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values, identities, and politics



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VALUES, IDENTITIES, AND POLITICS

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INSTITUTE OF SOCIAL SCIENCES
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RELIGION AND CAPITALISM IN A GLOBAL SOCIETY: VALUES, IDENTITIES, AND POLITICS

(ANNUAL INTERNATIONAL
SCIENTIFIC CONFERENCE)

BOOK OF ABSTRACTS



Silver Lake, Veliko Gradište, 4–5 September 2026

Vladimir Mentus, Jovana Zafirović

Institute of Social Sciences
Belgrade, Serbia

FINANCIAL STRESS, RELIGIOSITY, AND SENSE OF CONTROL – A MODERATION ANALYSIS ACROSS EUROPE

In this study, we examine the moderating effect of religiosity on the association between subjective financial stress and sense of control over one's life. In prior research, financial stress is consistently found to be associated with a lower sense of control over one's life, yet it remains unclear whether religiosity can buffer this negative effect. Based on the theory of religious coping, religiosity may function as a protective psychological resource that mitigates the negative impact of financial hardship on sense of control over one's life (self-directing pattern of religious coping). However, according to the same theoretical framework, religiosity may also undermine the sense of control by reinforcing feelings of helplessness (deferring pattern of religious coping). Our aim is to empirically test the direction and magnitude of this interaction. We use data from the eleventh round of the European Social Survey, from 2022/23, with a sample of 47,402 respondents from 30 countries across Europe. Subjective financial stress was operationalized as the respondents' self-reported assessment of how well they managed on their current household income (4-point scale), and religiosity was measured as the respondents' self-reported assessment of how religious they considered themselves to be (11-point scale). Hierarchical regression analysis was conducted in three steps: demographic and psychosocial covariates (gender, age, education, interpersonal trust, social connections, and subjective health) were entered in the first step, main effects of financial stress and religiosity were entered in the second step, and the interaction term was entered in the third step. The results confirmed the significant and positive moderation effect of religiosity on the association between financial stress and sense of control. However, this effect is very weak, and the interaction term accounts for only 0.2% of additional variance. Although the direction of the effect is consistent with the self-directing pattern of religious coping,

its magnitude is negligible – suggesting that religiosity does not function as a meaningful buffer against the negative impact of financial stress on the sense of control.

Keywords: financial stress, religiosity, sense of control over one's life, moderation, European Social Survey