The relationship between income and life satisfaction: Does religiosity play a role?

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The current study extends findings from previous literature examining the moderating effect of religious beliefs on the relationship between negative life circumstances and life satisfaction. Specifically, the current study investigates the moderating effect of religious belief on the relationship between income and life satisfaction at the individual and country level using multilevel modeling procedures. It was hypothesized that there would be a positive effect of income on life satisfaction at both the individual and country level, but as levels of religious belief increased (at the individual and country level), these relationships would be attenuated. A group of 85,072 individuals nested within 59 countries (43,541 females, 41,443 males, 88 unknown) between the ages of 16 and 99 (M_age = 41.63, SD = 16.56) completed the World Values Survey including questions reflecting income, religious belief, and life satisfaction. Results showed positive main effects of individual-level income and religious belief on life satisfaction. Contrary to prediction, there was a negative main effect of country-level religious belief on life satisfaction, and no main effect of country-level income on life satisfaction. Religious belief did not moderate the relationship between income and life satisfaction at the individual or country level. Theoretical explanations and implications are discussed.

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1. Introduction

The association between wealth and subjective well-being is a topic that has garnered considerable attention in the literature over several decades due to the vast importance that individuals place on earning an income (e.g., Adelmann, 1987; Diener, Diener, & Diener, 1995). A wide variety of literature has also discovered a positive linear relationship between individual aspects of religiosity, such as religious belief and subjective religiosity, and well-being (e.g., Stavrova,Fetchenhauer, & Schlosser, 2013). However, few studies have evaluated potential moderators of the relationship between wealth and well-being. Thus, the purpose of this study is to investigate religiosity as a moderator of the effect of wealth on life satisfaction at the individual and country level.

Life satisfaction is a subcomponent of subjective well-being and can be defined as a global perception of one’s life based upon recognition of his or her abilities, coping with life stressors, and productivity (Levin et al., 2011). Research has consistently shown that at both the individual level and at the country level, wealth and life satisfaction are positively related, even after controlling for demographic variables such as age, sex, and education level (e.g., Diener & Biswas-Diener, 2002; Diener, Sandvik, Seidlitz, & Diener, 1993; Diener, Ng, Harter, & Arora, 2010; Hagerty, 2000; Inglehart & Klingemann, 2000). The relationship between wealth and life satisfaction exists worldwide, both within and between countries, and is consistent over time (e.g., Diener et al., 1993; Diener et al., 2010).

At the individual level, the effect of income on life satisfaction is lessened once an individual reaches a ceiling annual income of approximately $75,000, but the effect of income on life satisfaction remains strong for those at lower income levels (Diener et al., 1993; Diener & Biswas-Diener, 2002; Kahneman & Deaton, 2010). Diener, Tay, and Oishi (2013) did not find the same nonlinear relationship at the country level, but instead, they found a linear association between raw income and life evaluations ($r = 0.42$). At the country level, the relationship between income and life satisfaction is generally linear, such that more economically developed countries tend to exhibit higher mean levels of well-being (Diener & Biswas-Diener, 2002; Diener et al., 2013; Diener et al., 1993; Levin et al., 2011; Veenhoven, 1991).

Many theories have been proposed to explain the relationship between wealth and subjective well-being at both the individual level and the country level. At the individual level, access to income allows for individuals to fulfill universal needs for food, housing, and wealth, and grants individuals greater access to luxury conveniences, subsequently increasing subjective well-being and life satisfaction (Diener et al., 1993; Diener et al., 2010). Past literature has also identified non-
linear relationships between wealth and well-being in countries such as the U.S., such that above a certain income level, there is a diminishing impact of income on well-being (Diener et al., 1993; Veenhoven, 1991). This effect, however, was not consistent across countries.

Another theory proposes that income provides individuals with the ability to achieve goals and fulfill desires, and as such, these individuals are more satisfied with their lives (Diener et al., 2010). Achieving goals is strongly associated with increases in subjective well-being (e.g., Emmons, 1986), and thus, regardless of whether fundamental needs are met, perhaps if we are able to fulfill our material desires, life satisfaction will increase. Consistent with this theory, recent research has demonstrated that both increases in material possessions and satisfaction with standard of living mediated the relationship between income and subjective well-being (Diener et al., 2010; Diener et al., 2013). These findings were further corroborated in research by Biswas-Diener, Vittersø, and Diener (2005), who found that relatively unhealthy Amish individuals from the United States living without electricity or vehicles were above average on scores of life satisfaction because their material aspirations were simply and easily met. By contrast, some individuals within richer countries are dissatisfied with their lives because as their incomes increase, so too do their material goals and desires (Diener et al., 2010; Graham & Pettinato, 2002).

At the country level, researchers have proposed that wealthier nations tend to be more desirable than poor nations for inhabitants in terms of equality, healthcare access, longevity, education, and lower crime rates (Diener & Biswas-Diener, 2002). Additionally, it has been proposed that wealthier countries are more likely to possess public goods, such as schools, parks, sewage systems, or hospitals that are likely to increase the life satisfaction of those residing within the country, despite individual-level income (Diener & Biswas-Diener, 2002). Although many studies have investigated the effect of wealth at the individual and country level on life satisfaction, few studies have addressed potential moderators of these relationships. One of these potential moderators is religiosity.

1.1. Religiosity and life satisfaction: hypothesized moderating effects

At the individual level, religiosity shows modest positive correlations with life satisfaction (e.g., Stavrova et al., 2013). The relationship between religiosity and well-being at the country level has seldom been examined. However, some research has shown that religious individuals within religious countries tend to be happier than non-religious individuals within religious countries, likely due to positive reinforcement of societal norms (Stavrova et al., 2013).

Interestingly, recent studies have also shown that religiosity acts as a buffer in relationships between negative life events and well-being (e.g., Joshanloo & Weijers, 2015; Ryff, Singer, & Palermis, 2004). For instance, Ryff et al. (2004) found that individuals low in educational standing tend to have lower levels of mental and physical health than those who have surpassed a high school-level education, but religious or spiritual beliefs act as protective factors in this negative relationship.

At the country level, Joshanloo and Weijers (2015) found that religiosity buffered the effect of national income inequality on life satisfaction. Specifically, income inequality at the country level was negatively linked to individual life satisfaction, but at heightened levels of individual-level religious belief, this negative relationship became progressively smaller. Consistent with the religiosity-as-buffer effect, Gebauer, Nehrlieh, Sedikides, and Neberich (2013) found that at both the individual and the cultural level, religiosity weakened the relationship between personal income and psychological adjustment.

Joshanloo and Weijers (2015) make a distinction between two types of religiosity: religious belief (i.e., self-reported importance of God or religion in one’s life) and religious participation (i.e., the amount one practices religion in their life by, for instance, attending religious ceremonies or praying). Although individual religious belief was a significant moderator of the relationship between national income inequality and life satisfaction, the researchers found no moderation effect of individual religious participation on this relationship (Joshanloo & Weijers, 2015). They surmised that religious practice may not be equivalent to religious belief, and as such, there may be more psychological benefits to adopting religious beliefs than to participating in religious events. Thus, the current study will focus on religious belief, and not religious participation, as a moderator variable.

It is probable that adopting religious beliefs or attitudes reduces stress by instilling in the individual the belief that wealth is not of central importance for happiness and prosperity (Gebauer et al., 2013; Joshanloo & Weijers, 2015). In accord with this, religious individuals have a tendency to believe that no matter what happens in life, everything will work out in accordance with God’s plan for them (Hackney & Sanders, 2003). If adopting religious belief serves as a protective factor against adverse life circumstances such as low educational standing and income inequality, it is plausible that it will have the same buffering effect on the relationship between income and life satisfaction at both the individual and country level.

1.2. Objective

The aim of the current study is to extend findings from previous literature on the relationship between individual income and life satisfaction by also taking into account other important individual predictors (religiosity and education level) and country level predictors (nation income and religiosity levels) and examining the moderating effects of religious belief on the relationship between negative life circumstances and life satisfaction at both individual and country levels. Individual difference variables, such as education and demographic characteristics (e.g., age), have predicted life satisfaction in previous research (e.g., Daig, Herschbach, Lehmann, Knoll, & Decker, 2009; del Mar Salinas-Jiménez, Artes, & Salinas-Jiménez, 2011). Thus, we have included these predictors as individual-level covariates.

We hypothesize that there will be positive main effects of income on life satisfaction at both the individual and the country level, and that there will be positive main effects of religious belief on life satisfaction at both the individual and the country level. Furthermore, based on findings by Gebauer et al. (2013) and Joshanloo and Weijers (2015) that religiosity acts as a buffer in relationships between negative life circumstances and well-being, we hypothesize that individual-level religious belief will moderate the relationship between individual-level income and life satisfaction. Specifically, at higher levels of individual-level religious belief, the effects of individual-level income on life satisfaction will be weaker compared to individuals at lower levels of religious belief. Finally, based on findings by Gebauer et al. (2013), we predict that country-level religious belief will moderate the relationship between country-level income and life satisfaction. Specifically, at higher levels of country-level religious belief, the effects of country-level income on life satisfaction will be weaker compared to countries at lower levels of religious belief.

2. Method

2.1. Participants and procedure

Data was drawn from wave six of the World Values Survey (WVS, 2012), representing a random sample of 85,072 individuals nested within 59 countries. The data represent a group of 43,541 females and 41,443 males with ages ranging from 16 to 99 (M_age = 41.63, SD_age = 16.56). There were 37 gender responses marked as “missing/unknown,” and 51 individuals did not provide a response for gender. In the current study, 8371 cases had missing responses on either the predictor variables or the criterion variable, and were not included in analyses. Mean sample size across countries was 1432.48.
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