Routledge
Taylor & Francis Group

Journal of Human Development and Capabilities
A Multi-Disciplinary Journal for People-Centered Development

ISSN: 1945-2829 (Print) 1945-2837 (Online) Journal homepage: www.tandfonline.com/journals/cjhd20

Activating Dormant Capabilities on the Social Holidays – the Experience of Social Inclusion as a Conversion Factor

Erika Mäntylä, Marko Nousiainen & Anna-Maria Isola

To cite this article: Erika Mäntylä, Marko Nousiainen & Anna-Maria Isola (23 Jan 2026): Activating Dormant Capabilities on the Social Holidays – the Experience of Social Inclusion as a Conversion Factor, Journal of Human Development and Capabilities, DOI: 10.1080/19452829.2026.2615964

To link to this article: https://doi.org/10.1080/19452829.2026.2615964

© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group

Published online: 23 Jan 2026.

Submit your article to this journal

Article views: 410

View related articles

View Crossmark data

Full Terms & Conditions of access and use can be found at
https://www.tandfonline.com/action/journalInformation?journalCode=cjhd20

JOURNAL OF HUMAN DEVELOPMENT AND CAPABILITIES
https://doi.org/10.1080/19452829.2026.2615964

Routledge
Taylor & Francis Group

OPEN ACCESS Check for updates

Activating Dormant Capabilities on the Social Holidays – the Experience of Social Inclusion as a Conversion Factor

Erika Mäntylä[a], Marko Nousiainen [b] and Anna-Maria Isola [c]

[a]Healthcare and Social Welfare, Finnish Institute for Health and Welfare & Tampere University, Helsinki, Finland; [b]Finnish Institute for Health and Welfare (THL), Helsinki, Finland; [c]Finnish Institute for Health and Welfare (THL), University of Eastern Finland, Kuopio, Finland

ABSTRACT

This article explores how social holidays in Finland function as capability-enhancing interventions for low-income families. Drawing on the behavioural capability approach and qualitative interview data, the study examines how social holiday experiences, especially those that promote a sense of equality, belonging, and mastery – can break cycles of negative anticipation and activate practical reason. In prolonged adversity, individuals' decision-making may become dominated by short-term survival strategies, narrowing the scope of perceived options. Focusing on three holidaymakers' stories, the article illustrates how social holidays enable holidaymakers, through structured and supportive environments, to reconnect with their aspirations and take positive risks, such as applying for a job or moving house. The strengthened experience of social inclusion functions as a critical conversion factor that transforms dormant capabilities into valuable activities. The findings suggest that the experience of social inclusion can play a valuable role in social policy as a catalyst for long-term capability building.

KEYWORDS

Social inclusion; capability; conversion factor; low-income families; social holidays; practical reason

Introduction

Everyone needs their holidays, a break from everyday burdens. Breaking free from daily responsibilities and spending time in spaces where it is possible to engage in community activities – which develop positive feelings towards everyday life and build self-confidence – are particularly essential for well-being during long periods of income poverty, time poverty, or health challenges (Dolnicar, Yanamandram, and Cliff 2012; Nawijn 2011; Oldenburg 1989; Pyke, Pyke, and Watuwa 2019). If parents can't get away from stress, it adds to the

CONTACT Erika Mäntylä erika.mantyla@thl.fi Healthcare and Social Welfare, Finnish Institute for Health and Welfare & Tampere University, Helsinki, Finland

© 2026 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group
This is an Open Access article distributed under the terms of the Creative Commons Attribution-NonCommercial-NoDerivatives License (http://creativecommons.org/licenses/by-nc-nd/4.0/), which permits non-commercial re-use, distribution, and reproduction in any medium, provided the original work is properly cited, and is not altered, transformed, or built upon in any way. The terms on which this article has been published allow the posting of the Accepted Manuscript in a repository by the author(s) or with their consent.

risk of harmful parenting practices (Conger et al. 1992). Furthermore, when a family cannot afford a holiday children miss out on sharing holiday experiences with their peers (McCabe and Stokoe 2010) and feel excluded from activities in their social spheres (Redmond et al. 2024).

There are 63,400 low-income families in Finland, which include 123,000 or 12.2 percent of all Finnish children (Official Statistics of Finland 2023). Thus, relative poverty affects every ninth child living in Finland. Twelve per cent of all Finnish families do not have the opportunity to take a week's holiday outside the home once a year, which is relatively low compared to the EU average (Eurostat 2019; Eurostat Glossary 2024). The social holiday system, funded by the Finnish Ministry of Social Affairs and Health, is a socio-political instrument that aims to strengthen the well-being, health, equality, and social inclusion of people with low income by giving them a breather from everyday life's difficulties. The holiday-granting organisations define families with children, senior citizens, the unemployed, or the lonely as their key target groups (Luukkonen et al. 2019). These subsidised social holidays for families consist of five-day full-board holidays in domestic holiday centres. They include optional programmes such as indoor or outdoor physical exercise and nature experiences (Vento and Komppula 2020, 244–249).

As with holidays in general, social holidays positively affect well-being. They increase life satisfaction, reduce financial stress, improve family relations, strengthen the experience of equality, and alleviate social isolation (Minnaert and Schapmans 2009; Minnaert, Maitland, and Miller 2009; Vento et al. 2020; Vento and Komppula 2020). They can even help prevent social problems (Hazel 2005; Minnaert, Maitland, and Miller 2009). While previous research has demonstrated the short-term well-being benefits of social holidays (McCabe and Johnson 2013; Minnaert 2012; Vento et al. 2020), less is known about their longer-term effects and the mechanisms through which these benefits are sustained (Vento 2022).

An earlier evaluation report showed that holidaymakers' average scores on the Experiences of Social Inclusion Scale (Leemann et al. 2022) increased notably during a three-month follow-up period – from 67 to 71 points (Mäntylä 2020). Among those who reported changes in their well-being (n = 123), the average increase was as high as 13 points, suggesting that social holidays may play a significant role in strengthening the experience of social inclusion. These findings prompted the present study to examine how and why such changes occur, that is, through what behavioural mechanisms social holidays can activate previously dormant capabilities and promote longer-term well-being.

This article explores the social holiday scheme and its role in enhancing the experience of social inclusion through the lens of the behavioural capability approach (Garces-Vélastegui 2023; 2024; Sen 1999). Social holidays, funded by the Finnish Ministry of Social Affairs and Health, provide low-income

families with opportunities for rest, recreation, and shared activities in supportive environments. From the perspective of the behavioural capability approach, these structured and socially inclusive settings can reactivate practical reasoning, enabling participants to move from automatic, survival-oriented responses toward more reflective, future-oriented forms of action (Garces-Vélastegui 2023, 2024; Thaler and Sunstein 2009).

To investigate these processes, seventeen post-holiday interviews were conducted to explore how holidaymakers experienced social inclusion and capability-building during and after their social holidays. For a more detailed examination, eight interviews describing pivotal changes were selected for analysis. From these, three key change factors were identified. In this article, these factors are exemplified through the narratives of three holidaymakers.

Theoretical Background: The Experience of Social Inclusion as a Conversion Factor

Even in affluent and democratic societies, not all potential capabilities are pursuable for all. Having the potential capability to holiday is not enough, as one must also have adequate resources to take advantage of it. In other words, holidaying is not an effective capability for all (Austin 2017). According to Annie Austin (2017), the activation of potential capabilities requires practical reason, which functions as a link between capability and achieved functioning. While practical reason is one personal factor in the activation process, social and environmental as well as other personal and contextual conversion factors also play a central role by transforming potentials into valued outcomes (cf. Garces-Vélastegui 2023, 118; Robeyns 2005, 99; Sen 1992, 1999). Nambiar (2013) distinguishes capability-constraining conversion factors from capability-enhancing ones. If insufficient income is a holidaying-constraining conversion factor, then a social holiday is a capability-enhancing conversion factor that permits an individual to transform resources into a valuable outcome that further unearths and builds their capabilities.

Annie Austin (2017) suggests that practical reasoning distinguishes between objective and effective capabilities. The former refers to potential opportunities, while the latter concerns what individuals can realistically achieve. For instance, a one-week holiday may represent an objective capability in principle, but for a low-income family it becomes an effective capability only if they can reason about and recognise feasible alternatives, such as an overnight stay at a nearby campsite that fits their budget. When practical reasoning is weakened, even these attainable options may remain unseen or unpursued.

However, in situations where difficulties accumulate – such as prolonged low income, serious underlying health issues, or the chronic burdens of single parenthood without respite – the capacity for practical reasoning may itself become impaired. That is, practical reasoning may no longer function as an

activating mechanism to identify or choose valued alternatives. Instead of adapting creatively within constraints, individuals may become unable to recognise or pursue even modest opportunities for rest or relief. In such conditions, psychological distress can drive people into a survival-oriented mode, where risks replace opportunities, long-term planning gives way to short-term coping, and experiences of social inclusion erode into exclusion (Haushofer and Fehr 2014; Isola and Leemann 2021; Turunen and Seppälä 2024; Zhao and Tomm 2018). In psychology, this state is referred to as anticipatory anxiety (Butler and Mathews 1987); in poverty studies, it has been conceptualised as negative anticipation (Isola and Leemann 2021).

Garces-Vélastegui (2023) followed the theory of Daniel Kahneman (2011, 20–21), who identified two distinct systems of decision-making. The first is fast and intuitive, focused on immediate outcomes, while the second is slow and reflective, enabling reasoned deliberation. When cognitive or emotional resources are strained – as in prolonged poverty – the reflective system becomes less accessible, and the fast, automatic system dominates. As Garces-Vélastegui (2023, 2024) and Mullainathan and Shafir (2013) note, social constraints and chronic stress can narrow the perceived range of options or limit "cognitive bandwidth," further weakening the individual's ability to convert objective opportunities into meaningful action.

When practical reasoning is diminished and decision-making is governed by short-term survival logic, external conversion factors become even more vital. In this context, a favourable social atmosphere that promotes positive feelings can be a capability-enhancing conversion factor. It can gradually break the automated, narrowed decision loops caused by adversity and re-open space for reflective thinking and future-oriented aspirations.

As mentioned above, recent scholarship on the capability approach has increasingly emphasised the importance of the lived experiences and affective dimensions that inform individuals' decision-making. Following the trend, social inclusion studies have focused on the lived experiences of social inclusion and exclusion (Daly and Silver 2008; Leemann et al. 2022; O'Donnell et al. 2022; Redmond et al. 2024). We refer to the positive feelings – such as a sense of belonging, meaningfulness, and mastery in life – which emerge from favourable social conditions, as the experience of social inclusion. This concept extends beyond the traditional understanding, which are typically measured through objective indicators such as employment, income, accommodation, access to services, and voter turnout (O'Donnell et al. 2022; Sen 2000).

The central idea of social inclusion is to understand how individuals can exert agency in their own lives, within the communities they value, and in society at large. Thus, the experience of social inclusion is inextricably linked with power dynamics, reflected in parameters such as income and wealth, education, position in work hierarchies, alignment with cultural norms, and

exposure to socially-engineered stigma (Leemann, Nousiainen et al. 2022; see also McCartney et al. 2021, 29–31; Shaia et al. 2019). Regarding income, education, and occupational position, statistics show that entrepreneurs, employed and self-employed people, the highly educated, and those who perceive themselves as healthy experience stronger social inclusion than others (Leemann et al. 2022). Conversely, weaker experiences of social inclusion are associated with membership in groups that differ from dominant cultural norms – such as sexual and gender minorities, ethnic minorities, the unemployed, and people unable to work due to illness or disability (Bracic 2022; Leemann et al. 2022; O'Donnell et al. 2022; Virrankari and Leemann 2022).

A strong experience of social inclusion functions as a protective factor against anxiety and fosters resilience (Kagan and Ne'eman 2025; Repo et al. 2023). Conversely, weak experience of social inclusion is linked with psychological distress and predicts prolonged mental-health problems (Haddadi Barzoki, 2024; Leemann et al. 2022; Thorsen, Rugulies, and Hjarsbech 2013). Social inclusion – particularly when encountered through structured interventions such as social holidays – recalibrates the perceived horizon of opportunities (Nousiainen 2021). In this sense, the experience of social inclusion operates as a capability-enhancing conversion factor, enabling individuals to re-imagine what is possible in their lives.

The theoretical lens outlined above suggests that we cannot understand capabilities without considering the social, relational, and behavioural conditions within which people make choices. When structural constraints and psychological burdens hinder practical reasoning, individuals may be unable to identify or act upon valuable opportunities, even when objective resources are available. In such contexts, conversion factors such as the experience of social inclusion during social holidays enable people to reconnect with their aspirations, engage in practical reasoning, reinstate the imagination necessary for capability expansion, and thus facilitate access to valued functionings.

This study establishes a dialogue between the behavioural capability approach and the concept of experiencing social inclusion**.** On the one hand, the behavioural capability approach (Garces-Vélastegui 2023, 2024) enriches research on social inclusion by illuminating the cognitive mechanisms through which scarcity and stress limit effective capabilities. On the other hand, the experience of social inclusion adds a social and affective dimension to the behavioural capability approach, demonstrating how feelings of social inclusion can facilitate reflective thinking and practical reasoning. Together, these perspectives explain how favourable social environments can transform dormant potential into effective capabilities and valued functionings. Building on this theoretical synthesis, the following section focuses on empirical material to examine how the mechanisms described above unfold in practice during and after social holidays.

Process of Analysis

The data consisted of 17 qualitative, open-ended interviews with holidaymakers that sought to garner in-depth insight concerning the effects of social holidays on well-being and social inclusion. The interviewees were people who had been granted a social holiday with their families in one of three Finnish spa resorts or a sports training centre in 2019.

The data was collected by Erika Mäntylä as part of an evaluation project on social holidays conducted in 2019 (Mäntylä 2020), and two others contributed to the analysis and writing of the article. As part of the project, the interviewer conducted participant observation on social holidays over four fieldwork periods. The families on holiday had an easy-going attitude towards the researcher and invited her to spend time with them, for example, while playing sports. This interaction allowed her to construct personal relationships with the families, and the interviewees for this research were chosen based on such a rapport existing. Another important selection criterion was participation in holiday activities, which was interpreted as a sign of having fun and getting the best use out of the holidays. This was justified by the study's special interest in the holidays' positive effects. Each of the four fieldwork periods yielded four or five interviewees for the research. The actual times for interviews were agreed over the phone two weeks before.

Factors common to all holidaymakers were low income, high debt, a socially challenging situation, and health problems. Being granted a subsidised holiday requires applying to the holiday organisation, and applicants do not need to be a client of a social or health service. The only condition is that they cannot have been granted a holiday within the last three years. The interviewed holidaymakers had been granted a holiday by one such holiday organisation for the spring or summer of 2019. Most of them were on holiday as single parents with one to four children.

The interviews were typically conducted at the holidaymakers' home four months after the holiday. This allowed us to examine the holidays' longer-term effects – this is important as the effects of holidays on workers have been noted to vanish quickly after returning to work (de Bloom et al. 2010). The interviews were conducted without predetermined questions, allowing interviewees to freely share their thoughts. The general theme was the effects of the holiday, and the interviewees brought up their holiday experiences and life after the holiday. In addition, interviewees talked openly about their life challenges and how the holiday had impacted their lives and their views on themselves.

The discussions typically lasted for an hour. They were recorded and produced 203 pages of transcribed material. The data contained a lot of freeform narration on the interviewees' everyday lives before the holiday, experiences during the holiday and lives after the holiday. The holiday as recreation was

seen as valuable, and none of the interviewees had previously pondered the effects of the holidays more closely.

In the first round of analysis, we coded all depictions of positive holiday experiences in the seventeen interviews. In the second round, we examined what kinds of changes these experiences were associated with. We identified three types of descriptions: "no significant differences in everyday life", "reinvigorating holidays" and "pivotal holidays". Many of the interviewees (8 out of 17) described pivotal changes. We classified as pivotal those holidays that enabled the interviewee to change their place of residence or start a new job, or that increased their mental well-being significantly. Pivotal holidays were discussed by interviewees whose lives had been burdened by shame, employment uncertainty, or poverty. These were single parents who would not have been able to take a holiday outside their home without support. In other interviews, the holiday's effects were described in more modest, mostly invigorating terms.

The third round of analysis was guided by the behavioural capability approach. Using this theory-driven content analysis, we examined the eight interviews that described pivotal changes and identified three main factors that contributed to the interviewees' ability to transform existing resources into effective capabilities. These factors are illustrated by the stories of three holidaymakers.

These holidaymakers are referred to by the pseudonyms Nora, Carla, and Anne. In their narratives, the association between a strengthened experience of social inclusion and subsequent life changes was most clearly visible, allowing for a detailed exploration of the factors that enabled these transformations. In particular, they shared a capability for positive risk-taking – a sign of the breakdown of negative anticipation and the reactivation of practical reason.

The behavioural capability approach (Garces-Vélastegui 2023, 2024) focused attention on the cognitive and emotional conditions that influenced change, such as mental load, anticipation, and a sense of mastery. In line with this approach, we examined how these conditions shaped individuals' ability to convert available resources into effective capabilities. From this perspective, shifts in both reasoning and experiences of social inclusion were interpreted as signs of dormant capabilities becoming active. We further interpreted these accounts as evidence of how external conversion factors – such as supportive social environments during social holidays – can foster internal ones, particularly the experience of social inclusion, which in turn shifts decision-making from automatic, survival-oriented reactions towards more reflective, future-oriented reasoning, thereby expanding individuals' effective capabilities.

First, Nora, Carla, and Anne's situations before their holidays were identified, with particular attention paid to their capabilities. Here capabilities are not seen as individual characteristics but as emerging in the interactional relations between individuals and their environments. Next, we identified the

risks Nora, Carla, and Anne took, which were mostly social. After identifying the risks, we analysed how new capabilities helped them to take more positive risks and supported them in making change in their lives.

Findings: Capabilities and Positive Risk-Taking Opportunities

The data revealed that social holidays can create new opportunities for action by reactivating individuals' practical reasoning and sense of agency. Across the interviews, holidaymakers described how prolonged hardship, social exclusion, and stress had gradually narrowed their perception of available options and weakened their confidence to act. Many reported that, before the holiday, even everyday decisions felt overwhelming, and risk-taking seemed dangerous. However, the holiday context provided an emotionally safe and socially equal environment that enabled people to experience small but meaningful shifts in thinking and action. These shifts often took the form of positive risk-taking, daring to try something new, to trust others, or to move beyond routines of avoidance.

Three patterns were identified in these experiences: sense of equality, sense of belonging, and sense of mastery. Each represented a distinctive pathway through which the experience of social inclusion helped to unearth or activate hidden capabilities. All eight participants who described their holidays as pivotal referred to a sense of equality and a sense of mastery, and five of them referred to a sense of equality as mechanisms that shaped their ability to convert available resources into effective capabilities. In addition, interviewees spoke of more familiar well-being effects linked to holidays – relaxation, shared family time, a change of scenery, and detachment from everyday obligations (Dolnicar, Yanamandram, and Cliff 2012; Nawijn 2011) – which often served as initial triggers for deeper changes.

The following three narratives – Nora, Carla, and Anne – illustrate how reinforced experiences of social inclusion supported the emergence of new capabilities through equality, belonging, and mastery.

Sense of Equality

Nora was a recently divorced holidaymaker with two children. She was burdened by negative feelings and a deep sense of inadequacy and found it very difficult to meet normative expectations as a single mother and citizen. Humiliating encounters with social services had reinforced her feelings of worthlessness and otherness. Her capability set was constrained by social exclusion, financial hardship, and internalised norms that weakened her sense of agency and self-worth. Before the holiday, anxiety governed her life: she responded quickly and automatically to distress by avoiding anything that might trigger it, such as meeting other people or leaving the house. Although opportunities

were objectively available, she lacked the practical reasoning and confidence to act upon them. This cycle of negative anticipation (Isola and Leemann 2021) served as a self-protective mechanism but simultaneously restricted her capacity for well-being.

Nora took the first step towards breaking this cycle when she applied for a social holiday, which is a sign of reflective thinking and the first reactivation of practical reasoning. The decision to go was an act of positive risk-taking that challenged her habitual avoidance and opened up space for her locked capabilities to re-emerge. Despite her fears about managing two children in a new environment, the holiday represented a valued opportunity worth pursuing.

Nora expected that people on subsidised holidays might be treated differently from paying guests. This expectation stemmed from her own internalised hierarchy of worth and her belief that only those who earned enough deserved a holiday. The risk was therefore not only social, but also moral: the risk of feeling undeserving again. However, her actual experience was different: she found that "no one was judging her" and that she "didn't feel that she was being avoided by others." Feeling like "just one of the guests" became a turning point. The experience of equality functioned as a capability-enhancing conversion factor, strengthening her experience of social inclusion and reactivating her practical reasoning.

Before the holiday, Nora's reasoning had been dominated by intuitive, protective behaviour that focused on avoiding anxiety and new failures. During the holiday, the emotionally safe and inclusive environment reduced her cognitive load and re-enabled slow, reflective, and evaluative thinking and behaviour (Kahneman 2011; Mullainathan and Shafir 2013). This shift allowed her to reinterpret others' behaviour positively and to internalise feelings of dignity and equality.

> They were really high-quality programmes. They weren't just anything, they were well designed, good, and effective. (…) They [the instructors] were always cheerful and greeted me, and I never got a strange feeling from them like they had a different attitude.

Equality was thus the core mechanism of Nora's experience of social inclusion. Being treated as an equal increased her trust in others and, gradually, in herself. Her practical reasoning was reactivated through small social successes and supportive interactions with other guests and staff, which encouraged her to try new things.

> It [the holiday] also gave me courage, so that when I'm alone, I know I can manage on my own with the girls. I dared to go there alone with the girls, so it gave me a lot of self-confidence and courage to have done it and for nothing to have happened.

After the holiday, Nora reported a reduction in anxiety, greater enjoyment when interacting with her children, and a new sense of confidence. She

began venturing farther from home with them. This is an example of previously objective capabilities becoming effective capabilities.

> Well, I've been thinking that I don't always have the fear and anxiety about how I'll manage on my own with the girls. I trust that I'll manage a little more. Because I have a good experience in my past.

In summary, equality and acceptance were central to Nora's experience of social inclusion during her subsidised holiday. The emotionally safe, inclusive environment acted as an external conversion factor that reduced negative anticipation and refreshed her reflective capacity. As her practical reasoning re-emerged, she began to envision alternatives, make plans, and act upon them. The holiday did not change her objective resources, but it transformed the way she could use them. It turned dormant potential into effective capabilities and renewed her confidence as a parent and as an agent in her own life.

Sense of Belonging

Carla was a holidaymaker who struggled with social anxiety, which had eroded her mental health and forced her to take sick leave. As a single parent, she felt guilty for not being fully present for her child, and her confidence that positive things could happen in life had diminished. Fear of the future prevented her from pursuing activities she enjoyed. She felt trapped in a stressful job, social anxiety, and a home environment that reinforced her sense of not belonging.

Before the holiday, Carla faced two distinct fears. The first reflected her general mistrust: she even suspected that the holiday might not happen. The second was her fear of the social situations she would face while away. Living in an environment that bred insecurity, Carla had lost confidence in people and in life itself. She later recalled:

> It was really remarkable. I don't know why I thought it was a scam until the moment we walked through the door of [the holiday resort]. I was sure they would say that our names weren't there. Then, when it was time for us to go into the room, it was unbelievable.

This moment marked a significant cognitive shift for Carla. Her disbelief that anything good could truly happen exemplifies how negative anticipation constrains practical reasoning. When one expects disappointment, even genuine opportunities are perceived as potential traps. In BCA terms, Carla's capabilities were not absent but locked. Her mental and emotional energy was channelled into risk management rather than possibility-seeking. Avoidance felt safer than hope. Even accepting the doctor's sick note had felt risky, a potential failure rather than a form of care.

Upon being granted the holiday, Carla's initial worries about social interactions gradually turned into a decision to go. This was an act of reflective reasoning. It was a conscious moment where she weighed the risks and

possibilities and the first sign of reactivated practical reason. She realised that the trip offered her child something precious, a chance for a real holiday, and that this opportunity was worth the discomfort. A holiday away from home, long impossible due to her financial situation, had suddenly become attainable.

She was determined to ensure that her child's holiday would succeed. As a result, she began to reinterpret potential challenges as opportunities that required inner strength but led to positive outcomes. This shift extended her anticipation timeframe and prepared her for further change. As Carla explained, she practised handling social situations in advance to overcome her anxiety:

> I had to step way out of my comfort zone. Strangers – it was a step forward for me, and it was good to work a bit on speaking and opening my mouth.

Before the holiday, Carla's decision-making had been dominated by automatic, survival-oriented reasoning, that is, the fast, protective mode (Kahneman 2011). During the holiday, however, the emotionally safe and inclusive environment reduced her cognitive load and re-enabled reflective reasoning (Kahneman 2011; Mullainathan and Shafir 2013). The turning point occurred when the anticipated exclusion did not materialise: she was treated with respect and dignity. In her own words:

> They [the instructors] were always cheerful and greeted me, and I never got a strange feeling from them like they had a different attitude.

The holiday thus provided more than rest. It became a conversion factor that allowed Carla to re-engage her reflective capacity. The supportive and non-hierarchical holiday community, free from financial distinctions, acted as an external conversion factor, while her growing sense of belonging acted internally to release confidence and motivation. Without that community, she said, she would have remained "stuck in the same circles."

From this safe space, Carla began to look towards the future with cautious optimism. She described how the experience helped her break out of the monotony and rediscover her agency:

> It made me feel much freer. But I don't know why. I thought then that we wouldn't have gone anywhere if this opportunity hadn't come along. We would have stayed at home. It was an opportunity, and moving here [with my husband] is also an opportunity. It's a door to everything new. Otherwise, I'd have kept going and been stuck in the same circles.

After the holiday, concrete changes took place. Carla found a new job, moved to another town, and began living with her partner. As her experience of social inclusion grew stronger, she started to believe in her potential and to set and pursue new goals. The realisation that life was manageable and that the future could hold something for her reignited her reflective capacity.

Before the holiday, fear, distrust, and anxiety had kept her locked in automatic coping, where reflective reasoning was largely inaccessible. Afterwards, she regained the ability to identify alternatives, make plans, and act on them. Through this reactivation of practical reasoning, Carla transformed previously dormant capabilities into effective ones. This helped her turn her aspirations into action and unlocked a renewed sense of belonging and self-belief.

Sense of Mastery

Before her holiday, Anne was having to cope with pain, single motherhood, and economic insecurity – circumstances which, according to research, diminish cognitive capabilities and shift reasoning towards survival-focused thinking (Garces-Vélastegui 2023; Haushofer and Fehr 2014; Mullainathan and Shafir 2013). Perceived inequality and the absence of psychosocial support impeded Anne's capacity for practical reasoning and her ability to identify and pursue meaningful actions, as exemplified in the cases of Nora and Carla.

At that time, Anne's practical reasoning was focused on risk management and coping with everyday challenges while raising three children. Three years of disability had impacted the family's financial stability. Like Nora and Carla, Anne struggled to manage daily risks, leading to a feeling of powerlessness. Applying for social holiday was a significant hurdle for her. It felt like a public assessment of her family's situation and a test of whether she could accept it herself and be accepted by others. She was shocked when she was granted leave and asked herself, "Are we doing so badly?"

Upon hearing about an upcoming holiday, Anne managed to unearth hidden capabilities that inspired her to make the necessary changes. Despite feeling nervous about the holiday, she took steps to ensure its success. As holidays away from home were rare, Anne felt pressure to make the most of this opportunity for her and her three children. Despite her limited finances, Anne invested in a wetsuit, which was essential for this spa holiday. This was a risky move as swimming hadn't previously worked for her due to chronic pain. Although Anne had to face her family's economic and social situation in a sombre yet realistic manner, acknowledging that her family deserved the social holiday was a significant moment for Anne as it unveiled her capabilities.

The wetsuit represents a significant turning point in Anne's story. The decision to buy it was not merely economic but also symbolic: it signified a transition from survival to active agency, a movement from objective capability (a holiday) to effective capabilities that reactivated practical reasoning (Austin 2017). Firstly, it serves as an example of Anne's success in tapping into her hidden potential, and this success came after taking a risk. Secondly, the successful risk-taking and subsequent pain management, which came as a surprise, taught her that new challenges are worth embracing in the future. From the standpoint of experiences of social inclusion, a fundamental shift occurred in

how Anne managed her life. Previously, her reduced sense of mastery led to her minimising risks and anticipating negative outcomes. However, during the holiday, she began to take advantage of opportunities and actively seek solutions to problems.

Anne's successful risk-taking expanded the scope of her activities, as she discovered that she could approach things in new ways. The holiday encouraged her to test her limits and explore new experiences. The catalysts for Anne's personal growth were a sense of recognition and a greater belief in her abilities. When reflecting on the impact of the holiday, Anne specifically mentioned that it gave her greater confidence as regards her ability to manage her life.

> It somehow contributed to the feeling of coping, not only with these children but with this pain syndrome and life with pain syndrome, not only at home and in everyday life but also in other situations where you are not quite able to anticipate and prepare everything anyway. Or to prepare for everything yourself.

The holiday provided Anne with a much-needed break, allowing her to strengthen her self-efficacy and ability to handle unexpected situations. She constantly had to prepare for the worst possible outcomes before the holiday. However, the holiday made her feel more in control of life, even in situations that couldn't be predicted or prepared for. It freed her time and energy from constantly managing risks, allowing her to explore new opportunities. Ultimately, the holiday helped her to become more confident in her ability to handle whatever life threw at her.

Constant vigilance, anticipation, and risk management had eroded Anne's belief in the future. Anne described this shift, saying, "Before the holiday, it felt like there was almost nothing to look forward to anymore. Now, I feel that maybe there are still possibilities." Anne's narrative illustrates how constant focus on risk management narrows thinking and diminishes the ability to see possibilities due to a poor sense of mastery. The prolonged emphasis on risk management had led to a lack of options, which the social holiday interrupted. Anne described how the holiday opened up new possibilities:

> Perhaps it activated … in some way an ability to act differently and to strive for different things. The holiday gave me concrete examples of rewards that on many levels helped me to see and notice new opportunities, when my own hopes had focused on coping with everyday life and recovery to be able to work.

The ability to act differently and recognise more opportunities indicates that practical reasoning had begun to function as a mechanism that activated Anne's capabilities. A painful arm had long defined Anne's quality of life. The holiday started a process that helped Anne manage that pain. She connected the successful pain management to her later employment:

> Anne: Yes, it raised hopes that by challenging myself, I can stretch the limits of what my hand can take. This means I dare to try [new things].

Interviewer: So it was a significant experience of success, your hand?
Anne: Yes, yes. Yes, yes. It affected my employment and, therefore, everything, including my well-being and livelihood.

The holiday was an escape from everyday life and a conversion factor, opening up new opportunities to experiment and learn new things. While the effects of a typical holiday usually fade quickly, the impact of a social holiday can be far-reaching. Three months after the holiday, Anne found a job.

Taken together, the stories of Nora, Carla, and Anne demonstrate how long-term adversity can conceal or "lock" people's capabilities by narrowing their practical reasoning. This phenomenon can be understood in reference to the cycle of negative anticipation (Isola and Leemann 2021), where repeated experiences of failure or rejection lead individuals to expect disappointment and withdraw from potential opportunities. Such expectations reflect a breakdown of reflective reasoning (Kahneman 2011; Mullainathan and Shafir 2013): when cognitive and emotional resources are overloaded, people switch to automatic, survival-oriented responses that prioritise short-term safety over long-term growth.

A social holiday can interrupt this cycle by fostering experiences of social inclusion that act as conversion factors. As individuals begin to feel accepted, valued, and connected, negative anticipation subsides, and practical reasoning is reactivated. This renewed capacity for reasoning enables people to reinterpret their surroundings, recognise feasible alternatives, and act upon them – that is, to transform objective capabilities into effective ones. In behavioural capability terms, the holiday functions as a capability-enhancing intervention that restores the cognitive and emotional conditions needed to convert opportunities into well-being.

In Nora's case, equality restored her dignity and agency; in Carla's case, a sense of belonging restored her confidence and her capacity for reflection; in Anne's, case mastery rebuilt her sense of control. In all three cases, social inclusion emerged as both an external and internal conversion factor: external in the form of a supportive environment during social holidays, and internal through renewed self-belief. These experiences altered the women's decision-making processes, moving from automatic avoidance to reflective engagement, enabling positive risk-taking and long-term changes, such as new jobs, greater social participation, and renewed confidence in everyday life.

Conclusion and Discussion

This research presented a concrete example of how social holidays as a social policy measure can support families' ability to fulfil their potential when struggling with difficulties. Combining behavioural capability theory, its applications, and empirical material, we showed that reflexive agency does not

emerge in a vacuum but needs to be supported by actions that nudge in the new direction without coercion – for example, by creating equal encounters with others, building feelings of belonging, meaningfulness, and a sense of mastery, and breaking the cycle of negative anticipation.

In the face of prolonged hardship, people's caution and risk aversion are automated strategies, not failures of rational decision-making. When every new try is intuitively assessed as a risk factor rather than an opportunity, considering a new educational programme, job, hobby, or the like may feel too risky. However, if external conversion factors come into the picture in a challenging situation, they can assist in transforming resources into valued outcomes (Robeyns 2005; Sen 1999). The analysis showed that by participating in shared activities instead of withdrawing, feelings of exclusion were replaced with inclusion, redemption from shame, and a sense of mastery instead of aimless drifting, all markers of successful external conversion factors. When examined through the lens of social inclusion, the findings suggest that experience of social inclusion acts as a capability-enhancing conversion factor that can unravel negative anticipation, enable practical reason, and make the shift from the fast to the reflexive decision-making system possible, especially for people whose daily lives are dominated by prolonged scarcity and stress. Opportunities like social holidays serve as a breather and a safe space for experiences of social inclusion where positive risk-taking, practical reason, and reflexive agency can flourish.

The behavioural capability approach developed by Garces-Vélastegui (2023) increases our understanding of why not all people are able to take advantage of the opportunities offered to them – or objective capabilities in Austin's (2017) terms. The behavioural capability approach focuses on the human decision-making processes at the heart of disadvantages. People living in poverty have limited cognitive bandwidth and therefore their actions are easily guided by automatic, fast, and intuitive thinking (Kahneman 2011). In such circumstances, the social holiday is a resource but also an architecture of choice that rearranges the social environment to be more equal and thus strengthens the experience of social inclusion in such a way that reflexive agency (e.g. applying for a new job) becomes possible (Nousiainen and Leemann 2024; Thaler, Sunstein, and Balz 2012). This study found that social holidays can provide a new perspective on life – a break from everyday life opened up space for reflection and planning for the future. The holiday experience activates practical reason: the individual is again able to see options that have previously been considered unrealistic (Austin 2017). A social holiday can be seen as such a "nudge": it does not force participation, but arranges the environment so that participation in activities, interactions, and new surroundings occurs effortlessly and equally. For example, ready-made meal times, shared programmes, and a relaxed atmosphere create an environment that strengthens individuals' experience of social inclusion.

There are also certain limitations to this study. The observed changes in risk-avoidance behaviour and practical reasoning do not fully explain the transformative potential that reinforcing the experience of social exclusion can have. Social inclusion has also been found to foster trust in others and to encourage greater responsibility within communities (Van der Veken, Lauwerier, and Willems 2020). In addition, eight of the seventeen interviewees described pivotal changes, indicating that these impacts on capabilities clearly do not apply to all beneficiaries of social holidays. All of these eight interviewees were single mothers for whom a holiday at a spa or leisure resort represented a kind of good life that they had reason to value. Their main motivation was the desire to provide their children with holiday experiences that would enhance their well-being.

In addition to social holidays, there are various projects and social services aimed at enhancing people's sense of inclusion, that is, their sense of equality, belonging, empowerment, and mastery, among other aspects. Recent research has shown that experiencing supportive and equal interaction, overcoming challenges, and engaging in activities that feel personally meaningful are effective factors in fostering social inclusion (Nousiainen 2025; Nousiainen and Leemann 2024). Our analysis suggests that all of these factors come into play in social holidays. Moreover, holidays offer participants a break from their everyday environments, roles, and services for an intensive period in culturally valued settings, where they are seen simply as themselves and where no external objectives are imposed on them. This kind of impact cannot be achieved through individual casework within the individual-focused service system, but rather requires more community-based efforts. In Finland, social holidays began in the 1930s, when the state started channelling support through civil society organisations, and later became a part of Finnish social policy. The social holiday scheme was brought to a close on 10 December 2025 by the decision of Prime Minister Petteri Orpo's government.

Disclosure Statement

No potential conflict of interest was reported by the author(s).

Funding

This work was supported by European Social Fund Plus [grant number S30030]; Tradeka Foundation.

Notes on contributors

Erika Mäntylä (M.Soc.Sc.) has worked as a Specialist at the Finnish Institute for Health and Welfare since 2020. She graduated with a master`s degree in 2016 from the University of

Eastern Finland. She is a postgraduate student at the University of Tampere, where she is working on her PhD in social policy.

Marko Nousiainen (PhD) has worked as a Senior Researcher at the Finnish Institute for Health and Welfare since 2018. He received his PhD in political science from the University of Jyväskylä in 2012.

Anna-Maria Isola holds a PhD in social policy from the University of Helsinki and the Title of Docent in social pedagogy, with a focus on sustainable wellbeing and social inclusion, at the University of Eastern Finland, where she also serves as a Research Director. At the Finnish Institute for Health and Welfare, she leads a research group focused on social inclusion.

ORCID

Marko Nousiainen http://orcid.org/0000-0003-2418-5049
Anna-Maria Isola http://orcid.org/0000-0001-6696-2630

References

Austin, A. 2017. "Turning Capabilities into Functionings: Practical Reason as an Activation Factor." *Journal of Human Development and Capabilities* 19 (1): 24–37. https://doi.org/10.1080/19452829.2017.1364225.

Bracic, A. 2022. "Ethnicity and Social Exclusion." *Nationalities Papers* 50 (6): 1045–1056. https://doi.org/10.1017/nps.2022.72.

Butler, G., and A. Mathews. 1987. "Anticipatory Anxiety and Risk Perception." *Cognitive Therapy and Research* 11 (5): 551–565. https://doi.org/10.1007/BF01183858.

Conger, R. D., K. J. Conger, G. H. Elder, F. O. Lorenz, R. L. Simons, and L. B. Whibeck. 1992. "A Family Process Model of Economic Hardships and Adjustment of Early Adolescent Boys." *Child Development* 63 (3): 526–541. https://doi.org/10.2307/1131344.

Daly, M., and H. Silver. 2008. "Social Exclusion and Social Capital: A Comparison and Critique." *Theory and Society* 37 (6): 537–566. https://doi.org/10.1007/s11186-008-9062-4.

de Bloom, J., S. A. E. Geurts, T. W. Taris, S. Sonnentag, C. de Weerth, and M. A. J. Kompier. 2010. "Effects of Vacation from Work on Health and Well-being: Lots of Fun, Quickly Gone." *Work & Stress* 24 (2): 196–216. https://doi.org/10.1080/02678373.2010.493385.

Dolnicar, S., V. Yanamandram, and K. Cliff. 2012. "The Contribution of Vacations to Quality of Life." *Annals of Tourism Research* 39 (1): 59–83. https://doi.org/10.1016/j.annals.2011.04.015.

Eurostat. 2019. 28% of Europeans Can't Afford a 1week Annual Holiday. Accessed June 12, 2025. https://ec.europa.eu/eurostat/web/products-eurostat-news/-/EDN-20190731-1.

Eurostat Glossary. 2024. Glossary: Severe Material and Social Deprivation Rate (SMSD) - Statistics Explained.

Garces-Vélastegui, P. 2023. "Towards a Behavioural Capability Approach: The Contribution of Behavioural Economics to Amartya Sen's Framework." *International Review of Economics* 70:101–120. https://doi.org/10.1007/s12232-023-00411-0.

Garces-Vélastegui, P. 2024. "A Capabilitarian Behavioral Economics: What Behavioral Economics Can Learn from the Capability Approach." *International Review of Economics* 71:667–690. https://doi.org/10.1007/s12232-024-00457-8.

Haddadi Barzoki, M. 2024. "School Belonging and Depressive symptoms: The Mediating Roles of Social Inclusion and Loneliness." *Nordic Journal of Psychiatry* 78 (3): 205–211.

Haushofer, J., and E. Fehr. 2014. "On the Psychology of Poverty." *Science* 344 (6186): 862–867. https://doi.org/10.1126/science.1232491.

Hazel, N. 2005. "Holidays for Children and Families in Need: An Exploration of the Research and Policy Context for Social Tourism in the UK." *Children & Society* 19 (3): 225–236. https://doi.org/10.1002/chi.838.

Isola, A. M., and L. Leemann. 2021. "Osallisuuden kokemus on hyvinvoinnin ja terveyden tekijä." *Sosiaalilääketieteellinen aikakauslehti* 58 (4): 381–383. https://doi.org/10.23990/sa.112402.

Kagan, M., and V. Ne'eman. 2025. "The Mediating Role of Meaning in Life in the Relationship between Social Inclusion and Resilience among the Generation Z Cohort amid an Ongoing Armed Conflict: Brief Report." *International Journal of Psychology* 60 (3): e70043. https://doi.org/10.1002/ijop.70043.

Kahneman, D. 2011. *Thinking, Fast and Slow*. New York: Farrar, Straus and Giroux.

Leemann, L., T. Martelin, S. Koskinen, T. Härkänen, and A.-M. Isola. 2022. "Development and Psychometric Evaluation of the Experiences of Social Inclusion Scale." *Journal of Human Development and Capabilities* 23 (3): 400–424. https://doi.org/10.1080/19452829.2021.1985440.

Leemann, L., M. Nousiainen, A. Keto-Tokoi, and A.-M. Isola. 2022. "Osallisuuden kokemus aikuisväestössä." In *Suomalaisen hyvinvointi 2022*, edited by Sakari Karvonen, Laura Kestilä, and Paula Saikkonen, 94–113. Helsinki: Terveyden ja hyvinvoinnin laitos.

Luukkonen, T., Nita Korhonen, O. Oosi, and Katri Halla. 2019. *Selvitys sosiaalisesta lomatoiminnasta* [Report on Social Holiday Activity]. https://julkaisut.valtioneuvosto.fi/handle/10024/161743.

Mäntylä, E. 2020. *Lomalle yhdenvertaisuuteen: Lomatoiminnan osallisuusvaikutusten arviointi*. (Työpaperi 9/2020). Helsinki: Terveyden ja hyvinvoinnin laitos.

McCabe, S., and S. Johnson. 2013. "The Happiness Factor in Tourism: Subjective Well-Being and Social Tourism." *Annals of Tourism Research* 41:42–65. https://doi.org/10.1016/j.annals.2012.12.001.

McCabe, S., and E. Stokoe. 2010. "Have You Been Away? Holiday Talk in Everyday Interaction." *Annals of Tourism Research* 37 (4): 1117–1140. https://doi.org/10.1016/j.annals.2010.05.001.

McCartney, G., J. Pinto, and M. Liu. 2021. "City Resilience and Recovery From COVID-19: The Case of Macao." *Citis* 112: 103130.

Minnaert, L. 2012. "The Value of Social Tourism for Disadvantaged Families." In *Family Tourism: Multidisciplinary Perspectives*, edited by H. Schänzel, I. Yeoman, and E. Backer, 93–104. Channel View Publications. Edinburgh Napier University.

Minnaert, L., R. Maitland, and G. Miller. 2009. "Tourism and Social Policy. The Value of Social Tourism." *Annals of Tourism Research* 36:316–334. https://doi.org/10.1016/j.annals.2009.01.002.

Minnaert, L., and M. Schapmans. 2009. "Tourism as a Form of Social Intervention: The Holiday Participation Centre in Flanders." *Journal of Social Intervention: Theory and Practice* 18 (3): 42–61.

Mullainathan, S., and E. Shafir. 2013. *Scarcity: Why Having Too Little Means So Much?* Time Books. American Psychological Association, Princeton University.

Nambiar, S. 2013. "Capabilities, Conversion Factors and Institutions." *Progress in Development Studies* 13 (3): 221–230. https://doi.org/10.1177/1464993413486547.

Nawijn, J. 2011. "Determinants of Daily Happiness on Vacation." *Journal of Travel Research* 50 (5): 559–566. https://doi.org/10.1177/0047287510379164.

Nousiainen, M. 2021. "Pienet onnistumistarinat ja osallisuuden kokeminen Yhteisissä keittiöissä." *Yhteiskuntapolitiikka* 86 (2): 155–165. https://urn.fi/URN:NBN:fi-fe2021041510492.

Nousiainen, M. 2025. "Osallisuuden kokemuksen vahvistuminen ESR-hankkeissa: Tulokset, mekanismit ja kontekstit." *Sosiaalilääketieteellinen aikakauslehti* 62 (2): 322–336. https://doi.org/10.23990/sa.143885.

Nousiainen, M., and L. Leemann. 2024. "Realistic Evaluation of Social Inclusion." *Evaluation* 30 (2): 288–305. https://doi.org/10.1177/13563890231210328.

O'Donnell, P., A. Hannigan, N. Ibrahim, D. O'Donovan, and K. Elmusharaf. 2022. "Developing a Tool for the Measurement of Social Exclusion in Healthcare Settings." *International Journal for Equity in Health* 21 (35): 1–14. https://doi.org/10.1186/s12939-022-01636-1.

Official Statistics of Finland. 2023. Income Distribution Statistics. Accessed June 12, 2025. https://stat.fi/julkaisu/cm49y0x3b1wpi07urvc30romg.

Oldenburg, R. 1989. *The Great Good Place: Cafés, Coffee Shops, Bookstores, Bars, Hair Salons, and Other Hangouts at the Heart of a Community*. New York: Da Capo Press.

Pyke, J., S. Pyke, and R. Watuwa. 2019. "Social Tourism and Well-Being in a First Nation Community." *Annals of Tourism Research* 77:38–48. https://doi.org/10.1016/j.annals.2019.04.013.

Redmond, G., G. Main, A. O'Donnell, J. Skattebol, R. Woodman, A. Mooney, J. Wang, S. Turkman, C. Thomson, and F. Brooks. 2024. "Who Excludes? Young People's Experience of Social Exclusion." *Journal of Social Policy* 53 (1): 236–259. https://doi.org/10.1017/S0047279422000046.

Repo, J., S. Herkama, T. Yanagida, and C. Salmivalli. 2023. "Transition to Emerging Adulthood during the COVID-19 Pandemic: Changes in Anxiety and the Role of Inclusion/Exclusion Experiences." *European Journal of Developmental Psychology* 20 (4): 649–665. https://doi.org/10.1080/17405629.2022.2122434.

Robeyns, I. 2005. "The Capability Approach: A Theoretical Survey." *Journal of Human Development* 6 (1): 93–117. https://doi.org/10.1080/146498805200034266.

Sen, A. 1992. *Inequality Reexamined*. Oxford University Press. Cambridge: Harvard University Press.

Sen, A. 1999. *Development as Freedom*. Oxford: Oxford University Press.

Sen, A. 2000. *Social Exclusion: Concept, Application, and Scrutiny*. Social Development Papers No. 1. Asian Development Bank.

Shaia, W. E., D. O. Avruch, K. Green, and G. M. Godsey. 2019. "Socially-engineered Trauma and a New Social Work Pedagogy: Socioeducation as a Critical Foundation of Social Work Practice." *Smith College Studies in Social Work* 89 (3–4): 238–263. https://doi.org/10.1080/00377317.2019.1704146.

Thaler, R. H., and C. R. Sunstein. 2009. *Nudge: Improving Decisions about Health, Wealth, and Happiness*. New Haven: Yale University Press.

Thaler, R. H., C. R. Sunstein, and J. P. Balz. 2012. "Choice Architecture." In *The Behavioral Foundation of Policy*, edited by Eldar Shafir, 428–439. Princeton: Princeton University Press. https://doi.org/10.2139/ssrn.2536504.

Thorsen, S. V., R. Rugulies, P. U. Hjarsbech, et al. 2013. "The Predictive Value of Mental Health for Long-Term Sickness Absence: The Major Depression Inventory (MDI) and the Mental Health Inventory (MHI-5) Compared." *BMC Medical Research Methodology* 13:115. https://doi.org/10.1186/1471-2288-13-115.

Turunen, E., and U. Seppälä. 2024. "How Does It Feel to Be Poor? Resources and Strength Limiting Action." *Nordic Social Work Research* 15: 1–14. https://doi.org/10.1080/2156857X.2024.2444653.

Van der Veken, K., W. Lauwerier, and S. Willems. 2020. "'To Mean Something to Someone': Sport-for-Development as a Lever for Social Inclusion." *International Journal for Equity in Health* 19 (11): 1–13. https://doi.org/10.1186/s12939-019-1119-7.

Vento, E. 2022. "Exploring the Effectiveness of Social Holidays in the Finnish Context." *Tourism Recreation Research* 49 (3): 597–608. https://doi.org/10.1080/02508281.2022.2067954.

Vento, E., and R. Komppula. 2020. "Social Tourism Practices and Implementation in Finland." In *Handbook of Social Tourism*, edited by Anya Diekmann and Scott McCabe, 244–255. Cheltenham: Edward Elgar.

Vento, E., T. Tammi, S. McCabe, and R. Komppula. 2020. "Re-evaluating Well-Being Outcomes of Social Tourism: Evidence from Finland." *Annals of Tourism Research* 85:1–21. https://doi.org/10.1016/j.annals.2020.103085.

Virrankari, L., and L. Leemann. 2022. *Osallisuuden kokemus ja seksuaalinen häirintä: Kouluter veyskyselyn 2019 tuloksia. Tutkimuksesta tiiviisti 13/2022*. Helsinki: Terveyden ja hyvinvoinnin laitos.

Zhao, J., and B. Tomm. 2018. *Psychological Responses to Scarcity*. Oxford, UK: Oxford University Press.