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Religiosity As a Moderator between Income and Happiness

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Religion as a Moderator Between Income and Happiness

Does religiosity act as a buffer to all negative life circumstances? To explore this question, I study the relationship between income and happiness and I analyze the effect religiosity has on this relationship. I propose that income will have a bigger impact on the happiness of those who are non- or less religious compared to those who are very religious. The very religious believe that tough times are tests and they believe that God will, in due season, bless them too. This helps them stay happy and hopeful, even if they are not living in the best conditions. I use the General Social Survey, face-to-face interviews with adults (18 years and older) living in U.S. households, of 2016. I analyze the responses of 1,569 respondents. Consistent with existing research, income is significantly and positively correlated with happiness. However, the correlation between happiness and income is greater among those who are non- or less religious than among those who are very religious. The results confirm that religiosity acts as a buffer to negative life circumstances.

There has been a large interest in studying the complex emotion we know as happiness. It is no surprise then that sociologists, economists, psychologists and other scholars have been studying happiness (and/or subjective well-being) and its causes. There has also been great curiosity about the importance of income and religiosity (or spirituality) in our daily lives. The existing literature has focused largely on the relationship between income and happiness (Christoph 2010; Boes and Winkelmann 2010; Mentzakis and Moro 2009; Rukumnuaykit 2016) and the relationship between religiosity and happiness (Manglos 2013; Rizvi and Hossain 2017; Sahraian et al. 2013; Stavrova, Fetchenhauer, and Schloesser 2013). Although there has been extensive research on the relationship between income and happiness and the relationship between religiosity and happiness, there are very few studies that explore the relationship between the three variables: income, religiosity, and happiness (Joshanloo and Weijers 2016).

The first important question is, "Can money buy happiness?" In cross-sectional studies, individuals with a higher income were found to be happier than those with a lower income (Mentzakis and Moro 2009; Rukumnuaykit 2016; Boes and Winkelmann 2010). This result, scholars argue, is because those who have greater financial means will be able to meet their basic human needs better than those who are not as well off (Christoph 2010). The second big question is, "Does religion make people happier?" A majority of the studies that explored this question found a positive correlation between religiosity and happiness across all religions. Moreover, these studies have found that religion helps people cope with negative circumstances in their life and gives them a sense of meaning of life (Joshanloo and Weijers 2016; Manglos 2013; Rizvi and Hossain 2017; Ellison and Lee, 2010). When someone religious is going through financial difficulties, they are likely to have thoughts such as, "This too shall pass," "God won't give me a load I cannot handle," and "God will change my situation when the time is right." If this is true,

religiosity should also help moderate the negative life circumstance of having no income or not earning enough.

Studying income, religiosity, and happiness is important because it gives us a better understanding of the intersectionality of the various identities we all hold. There are many discussions about income inequality, the role of religion in our societies, and there is growing dialogue about well-being and mental illness. Through this study, we have an opportunity to understand the role of income inequality and the role of religion in our daily lives and our well-being or happiness. How important is religion when dealing with life, especially negative life circumstances? Does having some identities (i.e. religiosity) help deal with other oppressed identities (i.e. low income), or does their intersection only make the negative life circumstances worse for the individuals? These are all important questions that can help us add some nuance to the already existing literature on income, religiosity, and happiness. Keeping in mind the positive impact religiosity has been found to have on individuals, I hypothesize that income will have a larger impact on the happiness of those who are non- or less religious compared to those who are very religious.

LITERATURE REVIEW

In the last few decades, scholars have studied income and happiness, and religion and happiness. These studies were motivated by scholars having the desire to understand what make people happy. In this section, the study will look at existing literature on the relationships between income and happiness, religion and happiness, and income, religion and happiness. The study will discuss themes relevant to this study and how they influence the purpose of this study.

Income and Happiness

More Income, More Happiness. In a cross-sectional study, those who have more income are found to be happier (Tibegiswa, Visser and Hodkinson, 2016; Ball and Chernova, 2008; Arthaud-Day and Near, 2005; Alderson and Katz-Gerro, 2016; Mentzakis and Moro, 2009; Boes and Winkelmann, 2010; Christoph, 2010; Rukumnuaykit, 2016). Additionally, those living in wealthier countries were found to be happier than those living in poorer countries (Arthaud-Day and Near, 2005; Joshanloo and Weijers, 2016). An example of such a study found that income (Gross Domestic Product per capita) predicted happiness ($r = 0.41$, $p < 0.05$) across students from 35 countries (for more information on the study, see Arthaud-Day and Near, 2005). These are findings that have been common in the existing literature on the relationship between income and happiness (or well-being). The reason for this, scholars argue, is because those who are financially better off are able to meet their basic human needs much better and easier than those who are facing financial difficulties.

Although the findings are consistent, these same scholars have been grappling with finding answers for the Easterlin Paradox (Christoph, 2010; Boes and Winkelmann, 2010; Mentzakis and Moro, 2009; Ball and Chernova, 2008; Tibesigwa, Visser and Hodkinson, 2016). The Easterlin Paradox states: in a cross-sectional study, people with a higher income are happier, but over the life cycle, people's happiness (on average) remains unaltered. Easterlin argues that this paradox exists because a "person's aspirations will equally increase over time, thus compensating for material gains" (Christoph, 2010). This study acknowledges the paradox, but it is not observed or grappled with fully as this is only a cross-sectional study. However, the first part of the paradox remains important for the observations made in this study.

Absolute vs. Relative Income. The existing literature has presented an ongoing debate between scholars about which measures are the most appropriate to measure the impact of income on happiness. Some scholars have used absolute income while others have used relative income. Absolute income is often defined as the actual income that a person earns. Relative income, on the other hand, is how much a person earns or makes compared to what they earned before and/or compared to the people around them. This ongoing debate is the reason why most scholars started using both measures to see which of the two is the better predictor of happiness (Mentzakis and Moro, 2009; Christoph, 2010; Ball and Chernova, 2008). It has been found that relative income plays a huge role in determining happiness (Tibesigwa, Visser and Hodkinson, 2016; Ball and Chernova, 2008; Mentzakis and Moro, 2009) and, in some cases, relative income was found to be a stronger predictor of happiness than absolute income (Ball and Chernova, 2008). More people, it seems, care more about how much they earn in comparison to those around them and compared to themselves (and what they earned before). This suggests that, although individuals care about how much they make, they care more about how much their income is relative to the people around them. If, for example, someone earns $20,000 in a community of people who average at $12,000, this person is likely to be happier than someone who earns the same in a community of people whose income averages at $28,000.

More Income Decreases Dissatisfaction. Another big debate in existing literature is about the nature of the relationship between income and happiness. There is a significant yet small correlation between income and happiness. Some scholars argue that having more income decreases the chances of being unhappy, but it does not increase the probability of being happier (Boes and Winkelmann, 2010; Mentzakis and Moro, 2009). These scholars support this argument by noting that those who have more income are able to meet their basic needs much

easier. Not being able to meet one's basic human needs can be stressful which could lead to more unhappiness. It seems then, that maybe the true relationship here is between low-income and low life-satisfaction. The less income one has, the more likely they are to be unhappy and dissatisfied with their life due to, in part, their financial difficulties.

Religion and Happiness

   Religion as a Coping Mechanism. Existing literature has found that religiosity is positively correlated with happiness (Rizvi and Hossain, 2017; Stavrova, Fetchenhauer, and Schlösser, 2013; Manglos, 2013, Sahraian et al., 2013; May, 2018; Joshanloo and Weijers, 2016; Yeung 2018). This finding has been, to a large extent, consistent across countries and religious denominations. Yet, because different scholars use different measures for different religious denomination and countries, the results were not consistent in every case (see Rizvi and Hossain for a literature review on the topic). What has been consistent, however, is the argument that religion works as a coping mechanism and it adds meaning to the lives of those who participate and believe in religion. This, scholars argue, is because people can use "God's will" to explain why they are going through difficulties. As a result, the very religious are likely to still find comfort from their faith despite their objective living conditions. Those who are non- and less religious, however, do not have the aid of religion when dealing with negative life circumstances (i.e. not earning enough income to meet all their basic needs). The lack of belief, and thus the lack of religious benefits, is why it is expected that the non- and less religious will be less happy if they are going through challenging life circumstances.

   Belief vs. Attendance. Similar to the income and happiness literature, the existing literature on religion and happiness has an ongoing debate about measures. Some of the studies

use belief as a measure for religiosity (Lu and Gao, 2017; Joshanloo and Weijers, 2016; Schieman, Bierman, and Ellison, 2013; Manglos, 2013) while other studies use religious participation (i.e. praying) or attendance (Stavrova, Fetchenhauer, and Schlösser, 2013). It is important to acknowledge that the benefits of religious participation are being able to have a, usually, supportive network which has positive benefits for one's well-being and happiness. Although the benefits of participation are acknowledged, it is religious belief that has been commonly used by scholars (Schieman, Bierman, and Ellison, 2013). The use of religious belief instead of participation is further advocated for by Manglos (2013) who discusses the new trend observed in the U.S. young adult population: many young adults are detaching themselves from religious institutions, but they keep their relationship with the Higher power (i.e. God). What is more important, it seems, is what people believe about religion and God and not necessarily what religious people do.

Religiosity as a Norm. An important finding in the existing literature is that religious context matters. Some scholars found a positive, significant relationship between religion and happiness. But some found a negative, significant relationship, and some found no relationship at all (Lu and Gao, 2017; Stavrova, Fetchenhauer, and Schlösser, 2013; May, 2018; Rizvi and Hossain, 2017). These authors argue that these inconsistencies are due to the fact that the effect of religion depends on how much of a social norm religion is in that community or country (Stavrova, Fetchenhauer, and Schlösser, 2013). For example, if one lives in a community where most people participate in religious activities and beliefs, one is more likely to receive positive sanctions for participating in religion as well. However, if one lives in a community where religion is not a big part of the people's lives, one might not get any sanctions or benefits from participating in religion, or they might even receive negative sanctions for participating in

something that is out of the norm. Realizing that religion and religious activities are treated like any other norm is useful because it provides a possible explanation for why religious belief is positively significant in some countries or with some religious denominations but might not be positive or significant in all areas or countries.

THEORETICAL FRAMEWORKS

Livability Theory

Many scholars who have studied income and happiness use the livability theory (also known as need theory). This theory states that those who earn more will be happier because those who earn more are able to meet their basic human needs much easier than those who do not have as much (Arthaud-Day and Near, 2005; Christoph, 2010; Rukumnuaykit, 2016; Okulicz-Kozaryn and Mazelis, 2017). This theory is based off of Maslow's Hierarchy of Needs where the very first basic human needs that a person must fulfill are the physiological needs. These include: food, water, warmth, shelter and rest. If one is not earning enough, they might not be able to buy food as easily, maybe they cannot afford to keep the house warm when it is cold, or maybe they cannot even afford a home of their own. Not being able to meet these needs takes a toll on one's well-being and mental health. As a result, I expect those who have less income to be less happy as they are probably unable to meet all their physiological needs as conveniently as those who are better off financially.

Religion as a Moderator

As discussed before, there is a lack of studies that explore the relationship between the three variables: income, religion, and happiness. In the existing literature on religion and happiness, religion has been found to be positively correlated with happiness (Rizvi and Hossain,

2017; Stavrova, Fetchenhauer, and Schlösser, 2013; Manglos, 2013, Sahraian et al., 2013; May, 2018; Joshanloo and Weijers, 2016; Yeung 2018). The religiosity-as-a-buffer effect is often explained using the Terror Management theory of religion or the Life Stress paradigm (Joshanloo and Weijers, 2016). When a person is religious, they believe that there is a good, God-given reason why their life is the way it is. If there are negative life circumstances, the very religious are likely to find religious explanations as to why things are the way they are. Additionally, because of how most religions work, the very religious usually have hope that things will, in due time, get better. This is why I expect the very religious individuals in my study to have their happiness be less impacted by their income than those who are non- or less religious.

It is worth mentioning that there have been discussions about which elements of religion are responsible for the positive effects it has on people's happiness. Many scholars raised an important point: participation in religion gives one access to social networks which, in turn, could positively affect one's well-being (Childs, 2010). Although the social benefits of religion are valid, Childs (2010) studied the mediating role of social benefits and feeling close to God. She found that feeling close to God was more important than the social benefits. The most important thing to religious people, it seems, is how close they feel to the Higher Power. The prayers and social networks are likely to be important to those who already feel some closeness to God. As a result, they might interpret everything good around them as evidence of God's love and power. Yet again, it seems looking at belief is what will capture the most meaningful results.

RESEARCH METHODS

In this study, I use the 2016 General Social Survey (GSS) data. The GSS is a survey that captures the views of a nationally representative sample of non-institutionalized individuals

(Smith et al., 2016). The respondents of this national survey are randomly selected, adult U.S. residents who are 18 years or older. The surveys were administered face-to-face, and, in some cases, over telephone. The response rate for the survey in 2016 is 61.3%. There were 1,580 respondents. But, 11 respondents answered "Don't Know" or "Not Applicable" on the question about the existence of god. As a result, these 11 respondents were removed from this study. Having deleted the missing data, my sample size is 1,569 respondents.

The independent variable in this study is the respondents' income. There are various income variables in the GSS, and the one I am using records the respondents' income (the maximum option is "$170,000 or over" as opposed to the "$25,000 or over" maximum in the previous respondents' income variables). By choosing this variable, I automatically excluded respondents who do not have a personal income. I acknowledge that this decision has impacted the composition of my sample. The question for this variable is asked as follows: "In which of these groups did your earnings from {job}, from all sources for 2015 fall? That is, before taxes or other deductions." The options in the survey are nominal and each was a range (i.e. $1,000 to $2,999). The lowest value is "Under $1,000" and the highest value is "$170,000 or over." The survey also offers "Don't Know," "Not Applicable," and "Refused" as acceptable responses to this question. But, for the purpose of this study, respondents who chose "Don't Know" "Not Applicable," and "Refused" were excluded from the sample. I then calculated the mean of each value (i.e. [$1,000+$2,999]/2 = $1,999.5). The means allow us to have an estimated value for the average income each respondent in each range earns. I use the mean values to recode the original income variable into a new income variable. Because past research has consistently found a very small correlation between income and happiness, I divide my recoded income variable by ten thousand so that the values in the variable can be measured in tens of thousands.

The dependent variable in this study is happiness. I will be using the concepts happiness, well-being, and life-satisfaction interchangeably as that is what is in line with previous studies. The happiness question in the survey is asked as follows: "Taken all together, how would you say things are these days--would you say that you are very happy, pretty happy, or not too happy?" There are three possible options as made clear by the question, and the results were stored in variable called HAPPY. Originally, the variable was coded in such a way that "Not too happy" had the highest value (i.e. 1 = "Very happy", 2 = "Pretty happy," and 3 = "Not too happy"). Considering the framing of the research question and hypothesis, it made sense to recode the variable so that 1 = Not too happy, 2 = Pretty happy, and 3 = Very happy. With the recoded happiness variable, a unit increase in the variable means an increase in the respondents' happiness.

A very important control variable in the study is religiosity. I chose to use religious belief to operationalize religiosity (Manglos 2013). My goal is to find out how, if in any way, does religiosity interact with income and happiness. I am highly interested in people's beliefs: do they believe in the existence of God? How much? How does that affect their lives? This is another reason why it was essential for me to use belief in God when measuring religiosity in this study. The question on religious belief is asked as follows: "Please look at this card and tell me which statement comes closest to expressing what you believe about God." There are six possible options and this is how they are coded: 1 = "Don't believe," 2 = "No way to find out," 3 = "Some higher power," 4 = "Believe sometimes," 5 = "Believe but doubts," and 6 = "Know God exists." The responses were coded into a variable called GOD which is the variable for religiosity throughout my study.

Plenty of studies have found that income differences and all factors that affect one's income (e.g. how educated or well-connected you are) are correlated with one's race, specifically being white, and gender, specifically being a man. As a result, I also control for gender (variable in database labeled "sex") and race (labeled "race" in database). The interviewer is prompted to code the gender of the respondent, "Code respondent's sex," and the question asked for race is, "What race do you consider yourself?" There are two possible responses for the gender prompt, 1 = "Male" and 2 = "Female." For the race question, there are three possible responses, 1 = "White," 2 = "Black" and 3 = "Other." I recoded these two control variables into dummy variables (labeled "Men" and "White" respectively). Gender is recoded so that 1 = "Men" and 0 = "Women," and race is recoded in such a way that 0 = "Non-white" and 1 = "White." It is important to note that what the GSS labels as "Sex" is, in fact, gender which is why I will constantly refer to gender instead of sex.

FINDINGS

Table 1 Here
Figure 1 Here

Figure 1 shows how the happiness variable is distributed. Just under 60 percent (58.7%) of the sample reported being "pretty happy" with the next largest group (28.9%) reporting being "very happy." The mean for the happiness variable is 2.16 which means that on average, the people in my sample are "Pretty Happy." This finding is in line with what the distribution bar graph shows. Unlike with income, there is less variation in the happiness variable. The median is 2 and this is close to the mean value. The narrow distribution of the data is further indicated by the small standard deviation (.621).

Figure 2 Here

Figure 2 shows the distribution of the income variable. A little under 50 percent (47.7%) of the sample reported an income between $25,000 and $74,999. Overall, there is a wide distribution within the variable. Table 1 shows the means, medians, and standard deviations for all the variables used in the current study. Because the income variable was changed and divided by ten thousand, the average 4.12 means that the average person in the sample is earning $41,200 per year. The median is 3.25 ($32,500 per year) which is quite different from the mean. The standard deviation is 3.266 which indicates that there is large variation within the income variable and it indicates that there are more values that are different and further from the mean income value.

Figure 3 Here

The distribution of the main control variable, belief in god, is observed in Figure 3. The distribution within the variable is skewed to the right. About 54 percent (54.1%) of the sample said they know god exists. Table 1 shows that an average person in this study answered 4.84 (on a 6-point scale) for the question about their belief in god. This means that the average person falls between believing sometimes and believing but doubting (leaning more towards the latter). The median is 6 ("know god exists") which is expected since over 50% of the sample gave this response. This variable has a somewhat narrow distribution and that is indicated by the standard deviation (1.563).

Figure 4 Here
Figure 5 Here

Figure 4 and 5 show the distribution of race and gender respectively. The distribution of the race variable along with Table 1 indicate that 73 percent (73.2%) of the sample is white. The median is 1 which is expected because majority of the sample is white (coded as 1 in the race

dummy). There is a narrow distribution within the variable and that is indicated by the small

standard deviation (.443). The distribution of the gender variable along with Table 1 indicate that

48 percent (48.1%) of the individuals in the sample are men. The median is 0 and this is expected

because the majority is women (which is coded as 0 in the gender dummy). Gender is almost

evenly distributed and this is indicated by the standard deviation (.500).

<div align="center">Table 2 Here</div>

The bivariate results (Table 2) show how all the variable correlate with each other. There

is a positive, significant but very weak relationship ($r = .19$, $p < .01$) between the respondents'

income and their happiness. Those who earn more reported higher levels of happiness. Income is

also positively and significantly associated with being white ($r = .14$, $p < .01$). Although this

association is significant, its strength is very weak. Even so, white respondents have a higher

income than the respondents who are non-white. Lastly, there is a weak, positive, and

statistically significant relationship between income and being male ($r = .20$, $p < .01$).

Respondents who identify as male have a higher income than the female respondents.

Similar to income, belief in God is correlated with being white and being a man, but in

the opposite direction. There is a weak, negative, and statistically significant relationship

between one's belief in God and them being white ($r = -.23$, $p < .01$). White respondents are less

likely to believe in the existence of God in comparison to non-white respondents. Additionally,

there is a negative, very weak and statistically significant relationship between belief in God and

being a man ($r = -.13$, $p < .01$). Men are less likely to believe in God than women.

<div align="center">Table 3 Here</div>

For the multivariate analysis, I ran two different models for analysis. It is important to

first note that I separated my sample into two groups, the non- and less religious (Model 1) and

the very religious (Model 2). The non- and less religious subset is made up of respondents who

answered from 1-5 on the 6-point scale about belief in God ($n = 720$). The rest of the respondents

(those who answered 6 = "Know God exists" on the 6-point scale on belief in God) were

classified as very religious ($n = 849$). The separation of the non- and less religious and the very

religious was done in order to try and capture the moderating role of religion (or the lack

thereof).

Model 1 (Table 3) shows the regression of happiness in all variables among those who

are non- or less religious. The R^2 for this model is .066. This value means that about 7 percent

(6.6) of the variation in the happiness of these respondents can be explained by the independent

and control variables. The regression equation is statistically significant at the .05 level. There is

only one statistically significant variable in the model, the independent variable (respondent's

income). The standardized coefficient (which tells us about the strength and direction of the

relationship) for respondents' income is about .3 ($\beta = .26$). Consistent with the bivariate findings,

these results show that there is a weak, positive and statistically significant relationship between

the respondents' income and their happiness level. Additionally, the unstandardized coefficient

($b = .05$) indicate that for every additional ten thousand dollars a non- or less religious

respondent earns, they gain .05 of a point in the 3-point scale of happiness.

Model 2 (Table 3) shows the regression of happiness in all variables among those who

are very religious. The R^2 for this model is .026. This value means that only about 3 percent (2.6)

of the variation in the happiness of these respondents can be explained by the model and all

variables in the model. The regression equation is statistically significant at the .05 level. Similar

to Model 1, there is only one statistically significant variable in the model, the independent

variable (respondent's income). The standardized coefficient for respondents' income is a little

over .1 ($\beta = .13$). Consistent with the bivariate findings, these results show that there is a very weak, positive and statistically significant relationship between the respondents' income and their happiness level. Additionally, the unstandardized coefficient ($b = .03$) indicate that for every additional ten thousand dollars a very religious respondent earns, they gain .03 of a point in the 3-point scale of happiness.

In both models, the largest predictor of happiness is the respondents' income. This is expected because income is the only statistically significant variable. The control variables are not significant. It is worth noting, however, that the controls assist more in explaining the variation in the happiness of the non- or less religious compared to the very religious.

DISCUSSION

This study has two important findings, (a) those who earn more report higher levels of happiness, and (b) the happiness of those who are non- or less religious is more dependent on their income than the happiness of those who are very religious. These findings, therefore, support the hypothesis of the study. The first finding is consistent with a majority of the findings in existing literature on income and happiness (Rukumnuaykit, 2016; Mentzakis and Moro, 2009; Boes and Winkelmann, 2010; Ball and Chernova, 2008; Arthur-Day and Near, 2005). The consistent statistically significant relationship between the respondents' income and their happiness levels, regardless of the level of religiosity, suggests that respondents' absolute income matters for their well-being. As mentioned before, a possible reason for this relationship could be that the respondents with more income have the ability to meet their basic human needs much easier than those who earn less. Thus, being able to meet one's basic human needs with little difficulties could contribute to one's happiness.

Another possible explanation for this relationship, as some authors suggest (see Boes and Winkelmann, 2010), could be that having more income decreases unhappiness. What this would mean is that earning more money makes it easier to meet one's basic human needs. But, instead of making the respondent happier, this ability to meet basic human needs reduces stress, anxiety, and unhappiness (Mentzakis and Moro, 2009). Whether the ability to meet one's basic human needs makes on happier or less unhappy, we can, based on these results and past literature, suggest that the ability to meet basic human needs impacts one's happiness (or well-being).

The second finding also supports the hypothesis of the study. The happiness of the very religious is less dependent on their income. This finding is consistent with what Joshanloo and Weijers (2016) found in their study. A possible explanation for this buffering effect of religion could be the comfort and hope that religious belief provides to many who participate in religion. Many religious individuals believe that God has a plan for their lives, and they believe that God will always protect them and provide for them. When one strongly believes in this, it is easier for them to find comfort in their belief in leave everything to God. As a result, these individuals are less likely to be unhappy or discouraged, even when their objective living conditions are difficult.

Additionally, the very small R^2 value of Model 2 (.03) indicates that only (roughly) 3 percent of the variation in the happiness of the very religious could be explained by the variables in the model. It seems, then, that the very religious get more of their happiness from other sources in their lives other than from their income. This finding is important because it helps us understand the role religion plays in people's lives. If religion does indeed moderate negative life circumstance, then those who work with people (i.e. social workers, therapists) must find a way

to incorporate religion (for those who practice it) when coming up with coping strategies for the people.

It is important to note, however, that religiosity does not have a positive correlation with the happiness of every individual. Some people are very unhappy in religious institutions, to the point that they consider leaving or they leave religion (May, 2018). Similarly, others have troubled relationships with God (maybe because they feel like God has abandoned them or is angry at them) which can cause distress and unhappiness (Ellison and Lee, 2010). If social workers are going to incorporate religion in the care of people, they need to make sure that they incorporate it where it would positively impact the life of their client instead of bringing distress.

There are still unresolved debates on which measures to use when studying well-being. Future studies should look into finding the best fitting measure for the resources available to the respondent (i.e. wealth, income, or deprivation index), for well-being (i.e. happiness or life-satisfaction), and for religiosity (i.e. religious belief or religious participation). Having constant and widely agreed-upon measures will strengthen the literature in this field. This is not to say that every researcher should be replicating the same study using the same measures. But if we are trying to come to conclusions about happiness and its causes and the role of religion in our lives, we will need to find common definitions of the phenomena we are trying to measure and how we will measure them.

These constant measures will allow us to be able to compare and contrast the literature more easily. As a result, it would be possible to come to clearer conclusions that can affect how religious institutions operate, how people treat religion, and it can influence policies on income inequality. Furthermore, we can start better understanding how each of these phenomena affect our happiness.

CONCLUSION

In the current study, I hypothesized that income will have a larger impact on the happiness of those who are non- or less religious compared to those who are very religious. Using the GSS data of 2016, I analyzed the relationship between income and happiness and the moderating role of religion. I found that people who earn more are happier. Additionally, I found that the happiness of non- or less religious people is more impacted by their income compared to the very religious. The data supports my hypothesis. The results support the livability theory and the religion as a buffer theory. Regardless of religiosity, people who earn more are happier because they are able to meet their basic needs. However, the happiness of those who are very religious is less impacted by their income. A possible reason for this might be because those who are very religious have faith that God will make things better and provide for them. These people hold on to this belief which provides comfort and assurance during difficult, negative life circumstances (in the case of this study, not earning enough to be able to meet your basic needs).

Scholars have argued that income is not the best or the only measure of a person's material living conditions (Okulicz-Kozaryn and Mazelis, 2017; Christoph, 2010). As a result, some scholars (e.g. Christoph, 2010) have used or suggested the use of wealth instead of the respondents' income. Additionally, even those who use income have debates about which income variable to use (i.e. absolute or relative income). Scholars have found that relative income significantly impacts the happiness and well-being of individuals (Arthur-Day and Near, 2005; Alderson and Katz-Gerro, 2016; Tibegiswa, Visser and Hodkinson, 2016; Mentzakis and Moro, 2009; Ball and Chernova, 2008). The GSS does not measure wealth, thus it was not possible for me to include this variable in my analysis. Similarly, the GSS did not have relative

income data thus I was not able to capture this in my study. Future research, as I mentioned before, needs to find more agreed-upon definitions and measures of respondents' material living conditions.

This study uses happiness as a proxy for well-being. Other studies, however, have used subjective well-being or life satisfaction (Christoph, 2010; Rukumnuaykit, 2016). The data I used did not capture subjective well-being or life satisfaction. For this reason, I use happiness as a proxy for well-being. Although this is a limitation, most scholars use happiness, subjective well-being, and life-satisfaction interchangeably. Happiness, therefore, is still a valid measure for well-being. Due to the cross-sectional nature of the GSS, I was only able to observe the relationship I was studying from data collected in 2016. Longitudinal patterns could not be observed in this study. Had this been a panel study, I would have been able to test for patterns in the relationship between income, religion, and happiness over time. Consequently, I was not able to observe the Easterlin Paradox and how it applied in this study. However, the first part of the paradox was observed and is important in the study.

Lastly, happiness (or well-being) is very personal. Humans have different things that they believe make them happy. Current literature barely has any qualitative research about well-being even though this is a phenomenon that scholars have been studying for over three decades. It is necessary, I believe, to move into more qualitative methods in attempt to further understand the emotion we call happiness. Asking more specific and detailed questions about one's well-being might produce more robust results than a 3-point question about how happy a respondent is. These results will be useful when put side to side with the quantitative results. While the quantitative research will answer the "what" (i.e. what patterns exists in relation to income, religion, and happiness), qualitative research can provide some clues to "why" such patterns

exist and maybe even give us a clue on how much of a role respondents think their religiosity plays in the relationship between income and happiness in their lives.

In essence, the study contributes to the field by analyzing the impact religion on negative life circumstances. We learn that belief in God helps those living in poor objective material conditions to cope with their challenges and it provides them with the hope that things will get better eventually. Moreover, we learn that despite the buffering effect of religiosity, income does impact people's happiness. The reason for this is because those who are better off financially are able to meet their basic human needs much easier than those will little to no income.

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TABLES AND GRAPHICS

Table 1. Means, Medians, and Standard Deviations of Variables (N = 1,569)

Variable	Mean	Median	SD
Income	4.12	3.25	3.266
Happiness	2.16	2.00	0.621
God	4.84	6.00	1.563
White	0.73	1.00	0.443
Men	0.48	0.00	0.500
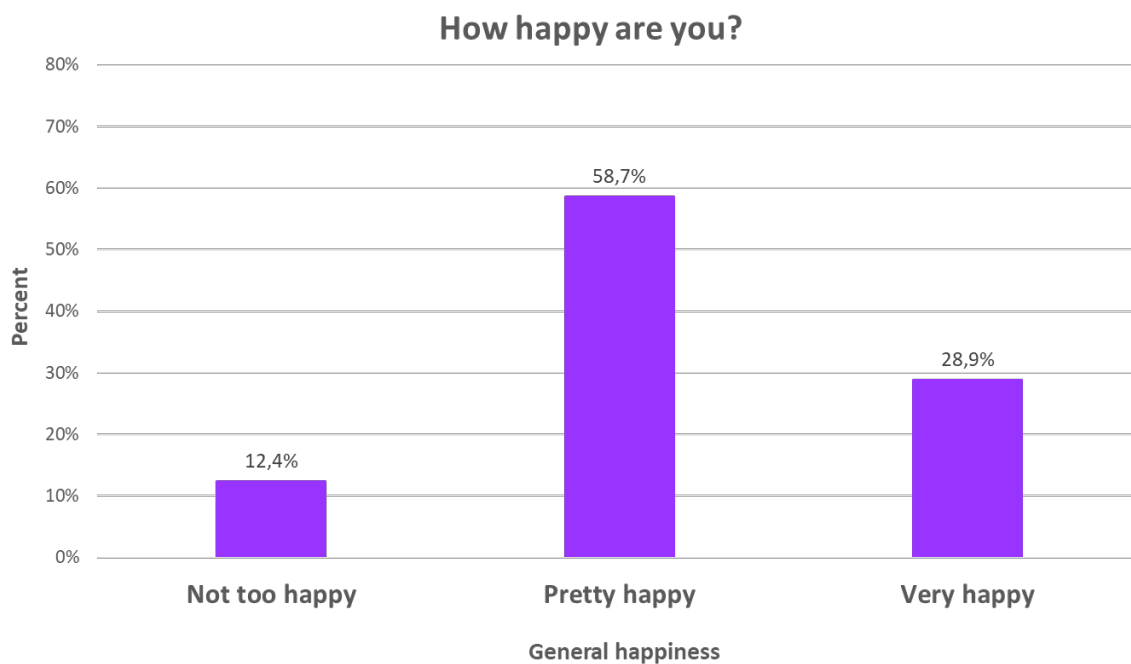
Figure 1. Bar graph of Respondent's general happiness
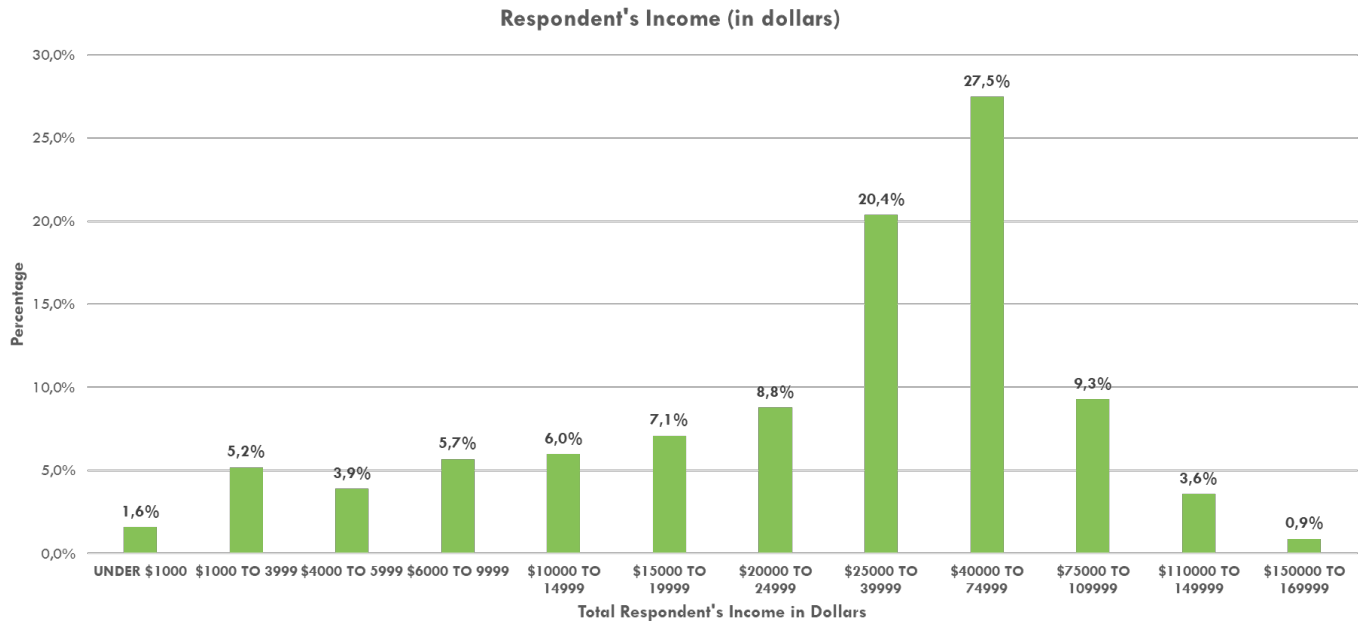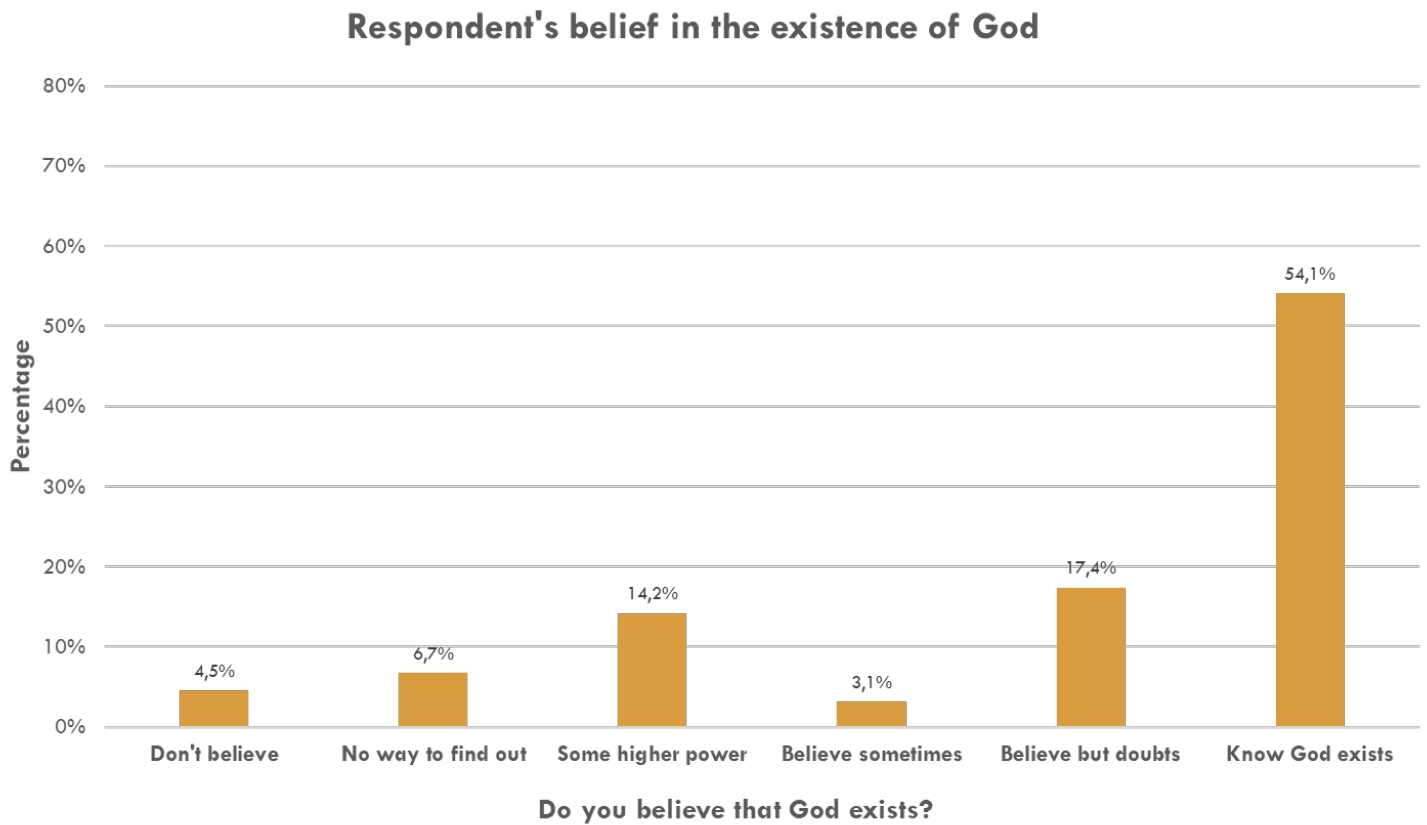
Figure 2. Bar graph of Respondent Income

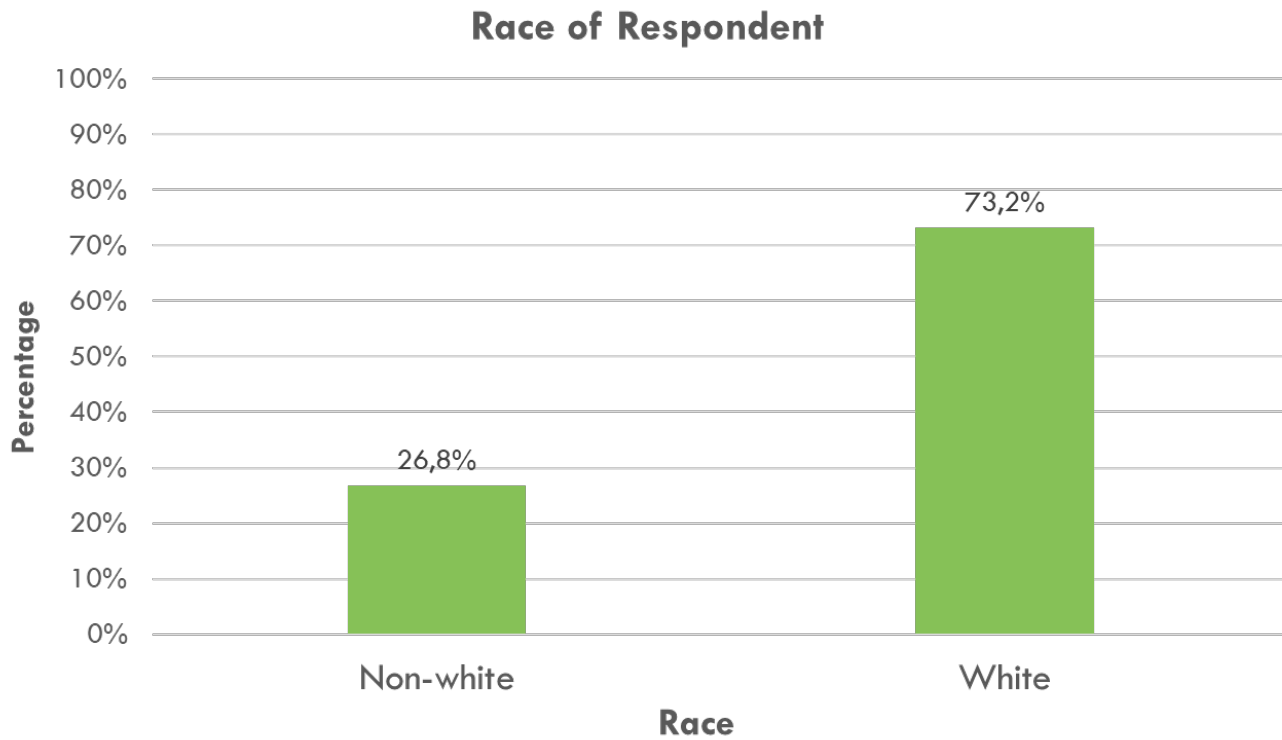Figure 3. Bar graph of Respondent's belief in existence of God

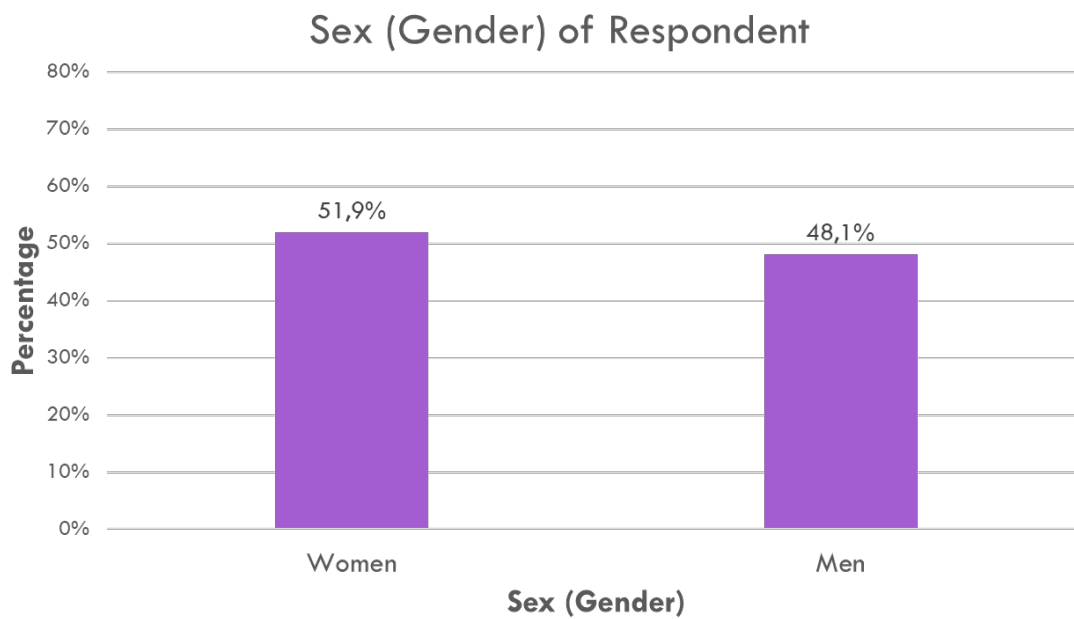Figure 4. Bar graph of Respondent's race (dummied)

Figure 5. Bar graph of Respondent's sex (dummied)

Table 2. Correlation (*r*) between Respondent's Income and four variables (listwise deletion, two-tailed test, *N* = 1,569)

Variable	Happiness	Confidence in existence of God	White	Men
Respondent Income	.188*	-.061	.138*	.204*
Happiness		.027	.054	.012
Confidence in existence of God			-.225*	-.134*
White				.038

Table 3. Two-Model Regression of Happiness on All Variables

Variable	Model 1 (non- or less religious)	Model 2 (very religious)
Income (in ten thousands)	.264* (.047)	.128* (.026)
White	-.015 (-.027)	.080 (.104)
Men	-.061 (-.074)	.011 (.015)
Constant	1.998	2.014
R^2	.066	.026
F	(3,716) = 16.844*	(3,845) = 7.593*

Standardized Coefficients; Unstandardized Coefficients in Parentheses
*$p < .01$