add to 100 as there was an option of selecting not applicable for each question.

discussion?									
Who collected information regarding possibilities?	27	44	18	47	16	28	<b>45</b>	<b>21</b>	<b>22</b>
Who decided how much to spend?	9	12	68	15	6	73	<b>13</b>	<b>7</b>	<b>70</b>
Who decided which travel agent to use?	21	36	21	34	13	31	<b>34</b>	<b>16</b>	<b>25</b>
Who decided which country/resort to go to?	18	15	59	12	6	79	<b>13</b>	<b>12</b>	<b>69</b>
Who decided which accommodation to choose?	9	24	62	24	6	55	<b>24</b>	<b>7</b>	<b>58</b>
Who decided when to go?	9	21	68	18	6	70	<b>19</b>	<b>7</b>	<b>69</b>
Who booked the holiday?	27	47	24	61	18	18	<b>54</b>	<b>22</b>	<b>21</b>

The main thing that the table shows is that decisions regarding how much to spend, which country or resort to go too, when to go and accommodation choice are all made jointly in the majority of cases. In the other stages, initiation of the discussion, collection of information, which travel agent to use and booking the biggest proportion in each case agreed that it was the female partner who took on these responsibilities?

## **6. Analysis and Implications**

These results support much of the literature in this area in that decisions regarding holidays are made jointly. However breaking the decision process down to the various stages involved displays some interesting findings. This type of analysis allows us to more deeply investigate the power relations within households regarding holidays. This is important in light of Pahl's<sup>50</sup> observation that 'the person who decides that a particular item should be

bought is often not the person who investigates where the best bargain is to be found and makes the purchase'. Disaggregating the decision permits more acute analysis.

## **6.1 Are there distinctive male female roles in the household decision making with regard to holidays?**

### ***6.1.1 Initiation of discussion***

It seems that women play the primary role in the identification stage of holiday choices, with 58 percent of respondents saying that it was the female partner who initiated the discussion (see table 1). This finding supports work of Davidson<sup>51</sup> among a women only sample in Australia.

Upon investigation of the reasons for initiating the holiday discussion there is evidence of significant agreement among both male and female partners. In approximately 50 percent of all households the holiday decision is at least an annual task. It was remarked that it has become "routine" in nature, most particularly at the start of the calendar year. This makes it part of the regular annual plans and finances of the household. It also exhibits that this consumption is planned well ahead making it different from many other types of household expenditure. The second most usual reason given for beginning the discussion was the reported feeling of 'we deserve it', 'the need to get away from stress of...'. This corresponds with the literature on tourism motivation<sup>52,53</sup>.

### ***6.1.2 Collection of information and use of travel agent***

While there is an extensive literature on information retrieval in respect of holidays,<sup>54,55,56</sup> this literature has not identified any particular roles for women and men in this regard. This study concludes that this decision element is perceived, by both male and female partners as being largely undertaken by the women. In 45 percent of the cases it was the female partner ‘who collected information regarding possibilities’ (in 21 per cent of cases it was the male and in 22 per cent of cases it was reported as being done jointly)<sup>2</sup>. This finding is supported by the work of Zalatan<sup>57</sup> as discussed above but counteracts the earlier work of Jenkins<sup>58</sup>. This has implications for the tourism industry, as women appear to play the role of gatekeepers of holiday information. In light of this finding it is particularly interesting to recall the work of Pitchard<sup>59</sup> whose analysis concluded that ‘the language of tourism promotion is overwhelmingly patriarchal’.

In examining the sources of holiday information use of travel agents, travel programmes and family and friends are the sources most likely to exhibit differing usage by males and females. The indications are that females are more likely to report use of travel agents, the internet and friends, while males are more likely to have used family or work colleagues as sources of information. The decision of which travel agent to book through was taken by the female partner in 34 percent of cases. However, this was also clearly perceived to be a significant area of joint decision-making.

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<sup>2</sup> It is notable that excluding those who said that this question was not applicable indicates a more pronounced role for women – then 51 percent of respondents say that the woman collected the information on holiday choices.



All of this has implications for the tourism industry – women are more likely to collect the information on which the holiday choice is based, travel agents and internet appear to be the favoured sources of information, and the female partners are in the main the parties who decide which travel agent to use. That makes women a particularly important market segment for travel agents in particular.

### ***6.1.3 Choice of when and where to go and stay and how much to spend.***

As Table 1 shows these decisions are primarily made jointly. This result is consistent with findings of joint decision making in Blood and Wolfe's<sup>60</sup> study. The overall destination choice and timing of holiday decisions are very strongly (69 percent) perceived as being joint decisions. The decision of how much to spend is reported as being a joint one by 70 percent of respondents.

Again, the accommodation decision is usually a joint one (58.2 percent of cases). However, it is notable that 24 percent of female partners report that they make this decision alone, an assertion supported by 24 percent of male partners who attribute this decision to their partners.

### ***6.1.4 Booking and paying***

The actual booking stage of the holiday purchase is reported as being a predominantly female activity; 54 percent of female partners were said to have booked the holiday. In the majority of cases the holiday is paid for from joint income.

There are clear differences in terms of decision making depending on the task. Female parties have a dominant role in the early stages of the process, the

initiation of the discussion and the collecting of the information and also when it comes to booking. It is also notable that while in the middle stages of the process most households make joint decisions, those that do not are most likely to report decisions being made by the women.

## **6.2 Is this type of product treated differently from other products in terms of decision making within the household?**

Decisions regarding holidays seem to mirror other household decisions. Some 36 percent of households felt that there was a main decision maker within their partnership and similarly 40 percent of respondents felt that one of them was 'more likely than the other to be responsible for making the holiday decision'. It is interesting to note that if there is a main decision maker with regard to general household decisions, as well as those decisions relating to holidays, in the majority of cases it was claimed by both partners to be the woman.

This finding is an important addition to the literature which has in most cases concentrated simply on the decision regarding the holiday. It shows that although holidays are a significant financial and leisure time decision which often take a relatively long time to consume, from initiation of discussion to going on the holiday, households treat it in much the same way as other household decisions. This contradicts the literature which treats the tourism product as distinctive from other types of consumption<sup>61, 62, 63</sup>. If there is a main decision-maker in the household, it is likely that they will also make decisions regarding holidays.

Table 2: Decision-making Roles (% of all respondents)

Decision Area	Individual	Joint
Manages the household budget	61	39
Pays the bills	66	34
Makes decisions regarding purchase of electronic products (e.g. TV)	40	60
Makes decisions regarding purchase of a car	36	62
Makes decisions regarding purchase of financial products	45	52
Makes decision regarding holiday spend	21	70
Makes decision regarding country/resort to visit	25	69

Again, breaking down the idea of main decision maker, respondents were given a list of household decisions and asked whether these decisions were made by one party or the other or jointly. This displays some interesting results (see table 2). Firstly the decision to go on a holiday represents a significant financial commitment from the household budget; therefore it would be hypothesized that the person who is primarily responsible for the finances within the household would be the main decision maker when it came to holidays. While in more than 60 percent of cases one person was responsible for paying the bills and managing the household budget, when it came to decisions regarding how much to spend on a holiday in 70 percent of cases the decision was made jointly. Thus while the decision about going on a holiday has for many households become a 'regular' or routine decision the decision process is not the same as that for other regular financial decisions.

As outlined above Pahl's<sup>64</sup> research concluded that men are more likely to have financial control and the final say in the most important or 'big'

decisions. It is likely that due to the price of holidays and for most people the fact that they do not occur on a weekly or monthly basis, makes them a 'big' purchase. This research has found that this 'big' expenditure is primarily made on a joint basis.

Two main conclusions can be drawn, firstly the holiday is seen as distinct from other products that the household consumes. This is apparent to all in terms of the nature of the product, but this research has gone further by showing that this holiday decision is more pronounced as a joint decision than even consumption of equally large and important items such as cars, electronic and financial products. Secondly it shows that the consumption of this product is treated separately from the routine financial decisions regarding the household budget and bill paying. It is likely that the leisure nature of this good which is utilised by the household as a whole in seeking pleasure differentiates it from goods such as electricity and food. These findings have implications for the industry and the study of the consumption of holidays and household decision making.

### **6.3 Does it make a difference who collects the information regarding holiday options?**

It has been concluded that while the decision regarding holidays is made jointly overall, women play a significant role in the early stages of initiating the discussion and information retrieval. Does this influence actually change the holiday choice of the family? Early selection can take place as the woman for example goes to the travel agent and chooses the brochures to bring home – some destinations are never considered by the wider group as the information collector chose not to include some information for

consideration. In this way she is acting as a gatekeeper. This only has an impact on the final decision if the man in the household has different preferences, in other words if he would have selected a different batch of brochures or inquired about different resorts or destinations.

Our research shows that the two most commonly stated reasons for choosing a particular holiday were sunshine and better weather for both male and female respondents. This mirrors the findings of the general tourism literature. While there is no evidence of a statistically significant sex difference in terms of what respondents thought were the best thing about going on holiday, women were more likely to mention 'eating out' and 'experiencing different cultures'. Davidson<sup>65</sup> surveying women regarding holidays found that 'one of the primary means that they gave to the holiday was as a place of relaxation and less pressure'. She goes on to challenge the idea of holidays being defined by the work/leisure dichotomy for women who she says bring their work, in the form of housework and minding children, with them on holiday. Thus she asserts the holidays for women include work and is not necessarily an escape from the norm. The importance of factors such as relaxation and eating out could influence the type of information that women bring into the household for consideration. For example they may only be interested in hotel accommodation thus facilitating eating out and less household chores. In this way the fact that the woman is the information gatherer affects the holiday choice of the household and thus has implications for the industry.

## **7. Further research and limitations**

As discussed above in the methodology section the sample size has restricted the level of analysis possible. One example of this is the effect of children

'parenthood is believed to change the nature of leisure activity because of limited choices and limited time for such activity<sup>66</sup> . While a number of respondents noted the impact of children on their holiday decision in open ended questions, the sample was not big enough to undertake any comparisons between those who had children and those who did not. Similarly distinctions between the women and men in the sample in terms of employment, age, sexual orientation, stage in the family life-cycle or marital status could not be considered. These are avenues of further research.

## **8. Conclusions**

The focus of this study has been on household decision making with regard to holidays. Utilising the wide variety of research from a number of disciplines, that has been conducted on households, this paper contributes to the tourism and leisure literatures by investigating the important issue of how households make decisions regarding holidays.

In this research we have analysed the decision making process in households with regard to holidays by assessing the different stages in the decision and the trends in terms of which gender seems to be dominant at which stage. While the research is exploratory in nature it exhibits some interesting findings. The overall consumption of a holiday, in terms of where and when to go and how much to spend are largely joint decisions and this is consistent with the literature which looks at the decision overall<sup>67, 68</sup> . However it is clear that when the purchase is broken down into different stages females have a dominant role in the early stages of the process with regard to initiating discussion, collecting the information and to a lesser extent selecting the

travel agent to use. They are also predominantly the ones who book the holiday. Such findings have particular implications for tour operators.

The main conclusion of this research is that within households women may be the gatekeepers to the tourism product: it is they who initiate the idea of going on a holiday and collect the information which is then jointly perused and discussed before a decision is made. At the point of collection of information the woman thus has a certain level of control. This may not necessarily be a conscious decision on her part but nonetheless it constitutes the role of gatekeeper. This shows a degree of power by women in households which can be exerted in the holiday decision.

The research also provides some insights into how the holiday is treated as compared to other products consumed by the household. Although for many this has become an annual 'routine' decision it does not fall into the category of other routine household financial decisions. While there may be one person who is responsible for most everyday financial issues in the household, the holiday is treated differently. This distinguishes the holiday product and the decision making regarding this product from the consumption of other household goods.

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