**Background & Purpose**

Previous research suggests that the association between religion and financial stress is complicated—some studies have found that religion exacerbates financial stress (Gutiérrez et al., 2017), while others have found that religion alleviates financial stress (Bradshaw & Ellison, 2010).

Drawing upon interviews of 172 religious parents and religious leaders in Ireland and the United Kingdom, the purpose of this study is to better understand the relationship between religion and financial stress, and to identify potential processes and mechanisms behind this relationship.

**Methods**

- 110 religious parents, 62 religious leaders
- 80% Christian (34% from various Protestant denominations, 28% Catholic, 12% non-denominational Christian, 3% Latter-day Saint, 3% other), 10% Islamic, 4% Jewish, 5% others (Hindu, Buddhist, Baha'i)
- 59% male, 41% female
- 78% White, 22% other (African, Asian, Middle Eastern, Indian, Caribbean, Latino/a)
- Semi-structured interviews, coding in pairs using NVivo (inter-rater reliability ~.90)

Note: Participants were not asked anything about finances. However, as they described the impact of religion on their individual lives and their families, in all but two interviews the participants discussed, without prompt, how religion exacerbated and/or alleviated financial stress.

**Results**

**Theme 1: Religion Exacerbated Financial Stress**

**Concept 1a: Religion increased financial obligations.** John (male, Amish Mennonite): “We moved to Ireland 20 years ago to bring the Gospel to the Irish people. . . . We could’ve probably had a lot more money if we had stayed in the States and built the business that we had going then, but we felt . . . that if there is a way to help people come to know the Lord, that is what we want to do.”

**Concept 2a: Religion brought monetary blessings.** John (male, Amish Mennonite): “We moved to Ireland 20 years ago to bring the Gospel to the Irish people. . . . We could’ve probably had a lot more money if we had stayed in the States and built the business that we had going then, but we felt . . . that if there is a way to help people come to know the Lord, that is what we want to do.”

**Theme 2: Religion Alleviated Financial Stress**

**Concept 1b: Religion required time sacrifice.** Omar (male, Muslim): “I decided that if I want to be . . . committed to religion, I need to really pray five times a day. . . . That forces everything else to fit around it—putting second work and social activities, even free time.”

**Concept 2b: Religion brought monetary blessings.** Rachel (female, Methodist): “We’ve had to rely [on God] in many different ways—in all part of our lives, really—one of the main ones being financially. [We’ve been] praying and asking God every day, ‘Please provide, please provide.’ And we feel that He has, and I believe that God has always provided, and He’s never let us down.”

**Concept 2c: Religious giving brought satisfaction.** Amber (female, Christian): “When your life’s [about] something more than yourself, it brings a real level of purpose and joy and reason for getting up in the morning.”

**Concept 2d: Religion improved perspectives on work.** Natalie (female, Christian): “I do everything I do as a Christian. Jesus is my boss. . . . There was something going on at work that was really stressful. . . . I said, ‘God will see me through.’”

**Concept 2e: Religion fostered a positive outlook on financial struggles.** Kate (female, Catholic): “Whatever happened, even if I’m homeless and on the streets, [God] created me to be here. He gives me the biggest purpose in my life, whatever happens.”

**Implications & Conclusions**

**Key Takeaways:**

- Importance of balance (many good things, when taken to extremes, can exacerbate stress)
- Religion can both help and harm (reduce the negative, optimize the positive)

**Relevant To:**

- Researchers
- Clinicians
- Religious leaders
- Religious individuals/families