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Ian A. Gutierrez, Crystal L. Park, and Bradley R. E. Wright

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When the Divine Defaults: Religious Struggle Mediates the Impact of Financial Stressors on Psychological Distress

Ian A. Gutierrez, Crystal L. Park, and Bradley R. E. Wright
University of Connecticut

It is generally assumed that religion provides support, strength, and solace to those grappling with financial difficulties. Recently, however, scholars have found evidence of harmful effects of religion by way of negative religious coping and religious or spiritual struggle. To date, these potentially negative phenomena have not been studied in the context of coping with financial stressors. Using intensive longitudinal data collected twice daily for 14 days from 439 participants, we explored whether and how religious struggle with the divine factors into the relationship between financial hardship and distress. Chronic financial stress, as measured by inability to pay bills on a routine basis, had a direct effect on depression, whereas acute financial stress did not. Religious struggle with the divine mediated the effect of acute financial stressors on depression but not the effect of chronic financial stress on depression. These findings suggest that financial hardship impacts well-being by way of religious struggle in the short-term, but that spiritual struggle has less impact on the relationship between financial hardship and well-being in the long term. The implications of these findings are discussed.

Keywords: financial hardship, financial stress, religious struggle, anger toward God, relative deprivation

Social scientists have long advanced the idea that religion aids people who suffer socioeconomic and financial hardship (Bradshaw & Ellison, 2010; Glock & Stark, 1965; Simpson, 1990). The theory of relative deprivation contends that religions provide impoverished and underserved populations with a sense of meaning in life and a cultural vehicle for obtaining nonmaterial forms of capital (e.g., social capital) in lieu of material resources (Glock & Stark, 1965). Theory on relative deprivation and its relationship to religion finds its roots in the formative thought of Marx, Freud, Weber, and Troeltsch, and it permeates a contemporary understanding of the psychological function religion serves (Christiano, Swatos, & Kivisto, 2008; Raines, 2011). The wide acceptance of deprivation theory has predisposed social scientists who study religion, financial hardship, and economic deprivation toward hypotheses that presume that religion mitigates the distress of impoverishment.

Certainly, religion helps individuals cope with life stressors (Koenig, 2009). However, scholars have increasingly challenged the notion that the psychological effects of religion are entirely or universally positive. Research on disadvantageous forms of religious coping has led to the recognition of the phenomenon of *religious struggle* or *spiritual struggle*, which is defined broadly as the experience of tension, turmoil, or conflict about sacred, spiritual, or religious concerns that affect relationships with the self, others, and the divine (Abu-Raiya, Pargament, Krause, & Ironson, 2015; Ano & Pargament, 2013; Ano & Vasconcelles, 2005; Exline, 2002; Exline, Pargament, Grubbs, & Yali, 2014; Park, Wortmann, & Edmondson, 2011). Abu-Raiya, Pargament, Krause, and Ironson (2015) found that five types of religious or spiritual struggles—divine, demonic, interpersonal, moral, and meaning-related—were negatively associated with well-being and had significant consequences for happiness and life satisfaction within a national sample of Americans. Researchers have found that religious or spiritual struggles may harm health and well-being (Exline, Grubbs, & Homolka, 2015; Exline, Pargament, Grubbs, & Yali, 2014; McConnell, Pargament, Ellison, & Flannelly, 2006). Nevertheless, empirical research exploring the relationship between faith life and financial hardship has yet to explore the impact of maladaptive religious cognitions on people's ability to cope with financial stress and its subsequent impact on well-being.

Scholars have repeatedly identified an association between financial hardship and mental health. Fryers, Melzer, and Jenkins (2003) conducted a systematic review of research from the United Kingdom, the United States, Australia, Canada, and the Netherlands, and found a negative association between privileged socioeconomic status and the incidence of common mental disorders in each of these countries. Australians who had to sell their possessions, forego meals, or required public assistance due to financial hardship experienced greater levels of depression than did individuals who did not face these challenges (Butterworth, Rodgers, & Windsor, 2009). Mental health

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Ian A. Gutierrez and Crystal L. Park, Department of Psychological Sciences, University of Connecticut; Bradley R. E. Wright, Department of Sociology, University of Connecticut.

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Correspondence concerning this article should be addressed to Ian A. Gutierrez, Department of Psychological Sciences, University of Connecticut, 406 Babbidge Road, Box U-1020, Storrs, CT 06269. E-mail: ian.gutierrez@uconn.edu

problems were also found to be elevated among Turkish families that were most adversely affected by the 2008 global economic crisis (Aytaç, Rankin, & İbikoğlu, 2015). In support of the contention that this association is causal in nature, the provision of financial support to individuals with severe mental illness alleviated psychiatric symptoms and improved quality of life (Ljungqvist, Topor, Forssell, Svensson, & Davidson, 2016).

Relative deprivation theory claims that religiousness can be partially understood as a mechanism by which individuals who experience socioeconomic deprivation relative to those in higher socioeconomic classes compensate for their inability to obtain scarce or valuable resources. For those who are relatively deprived, religions offer the promise of future rewards, provide social capital in lieu of absent material capital, and supply meaningful narratives that account for the inaccessibility to material resources (Glock & Stark, 1965; Simpson, 1990). In doing so, religions offer social structures and beliefs that mitigate the harmful impact of low socioeconomic status and financial hardship. In support of relative deprivation theory, religion has been found to mitigate the stress associated with financial hardship. Bradshaw and Ellison (2010), using the General Social Survey, a nationally representative study of Americans, found that both objective and subjective indices of financial hardship were associated with psychological distress, but that religious service attendance and a belief in an afterlife attenuated the strength of the relationship between financial hardship and psychological distress. Religious attendance was found to mitigate the detrimental effects of unemployment among a sample of Germans by providing support in the immediate aftermath of job loss (Lechner & Leopold, 2015). Similarly, economic hardship predicted greater strength of religious identification, but not religious affiliation, after accounting for age, gender, ethnicity, and employment status in a nationally representative sample of New Zealanders (Hoverd, Bulbulia, & Sibley, 2013). Religious cognition can play a powerful role in alleviating distress associated with financial hardship as well. In a study of older adults struggling with financial strain, trust in God was found to predict lower levels of depression (Krause & Hayward, 2015).

Clearly, recent studies corroborate relative deprivation theory's contention that religion mitigates the harmful impact of economic hardship. However, this literature has overlooked religious or spiritual struggle with the divine as a relevant psychological construct that is associated with psychological distress. Divine religious struggles include experiences of an individual becoming angry at God, fearing that God is ignoring, dismissing, or disapproving of oneself, or doubting God's existence (Exline, Grubbs, & Homolka, 2015; Exline et al., 2014). Divine religious struggle is a predictor of mental health problems and diminished well-being, and has been found to be associated with depression (Ano & Vasconcelles, 2005; Park, Wortmann, & Edmondson, 2011), diminished quality of life (Exline et al., 2014), and the onset of posttraumatic stress disorder (Wortmann, Park, & Edmondson, 2011).

Despite a wealth of research on religious and spiritual struggle and well-being to date, the role of financial hardship remains overlooked. There is good reason to consider financial hardship as a correlate of spiritual struggle: In a study of college undergraduates and a web-based community sample of adults, psychological entitlement—the belief that one deserves more than others or more than one has—was found to be a robust predictor of divine religious struggle (Grubbs, Exline, & Campbell, 2013). If people struggling with financial hardship believe that they deserve more

than they have, then they may very well find God culpable for their socioeconomic plight.

The growing recognition that spiritual struggle can adversely affect well-being has shed new light on the potential for religion to be associated with increased distress. These insights give us reason to suspect that the longstanding socioeconomic view of religion offered by relative deprivation theory may not tell the whole story about the relationships between faith life, financial hardship, and well-being. That is, individuals who regularly struggle to make ends meet may experience spiritual struggles as a result of their circumstances, and may not only fail to make use of the supports provided by religion, but also suffer more as a result of their negative relationship with the divine. Using data from an intensive longitudinal study of the religious experiences of American adults, we tested the hypothesis that financial hardship would be positively and significantly associated with divine religious struggle, and that divine religious struggle would in turn be positively and significantly associated with depression. As Bradshaw and Ellison (2010) note, financial hardship constitutes a stress that can be chronic or acute in nature, or both. As such, we explored the relationship that chronic financial hardship and acute financial stressors have with divine religious struggle and depression. Given the absence of research on the relationship between financial hardship and divine religious struggle, we made no a priori hypotheses as to whether chronic or acute forms of financial hardship would differ in their relationship to divine religious struggle and psychological distress.

Method

For the current study, we conducted a post hoc analysis of data collected via the SoulPulse project (www.soulpulse.org). SoulPulse is an experience sampling method-based investigation of religiousness and spirituality in which data are collected through brief questionnaires administered via participants' smartphones (Hektner, Schmidt, & Csikszentmihalyi, 2007). Participants were recruited through snowball sampling via word of mouth, social media, and conventional news outlets. SoulPulse received press coverage from the Associated Press, Religious News Service, and an article in the *New Yorker* magazine (Cep, 2014). Given that 64% of Americans own smartphones, the experience sampling method is an increasingly viable technique for longitudinal social research (Pew Research Center, 2015).

Participants

We analyzed data from 2,915 participants who had completed the SoulPulse study between November 2013 and October 2015. Of these, 439 (15.1%) were retained for data analysis (see the Procedure section for an explanation of participant selection). Participant demographics are presented in Table 1. Briefly, a majority of participants in the sample were women, middle-aged, White, and well-educated. More than four in five participants identified as Christian ($n = 369$, 84.1%). A majority of respondents were employed full-time ($n = 248$, 56.5%). The median household income fell between \$75,001 and \$100,000, placing the median participant in an income bracket above that of the 2014 median American household income of \$53,657 (DeNavas-Walt & Proctor, 2015).

Table 1
Descriptive Statistics for Sample Demographics (N = 439)

Variables	<i>n</i> (%)	Mean (<i>SD</i>)	Range
Age		50.07 (13.96)	19–83
Race			
Asian/Asian American	8 (1.8%)		
Black/African American	7 (1.6%)		
Hispanic	15 (3.4%)		
Native Hawaiian or Pacific Islander	2 (.5%)		
White	372 (84.7%)		
Mixed-race	46 (10.5)		
Marital status			
Single	67 (15.3%)		
Married	295 (67.2%)		
Cohabiting with significant other	8 (1.8%)		
Divorced	51 (1.6%)		
Widowed	11 (2.5%)		
Separated	6 (1.4%)		
Children		1.73 (1.52)	0–7
Children living in home		.71 (1.16)	0–7
Education			
Less than high school			
High school degree or GED	18 (4.1%)		
Some college	98 (22.3%)		
Bachelor's degree	135 (30.8%)		
Master's degree	138 (31.4%)		
Graduate or professional degree	50 (11.4%)		
Household income			
Less than \$25,000	36 (8.2%)		
\$25,001 to \$50,000	50 (11.4%)		
\$50,001 to \$75,000	88 (20.0%)		
\$75,001 to \$100,000	85 (19.4%)		
\$100,001 to \$150,000	85 (19.4%)		
\$150,001 to \$200,000	42 (9.6%)		
\$200,000 or more	32 (7.3%)		
Employment			
Full-time	248 (56.5%)		
Part-time	53 (12.1%)		
Retired	52 (11.8%)		
In school	22 (5.0%)		
Other	61 (13.9%)		
Religion			
Christian—Protestant	222 (60.2%)		
Christian—Catholic	48 (13.0%)		
Christian—No denomination	99 (26.8%)		
Jewish, Muslim, Hindu, or Buddhist	29 (6.6%)		
No religious affiliation	32 (7.2%)		

Procedure

Participants voluntarily enrolled in the study and completed a 10-min demographic survey online. Over the 14 days following enrollment, participants were texted 15–20 item-long questionnaires twice daily, for a total of 28 survey administrations over the course of 2 weeks. Survey questions were randomly sampled from a pool of over 100 questions assessing religious life, spirituality, daily stressors, well-being, and other psychological variables. After completing the final survey, participants received a personalized report that summarized their experiences related to well-being and spirituality over the course of their participation.

A proper test of a mediational pathway requires that the model predictor temporally precede the mediator, which should in turn temporally precede the dependent variable (Cole & Maxwell, 2003). Owing to the complexities inherent in the SoulPulse data, identifying participants for whom such data were collected was not straightfor-

ward: The acute financial stressor (i.e., predictor variable) item was presented to participants in 25% of survey administrations, the divine religious struggle items (i.e., mediator variable) were presented to participants in 4% of survey administrations, and the depression items (i.e., dependent variable) were presented to participants in 20% of survey administrations. Due to the randomization of the presentation of these administrations and the low frequency of item administration, many participants were not administered all three variables or were administered these variables in an order that was not conducive to testing our hypothesized causal pathways.

To identify a data set that was appropriate for testing our hypothesized model, we developed an algorithm in the R statistical platform to identify participants who were administered the financial stressor item, followed by the divine religious struggle items, followed by the depression items (hypothetical data administration and selection are presented in Figure 1). We designed this algo-

Participant 1					Participant 2				
Day	Survey	Financial Hardship	Spiritual Struggle	Depression	Day	Survey	Financial Hardship	Spiritual Struggle	Depression
1	1		✓		1	1			✓
	2	✓			2	2	✓	✓	
2	3		✓		2	3			
	4	✓			3	4			
3	5				3	5			✓
	6			✓	4	6			
4	7				4	7		✓	
	8	✓			4	8			

Participant 3					Participant 4				
Day	Survey	Financial Hardship	Spiritual Struggle	Depression	Day	Survey	Financial Hardship	Spiritual Struggle	Depression
1	1	✓			1	1			✓
	2				2	2	✓		
2	3				2	3			
	4				3	4			
3	5		✓	✓	3	5			
	6			✓	4	6			✓
4	7			✓	4	7			
	8				4	8	✓		

Figure 1. Data distributions of first eight administered twice-daily surveys for four hypothetical participants. The data selection algorithm would select data for Participants 1 and 3, with the selected data point for analysis shaded in gray. The data distributions for Participants 2 and 4 do not meet selection criteria, and their data would be excluded from further analysis.

rithm to allow for time between administrations to vary in order to maximize the sample size for analysis and to permit us to test whether the strengths of model pathways were affected by time. The median time point for the administration of the predictor variable was the fourth study survey ($M = 4.29$, $SD = 3.00$); the median number of administrations between the predictor and the mediator was seven ($M = 8.41$, $SD = 5.74$); and the median number of administrations between the mediator and the dependent variable was three ($M = 4.54$; $SD = 3.86$). The lapse in time between the predictor and the mediator was notably longer than the lapse in time between the mediator and the dependent variable due to the comparatively infrequent administration of the religious struggle items in the SoulPulse study.

Measures

Chronic financial hardship and acute financial stressors. We used two items to assess financial hardship. To assess chronic financial hardship, we used one item from the baseline intake survey that asked “How much difficulty do you have in paying your bills or monthly payments?” Participants responded on a 4-point scale from 0 (*none*) to 3 (*a great deal*). To assess acute financial stressors, we used one item from a set of items that asked participants about a variety of daily stressors (Sahl, Cohen, & Dasch, 2009). Participants were asked “Since you last took a daily survey, have any of the following happened to you?” We exclusively used the one response item pertaining to “financial problems.” Participants responded using a touch screen slider with the minimum and maximum extremes of the scale labels *not at all* and *very much*, respectively. The slider was divided into 100 units for analysis.

Divine religious struggle. To assess divine religious struggle, we used three items from the Attitudes Toward God scale (ATG; Wood et al., 2010). The three items were drawn from the ATG’s

subscale measuring disappointment and anger with God and were administered randomly as part of the twice-daily brief surveys completed over 14 days. Items asked participants to what extent they felt angry at God, felt that God had let them down, and felt abandoned by God at that moment. Participants responded using a touch screen slider with the minimum and maximum extremes of the scale labels *not at all* and *very much*, respectively. The slider was divided into 100 units for analysis. This scoring deviates from the 0 to 10 scale used in the scale’s validation study (Wood et al., 2010). In order to ease participation and ensure adequate response rates to the 28 twice-daily surveys, all continuous variables presented to participants in these surveys were presented in slider format. The three ATG items demonstrated satisfactory internal consistency ($\alpha = .90$).

Depression. We assessed depression using the seven items from the Depression Anxiety Stress Scale¹ (DASS; Lovibond & Lovibond, 1995). Example items include “I feel that I have nothing to look forward to,” “I feel that life is meaningless,” and “I feel down-hearted and blue.” Items were randomly administered as part of the 28 twice-daily surveys, and participants were asked how much each item applied to them at that moment. Participants responded using a touch screen slider with the minimum and maximum extremes of the scale labels *not at all* and *very much*, respectively. The slider was divided into 100 units for analysis. This scoring deviates from the 0 to 3 scale used in the scale’s validation study (Lovibond & Lovibond, 1995). The seven DASS

¹ Owing to the breadth of questions that the SoulPulse study was designed to address, only the depression and anxiety subscales of the DASS were administered during data collection to minimize participant burden. Because the depression items were administered more frequently and at different times than the anxiety items, it was not logically feasible to include the anxiety subscale in the current analyses.

depression subscale items demonstrated satisfactory internal consistency ($\alpha = .94$).

Importance of beliefs. To control for the impact that the personal importance of beliefs may have on the relationship between our variables of interest, we included a single-item measure of religious belief importance in our analysis. During intake, participants were asked “In general, how important are religious or spiritual beliefs in your day-to-day life?” The item was scored on a 10-point scale from 1 (*not at all*) to 10 (*very much*).

Religious service attendance. Finally, to control for the impact that involvement in religious organization may have on the relationship between our variables of interest, we included a single-item measure of religious service attendance in our analysis. During intake, participants were asked “How often do you attend religious services at a place of worship?” The item was scored on a 7-point scale from 1 (*never*) to 7 (*several times a week*).

A summary of all core study measures is presented in Table 2.

Analysis Plan

Following a descriptive analysis of the data and an examination of bivariate correlations of study variables, we employed structural equation modeling to test our mediational model within a latent variable framework using the “lavaan” package in the R statistical platform (Rosseel, 2012). The conceptual model for the proposed analyses is presented in Figure 2. Following McDonald and Ho’s (2002) recommendations for the analysis and reporting of structural equation models, we first report the latent variable measurement model, including an explanation of modifications made to the model, followed by a reporting of the structural regression model.

Table 2
Core Study Measures and Items

1. Chronic financial hardship	“How much difficulty do you have in paying your bills or monthly payments?”
2. Acute financial stressor	“Since you last took a daily survey, have any of the following happened to you [financial problems]?”
3. Spiritual struggle	“To what extent are you currently feeling. . .”
A. “. . . angry at God?” (ANGER)	
B. “. . .that God has let you down?” (LETDOWN)	
C. “. . . abandoned by God?” (ABANDON)	
4. Depression	“How much do each of these apply to you right now?”
A. “I can’t seem to experience any positive feelings at all.” (NOPOS)	
B. “I feel that I have nothing to look forward to.” (NOLOOK)	
C. “I feel that I am not worth much as a person.” (NOWORTH)	
D. “I feel down-hearted and blue.” (BLUE)	
E. “I am unable to become enthusiastic about anything.” (UNENTHUS)	
F. “I feel that life is meaningless.” (NOMEANING)	
G. “I find it difficult to work up the initiative to do things.” (NOINIT)	
5. Importance of religious beliefs	“In general, how important are religious or spiritual beliefs in your day-to-day life?”
6. Religious service attendance	“How often do you attend religious services at a place of worship?”

Note. Shorthand item names are presented parenthetically next to each item for reference in Table 3 and Figure 4.

As specified within our data selection algorithm, participants with missing data were excluded from the analysis. We employed maximum likelihood estimation to fit our proposed measurement and structural models. Latent variables were identified and scaled using the nonarbitrary effects coding procedure recommended by Little, Slegers, and Card (2006). We used the following indices to evaluate model fit: (a) chi-square (χ^2) goodness-of-fit (Kline, 2011); (b) the root mean square error of approximation (RMSEA; Steiger, 1990); (c) the Tucker Lewis Index (TLI; Tucker & Lewis, 1973); (d) the Comparative Fit Index (CFI; Bentler, 1990); and (e) the standardized root-mean-square residual (SRMR; Hu & Bentler, 1999). Cutoff values proposed by Browne and Cudeck (1993) and Hu and Bentler (1999) were used as guidelines for assessing adequacy of model fit. Following MacKinnon, Lockwood, and Williams’s (2004) recommendations, 90% confidence intervals for indirect effects were estimated using the adjusted bootstrap percentile method (i.e., bias-corrected bootstrap estimation) with 1,000 resamples. Standardized model estimates are presented in Table 3.

Results

Following from the wealthier-than-average sample used for this study, we found that the average participants had only a little difficulty paying bills ($M = 1.70$, $SD = 0.93$, range 1–4). Likewise, the severity of the financial stressors that participants experienced within the 12 hr prior to being surveyed on the subject also fell to the lower end of the scale ($M = 22.06$, $SD = 25.82$, range 1–100). Religious beliefs were very important to the average participant ($M = 84.76$, $SD = 23.06$, range 1–100). The median participant reported attending religious services “weekly” on a scale from *never* to *several times a week* ($M = 4.78$, $SD = 1.96$, range 1–7). The sample mean for divine religious struggle, as measured by a summed composite of our three items from the ATG, was low ($M = 36.49$, $SD = 49.49$, range 3–300). Finally, the sample mean for depression, as measured by a summed composite of our seven depression items from the DASS, was also low ($M = 134.61$, $SD = 133.10$, range 7–700).

Bivariate correlations between demographic variables and key study variables are presented numerically and graphically in Figure 3. Broadly, bivariate correlations reflected that older age and greater wealth were associated with less financial hardship, lower levels of depression, and greater attachment to religious belief in the sample. At the bivariate level, chronic financial hardship correlated positively and significantly with the severity of acute financial stressors, $r = .61$, $p < .001$. Chronic financial hardship was negatively and significantly correlated with age, $r = -.11$, $p = .024$ and household income, $r = -.38$, $p < .001$. Similarly, the severity of acute financial stressors was negatively and significantly correlated with age, $r = -.16$, $p < .001$ and income, $r = -.24$, $p < .001$. Educational attainment showed no significant associations with chronic financial hardship, acute financial stressors, or the importance of religious beliefs ($|r|s < .09$, $ps > .05$), but was positively associated with frequency of religious service attendance, $r = .13$, $p = .008$. Depression was negatively and significantly associated with age, $r = -.18$, $p < .001$, household income, $r = -.12$, $p = .012$, and the importance of religious beliefs, $r = -.18$, $p < .001$. Finally, the importance of religious

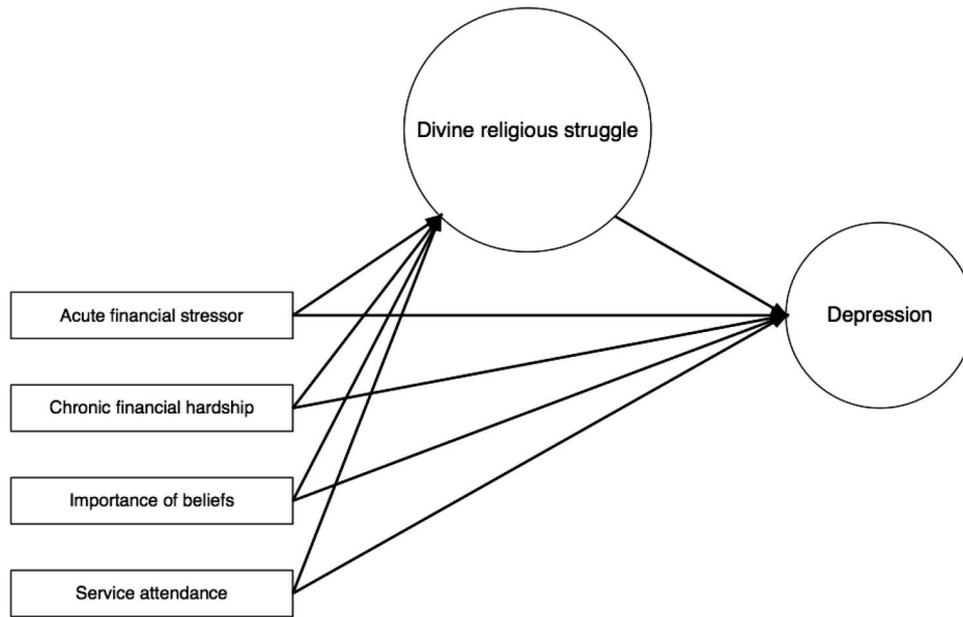


Figure 2. Schematic representation of the direct and indirect effects of an acute financial stressor and chronic financial hardship on depression vis-à-vis divine religious struggle. Importance of religious beliefs and religious service attendance are included in the model to control for the influence of religiousness on divine religious struggle and depression.

beliefs was positively and significantly associated with frequency of religious service attendance, $r = .47, p < .001$.

Bivariate correlations suggest that our hypothesis that financial stress precipitates divine religious struggles, which in turn exacerbates depression, might be supported by these data. Divine religious struggle was negatively associated with age, $r = -.20, p < .001$ and the importance of religious beliefs, $r = -.16, p < .001$. Importantly, divine religious struggle correlated positively and significantly with chronic financial hardship, $r = .12, p = .011$ and the severity of acute financial stressors, $r = .19, p < .001$. Likewise, depression's positive and significant association with chronic financial hardship, $r = .31, p < .001$, the severity of acute financial stressors, $r = .28, p < .001$, and divine religious struggle, $r = .38, p < .001$ provided tentative support for divine religious struggles playing a role in the relationship between financial stress and well-being.

Measurement Model

Parameter estimates and model fit statistics for measurement and structural models are presented in Table 3. Our proposed structural regression model includes two latent constructs: divine religious struggle, indicated by three items from the ATG, and depression, indicated by seven items from the DASS. Because the fidelity of structural regression models necessarily relies upon an adequate underlying measurement model (Kline, 2011; McDonald & Ho, 2002), we first tested a latent measurement model comprised these two latent constructs with their respective indicators (i.e., three indicators for divine religious struggle and seven indicators for depression). The fit of this initial model was poor, $\chi^2(34) = 268.70, p < .001, RMSEA = 0.125, 90\% CI [0.112,$

$0.140]$, CFI = 0.934, TLI = 0.912, SRMR = 0.039. Though comparative fit indices (CFI, TLI) and the SRMR were within an acceptable range (Hu & Bentler, 1999), the observed value of RMSEA was outside of the .10 range of acceptable fit recommended by Browne and Cudeck (1993). An assessment of modification indices revealed that poor fit was primarily attributable to multicollinearity between one indicator of depression (“I feel that I have nothing to look forward to”) and other scale indicators. In an effort to specify the most parsimonious measurement model that suited our theoretical model and withstood empirical scrutiny (Kline, 2011), we elected to remove this item from the analysis as opposed to specifying correlated residuals between this troublesome indicator and each of the other six indicators of depression. Modification indices further recommended the specification of a correlated residual between two other indicators of depression—“I feel that I am not worth much as a person” and “I feel that life is meaningless.” These respecifications produced a measurement model with acceptable fit, $\chi^2(25) = 88.38, p < .001, RMSEA = 0.076, 90\% CI [0.059, 0.093]$, CFI = 0.978, TLI = 0.968, SRMR = 0.038. The modified six-item DASS depression subscale items maintained satisfactory internal consistency ($\alpha = .92$).

Depression is a multidimensional construct that few brief measures, such as the DASS's depression subscale, can reasonably be expected to capture in their entirety (Vares et al., 2015). Therefore, the need to make modifications for adequate measurement comes as little surprise. The removal of one highly collinear item and the specification of a correlated residual between two items that capture a shared dimension of hopelessness strengthens our measurement model by ensuring the reliability of parameter estimates prior to structural regression analysis. As Kline (2011) advises “the

Table 3
Parameter Estimates and Model Fit Statistics for Measurement and Structural Models

Model parameters	Initial measurement model	Modified measurement model	Structural model
<i>Factor loadings</i>			
Spiritual Struggle			
= ~ ANGER	.834***	.835***	.836***
= ~ LETDOWN	.859***	.863***	.858***
= ~ ABANDON	.894***	.890***	.893***
Depression			
= ~ NOPOS	.816***	.805***	.806***
= ~ NOLOOK	.916***	—	—
= ~ NOWORTH	.835***	.763***	.763***
= ~ BLUE	.861***	.890***	.890***
= ~ NOENTHUS	.843***	.890***	.889***
= ~ NOMEANING	.791***	.713***	.715***
= ~ NOINIT	.750***	.787***	.787***
<i>Correlated Residuals</i>			
NOWORTH ~ NOMEANING	—	.473***	.471***
<i>Covariances</i>			
Spiritual struggle ~ Depression	—	.393***	—
Financial stressor ~ Chronic financial stress	—	—	.607***
Financial stressor ~ Importance of beliefs	—	—	-.027
Financial stressor ~ Service attendance	—	—	-.024
Chronic financial hardship ~ Importance of beliefs	—	—	-.014
Chronic financial hardship ~ Service attendance	—	—	-.061
Importance of beliefs ~ Service attendance	—	—	.474***
<i>Regression paths</i>			
Spiritual struggle			
~ Financial stressor	—	—	.179*
~ Chronic financial hardship	—	—	.023
~ Importance of beliefs	—	—	-.252**
~ Service attendance	—	—	.178***
~ Time between M and X	—	—	.051
Depression			
~ Spiritual struggle	—	—	.340***
~ Financial stressor	—	—	.088
~ Chronic financial hardship	—	—	.210***
~ Importance of beliefs	—	—	-.077
~ Service attendance	—	—	-.047
~ Time between M and X	—	—	-.024
<i>Model Fit Statistics</i>			
χ^2	268.70***	88.38***	137.02***
Degrees of Freedom	34	25	77
RMSEA (90% CI)	.125 [.112, .140]	.076 [.059, .093]	.042 [.030, .053]
CFI	.934	.978	.983
TLI	.912	.968	.978
SRMR	.039	.038	.030

Note. Lavaan package operators (Rosseel, 2012) are used to represent model regression paths (~), covariances (~~), and factor loadings (=~).

* $p < .05$. ** $p < .01$. *** $p < .001$.

main goal of specification is to test a theory, not a model” (p. 359). In this spirit, our modified measurement model provided us with the empirical tools necessary for exploring the relationship between divine religious struggle and symptoms of depression.

Structural Regression Model

A path diagram with variances, covariances, factor loadings, and regression paths for the tested structural regression model is presented in Figure 4. Covariances, factor loadings, regression paths, and fit statistics are reproduced in Table 3. The structural regres-

sion model demonstrated good fit, $\chi^2(77) = 137.02$, $p < .001$, RMSEA = 0.042, 90% CI [0.030, 0.053], CFI = 0.983, TLI = 0.978, SRMR = 0.030.

Direct and indirect effects of acute financial stressor on depression. The direct effect of an acute financial stressor on depression, after controlling for chronic financial hardship, the importance of one’s religious beliefs, religious service attendance, and time between the acute financial stressor and the measurement of depression, was not significant, $b = 0.062$, 90% CI [-0.016, 0.140], $SE = 0.041$, $\beta = 0.088$, $p = .128$. However, the indirect

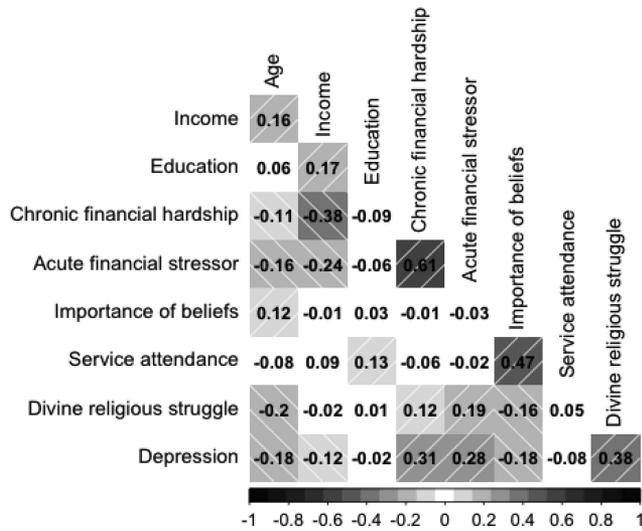


Figure 3. Graphical and numerical representation of bivariate correlations between study variables. Density and orientation of shading represent the strength and direction of the correlation, respectively. Pearson correlation coefficients that are non-significant at the $p = .05$ level are unshaded.

effect of the acute financial stressor on depression vis-à-vis divine religious struggle was significant, $b = 0.043$, 90% CI [0.006, 0.088], $SE = 0.020$, $\beta = 0.061$, $p = .034$, with both paths of the mediated effect in the positive direction (i.e., increased severity of the acute financial stressor was positively associated with divine religious struggle, which in turn was positively associated with depression). The total effect of the acute financial stressor on depression was significant, $b = 0.105$, 90% CI [0.021, 0.194], $SE = 0.045$, $\beta = 0.148$, $p = .021$.

Direct and indirect effects of chronic financial hardship on depression. Whereas the severity of an acute financial stressor did not exert a direct effect on depression, chronic financial hardship was observed to have a direct, positive, and significant impact on depression after controlling for the severity of acute financial stressors, the importance of one's religious beliefs, religious service attendance, and time between the baseline measurement of chronic financial hardship and the measurement of depression, $b = 4.143$, 90% CI [1.917, 6.413], $SE = 1.156$, $\beta = 0.210$, $p < .001$. However, the indirect effect of chronic financial hardship on depression through divine religious struggle was not significant, $b = 0.151$, 90% CI [-0.901, 1.362], $SE = 0.551$, $\beta = 0.008$, $p = .784$. Owing to the strength of the direct effect, the total effect of chronic financial hardship on depression was significant, $b = 4.294$, 90% CI [1.984, 6.564], $SE = 1.181$, $\beta = 0.218$, $p < .001$.

Effects of variation in time of variable administration. As depicted in Figure 4, the time between the administration of the acute financial stressor measure and the divine religious struggle items ("Time M-X"), and the administration of the chronic financial hardship measure and the depression scale ("Time Y-X"), were included in our analyses to control for the possibility that the strength of the tested effects would be affected by differences in the amount of time between the predictors, the mediator, and the outcome. Neither the time between the predictor and the mediator,

$b = 0.140$, 90% CI [-0.083, 0.397], $SE = 0.123$, $\beta = 0.051$, $p = .254$, nor the time between the predictor and the outcome, $b = -0.071$, 90% CI [-0.319, 0.187], $SE = 0.126$, $\beta = -0.024$, $p = .573$, accounted for a significant proportion of variance in either.

Discussion

Social scientists have repeatedly documented the many ways in which financial hardship compromises a person's ability to lead a happy, healthy, and meaningful life. Since the 19th century, theorists have conceptualized religion as a medium through which people with few means cultivate social capital, create community, and find a sense of belongingness and meaning in life (Glock & Stark, 1965; Raines, 2011; Simpson, 1990). The relative deprivation theory of religion views faith life as an adaptive response to the circumstances created by financial hardship and a boon to individuals who lack material resources; in this way, relative deprivation theory provides an appealing and face valid account of the negative association between religiousness and wealth (Bradshaw & Ellison, 2010; Hoverd, Bulbulia, & Sibley, 2013; Krause & Hayward, 2015; Lechner & Leopold, 2015). However, recent work in the psychological study of religion and spirituality has increasingly drawn attention to aspects of faith life that may harm well-being. Specifically, the phenomenon of religious struggle has been identified as an affective and cognitive experience associated with religious life that hampers effective coping and exacerbates distress (Abu-Raiya et al., 2015; Exline et al., 2014; Wortmann, Park, & Edmondson, 2011). To date, however, scholars have yet to directly attend to the role that religious struggle plays in the context of financial hardship. Using data from an intensive longitudinal study of religious and spiritual life, we aimed to address this gap in the literature by testing the hypothesis that the effect of financial hardship on depression would be mediated by divine religious struggle.

We found that acute financial stressors and chronic financial hardship were predictive of increased depressive symptoms. However, the effect of acute financial stressors on depression was mediated by divine religious struggle and bore no direct relationship with depression independent of divine religious struggle. Chronic financial hardship, on the other hand, directly predicted depressive symptoms, but was not associated with divine religious struggle. These findings provide support for our hypothesis that divine religious struggle mediates the relationship between financial stress and well-being, and shed light on the process by which this phenomenon may occur. We made no a priori hypothesis as to whether or not acute and chronic financial hardship would differ in their associations to divine religious struggle and depression. However, our findings revealed that divine religious struggle was associated with acute, but not chronic, financial stressors. It is important to highlight the strength of the experience sampling method in this regard (Hektner, Schmidt, & Csikszentmihalyi, 2007); had we employed a cross-sectional or traditional longitudinal design, we would not have been able to explore how divine religious struggle differentially relates to acute and chronic financial stress.

We interpret our findings as highlighting two processes that concern the relationship between financial hardship, religious life, and depression: one enduring and the other more temporary. One

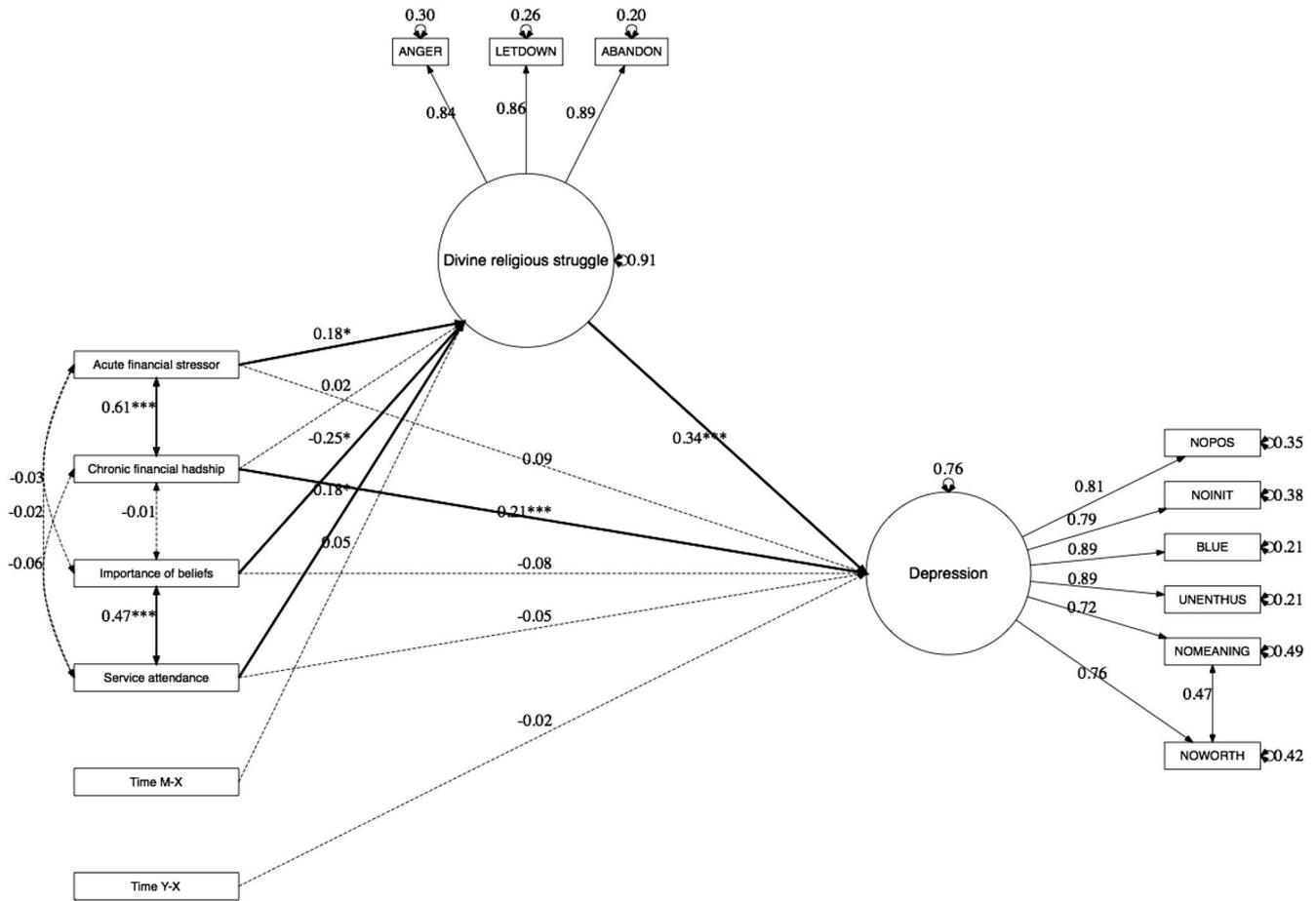


Figure 4. Path diagram of structural regression model with specification of standardized variances, covariances, factor loadings, and regression paths. Dashed lines represent nonsignificant covariances and regression paths. Time M-X represents the number of survey administrations between the mediator (divine religious struggle) and the independent variable (acute financial stressor). Time Y-X represents the number of survey administrations between the dependent variable (depression) and the independent variable (chronic financial hardship). * $p < .05$. ** $p < .01$. *** $p < .001$.

the one hand, the enduring effects of financial hardship and religious life on depression that have been widely supported in the literature—broadly, that financial hardship worsens depression, while religious life mitigates it (Bradshaw & Ellison, 2010; Hoverd, Bulbulia, & Sibley, 2013; Krause & Hayward, 2015; Lechner & Leopold, 2015)—are replicated within our structural model. However, our model makes a novel contribution to an understanding of these phenomena by highlighting the more temporary effect that acute financial stressors have on depression by way of divine religious struggle. Experiencing severe acute financial stressors within the past 12 hr predicted divine religious struggles that led to subsequent increases in depressive symptoms over a period of approximately 4 to 6 days following the stressor. The strength of these effects was comparatively weaker than the more enduring effect of chronic financial hardship, which, considering the temporal nature of the psychological phenomena under investigation, makes conceptual and empirical sense.

The current study draws attention to one potentially maladaptive response of religious people to an acute financial stressor—

namely, blaming God, feeling abandoned by God, or feeling anger at God on account of experiencing financial hardship. Yet, for many, religion provides age-old wisdom, value-based guidance, and social support during times of hardship. For example, Marks, Dollahite, and Baumgartner (2010) conducted qualitative interview with highly religious families and asked them how religious giving affects family life during difficult economic times, and found that highly religious people find great meaning in giving to charitable organizations and supporting members of religious community, and are at times themselves beneficiaries of charitable gifts from their religious communities. Religious organizations also support underserved populations and encourage low-income families to support others in need (Gutierrez & Mattis, 2014; Lam, 2002).

For these reasons, it would be a gross misinterpretation of our findings to conclude that faith life primarily exacerbates the distress of financial hardship. While these findings are statistically significant, they are nevertheless small. Even so, these findings highlight the myriad ways in which individuals employ theological

doctrine and relate to the divine in daily life. Barrett and Lanman (2008) write “By virtue of being agents with special knowledge, gods may be used to reason about great fortune and misfortune, and be connected with human moral failings or triumphs as causes of otherwise inexplicable fortune or misfortune” (p. 122). The economic challenges that circumscribe the lives of the billions of religious devotees worldwide condition and create the many fortunes and misfortunes that punctuate their autobiographical narratives. Therefore, it is to be expected that people may attempt to make sense of their circumstances in light of religious precepts or through a perceived relationship with the divine, and conclude that either they or the divine are responsible for their suffering.

Financial hardship brings the inequities of the social world into stark relief in ways that often conflict with religious worldviews. For instance, religiousness has been shown to be strongly associated with belief in a just world (Dalbert, Lipkus, Sallay, & Goch, 2001). According to Park’s (2005) meaning making model, attempts at reconciling the situational meaning of financial hardship with the global meaning offered by religious beliefs, such as a belief in a just world, may cause distress. This distress may initiate a search for meaning that could lead a person to challenge his or her relationship with the divine. Grubbs, Exline, and Campbell’s (2013) finding that psychological entitlement predicted anger toward God is especially relevant in this regard. If individuals believe that the world ought to be fair and that they deserve more than they have, they may feel betrayed by God on multiple counts. Future research should further explore the means by which psychological entitlement affects the relationship between financial stressors and religious and spiritual struggle.

Relative deprivation theory is perhaps best encapsulated in Karl Marx’s oft-cited claim that “religion is the opium of the people,” which distracts them from the pressing worldly concerns of political class struggle (Raines, 2011, p. 171). However, the observation that the negative impact of acute financial stressors on depression is mediated by divine religious struggle suggests that religious and spiritual experiences may not have as strong a narcotic effect for the treatment of financial hardship as Marx presumed they did. Certainly, there is evidence to suggest that religion does provide support to the poor and those struggling with debt (Bradshaw & Ellison, 2010; Hoverd, Bulbulia, & Sibley, 2013; Krause & Hayward, 2015). Even so, the sweeping theoretical enterprise offered by relative deprivation theory (Glock & Stark, 1965) and other sociopolitical viewpoints on the interplay between religious life and political economy (e.g., as in Marxist theory; Raines, 2011) may fall short of capturing the contextual factors, idiosyncrasies, and nuances that color religious cognition (Barrett & Lanman, 2008; Boyer, 2003).

Limitations

A few limitations qualify our findings. First and foremost, our data relied on voluntary participation from individuals who self-selected into a study about religious and spiritual life and who owned smartphones. As a result, our study did not capture the most economically disadvantaged members of society. However, we did observe a substantial variation in income and subjective stress associated with debt within our sample. Additionally, the rapid dissemination of smartphones across social strata makes the experiential sampling method an increasingly

viable approach for collecting data from working and lower-middle class populations. At present, however, we advise against researchers generalizing our findings to more impoverished or working class populations without further empirical verification. Additionally, though we did observe some religious diversity in our sample, our data are drawn from a predominantly Christian population. Owing to differences in God concepts across religious traditions and denominations (e.g., Zwingmann & Gottschling, 2015), spiritual struggles may differ in their content within primarily non-Christian samples.

As research on the concept of spiritual struggles as has grown, so too has the breadth and depth of the construct. The current study was restricted in its exploration of spiritual struggles to those pertaining to divinity. However, as previously noted, the growing taxonomy of religious and spiritual struggles leaves much left to be discovered concerning the relationship between financial hardship and religious or spiritual struggle. Future research should employ the recently developed Religious and Spiritual Struggles Scale (RSS; Exline et al., 2014) to provide a richer exploration into the relationship between financial hardship and spiritual struggle.

Finally, despite the richness and utility of the data analyzed in the current study, our hypotheses were nevertheless tested through a post hoc analysis of preexisting data. Our findings should be rigorously reexamined through replication studies that preregister their hypotheses and collect data for the express purpose of validating these conclusions (see Moore, 2016, for further discussion on the benefits of preregistration and replication).

Conclusion

Religious and spiritual struggle remains a promising construct for future research within the psychological study of religion and spirituality. Our findings underscore this point by illustrating how divine religious struggle complicates the longstanding theoretical conceptualization of the relationship between financial concerns and religious life offered by relative deprivation theory. We contend that our findings may be of particular interest to counselors, chaplains, and clergypersons who work with clients who struggle with financial hardship that impact health and well-being. Given the significant role that religion plays in the lives of many people who struggle financially, we encourage researchers to build upon our work to further explore how, when, and for whom religious and spiritual struggle plays a significant role in coping with financial hardship.

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