



Poverty, Survival, and Religious Coping: Understanding Emotional Stress in Low-Income Families

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ABSTRACT: Low-income families across the global South, particularly in Africa, confront daily economic stressors that generate anxiety, emotional fatigue, and psychological vulnerability. Rising living costs, unstable labour markets, food insecurity, and weak social protection systems intensify household distress. Within these contexts, religion frequently becomes a key survival strategy, offering individuals and families emotional relief, moral grounding, and a sense of meaning amid hardship. This paper examines how poverty shapes emotional stress and how religious coping emerges as a psychosocial mechanism that helps low-income families navigate material deprivation. Drawing on sociological and psychological insights, the study explores the multidimensional nature of emotional stress, manifesting in worry, hopelessness, shame, and chronic strain, and analyses how prayer, rituals, communal worship, pastoral counselling, and belief in divine intervention provide stability and resilience. While religious coping can strengthen hope, social bonding, and emotional regulation, it can also reinforce fatalism or discourage structural critique of economic injustice. The paper argues that religious coping is neither inherently protective nor problematic; rather, its effects depend on context, intensity, and the quality of religious engagement. It concludes by recommending integrated socio-religious interventions addressing both spiritual needs and material deprivation.

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INTRODUCTION

Poverty remains one of the most persistent and destabilizing social realities shaping everyday life for low-income families across Africa and other developing regions. It is not merely a condition of economic deprivation; it is an experience that penetrates emotional, psychological, and social dimensions of life. For many families, poverty is lived as a constant struggle, managing scarce resources, coping with hunger, navigating unstable housing conditions, and balancing debt with uncertain income flows. These material challenges produce deep emotional burdens such as frustration, anxiety, helplessness, and chronic stress. Parents worry about feeding their children, meeting medical needs, or paying school fees, while young people feel trapped in cycles of unemployment and limited opportunity. Poverty, therefore, manifests as both structural and emotional hardship.

In many African societies, where formal state welfare structures are weak or inconsistent, families must rely on personal resilience, informal networks, and cultural resources to endure daily challenges. Religion stands out as one of the most influential coping resources available. Churches, mosques, shrines, and traditional spiritual systems provide not only moral and symbolic meaning, but also emotional refuge. Through prayer, faith declarations, worship gatherings, and scriptural or ritual assurances, individuals find comfort and hope. Belief in a benevolent deity or ancestral presence offers psychological stability amid uncertainty.

Religious coping is thus embedded in the cultural fabric of low-income communities. It functions as a survival mechanism, helping individuals reinterpret suffering, regulate emotions, and cultivate a sense of agency rooted in spiritual conviction. While religion cannot erase structural inequalities, it shapes how people endure them. This study seeks to deepen understanding of how emotional stress emerges within poverty contexts and why religious coping becomes a preferred and accessible strategy.

CONCEPTUAL AND THEORETICAL FRAMEWORK

Understanding emotional stress and coping in low-income families requires a clear conceptual and theoretical grounding. This section outlines key concepts, including poverty, emotional stress, and religious coping, and discusses relevant sociological and psychological frameworks that inform how low-income households use religion to navigate survival challenges.

Conceptualizing Poverty and Emotional Stress

Poverty is widely recognized as a multidimensional condition that extends beyond mere financial insufficiency to encompass limited access to education, healthcare, housing, and social opportunities (Adeyemi & Obafemi, 2022). Families living in low-income contexts experience chronic stress, where daily survival is closely linked to emotional strain. Emotional stress in such households often manifests as anxiety, fatigue, frustration, and relational tension, arising both from material deprivation and the interpersonal pressures within the family (Chukwu et al., 2021). The cumulative nature of these stressors highlights the importance of identifying coping strategies that sustain family functioning and psychological well-being.

Religious Coping

Religious coping involves the use of spiritual beliefs, practices, and community-based support to manage stressors (Musa & Khalid, 2024). It encompasses both positive and negative forms. Positive religious coping includes prayer, engagement with sacred texts, ritual practices, and participation in faith-based community activities, which can provide emotional comfort, social support, and a sense of meaning in adverse circumstances (Ahmed & Lewis, 2023). In contrast, negative religious coping includes feelings of divine punishment, spiritual conflict, or fatalistic interpretations of hardship, which may intensify stress and reduce adaptive problem-solving capacity (Pargament, 2020; Taylor, 2021). Religious coping is especially salient in low-income families, where material resources may be insufficient, making faith-based strategies central to both emotional resilience and survival.

Theoretical Perspectives

Several theoretical frameworks inform the sociological understanding of poverty, stress, and religious coping. Stress and Coping Theory emphasizes the role of cognitive appraisal and behavioral responses in managing stress (Adebayo & Olatunji, 2021). In this view, religious coping functions as both a cognitive and behavioral strategy, enabling individuals to reframe stressful events and seek spiritual support.

Sociological perspectives on religion underscore its role as a social and cultural resource. Religion provides collective meaning, social cohesion, and moral guidance, helping families navigate uncertainty and adversity (Okafor, 2022). Religious frameworks influence how hardship is interpreted, shaping the perceived moral and spiritual significance of poverty-related stress.

Gender and household power theories are also essential for understanding differential experiences of stress and coping. Caregiving and domestic responsibilities are often disproportionately assigned to women, amplifying both emotional and spiritual labor (Chukwu et al., 2021). Religious expectations of patience, sacrifice, and endurance intersect with these gendered responsibilities, influencing how women experience stress and adopt coping strategies.

Finally, ecological systems perspectives provide a holistic lens for analyzing coping, emphasizing the interactions between individual, household, community, and institutional levels (Ahmed & Lewis, 2023). Low-income families operate within complex social systems where religious coping interacts with community norms, social support, and structural constraints, such as poverty and access to healthcare. Understanding these multilayered influences is critical for comprehending both the protective and potentially burdensome effects of faith-based coping strategies.

Overall, these concepts and theoretical perspectives establish a foundation for examining how low-income families employ religious coping to manage emotional stress. They highlight the interplay of material deprivation, sociocultural expectations, and spiritual practices, providing insight into both resilience and vulnerability in survival-focused households.

Poverty, Survival, and Household Stress

Poverty in low-income households is not merely an economic condition; it is a complex social phenomenon that directly influences emotional and psychological well-being. Families living under financial constraints face persistent challenges in meeting basic needs, including food security, healthcare, housing, and education. These material deficits create a climate of uncertainty and chronic stress, often manifesting as anxiety, frustration, and intra-household tension (Adeyemi & Obafemi, 2022). The pressure to provide for dependents and maintain household functionality can lead to emotional exhaustion, particularly in households with limited social and institutional support.

Household survival strategies are diverse and often involve negotiation, prioritization, and adaptation to scarce resources. Families frequently adopt short-term coping mechanisms to manage day-to-day necessities, such as rationing food, seeking informal labor, or pooling resources from extended family networks (Chukwu et al., 2021). While these strategies may address immediate material needs, they often impose additional psychological burdens, as household members worry about sustainability and the potential long-term consequences of deprivation. Emotional stress in this context is both cumulative and relational, affecting individual caregivers, parents, and children differently depending on their roles and perceived responsibilities.

The relational dynamics within households significantly influence the experience of stress. In many low-income families, caregiving responsibilities are unequally distributed, often falling disproportionately on women, who are expected to manage domestic tasks,

childcare, and care for sick or elderly relatives (Okafor, 2022). These gendered expectations, compounded by societal and religious norms emphasizing self-sacrifice and endurance, intensify emotional pressure and limit opportunities for respite. Men, while often providing financial support, may be less engaged in daily caregiving, which can create tensions and exacerbate feelings of inequity among primary caregivers (Ahmed & Lewis, 2023). These patterns of unequal labor distribution and household power dynamics contribute to a heightened sense of stress, making coping strategies critical for sustaining both emotional and functional stability. Emotional stress in low-income households is also shaped by external factors such as community support, access to services, and exposure to social stigma. Families living in marginalized communities may face limited access to healthcare, social welfare programs, and educational opportunities, further constraining their capacity to manage stress effectively (Musa & Khalid, 2024). Social stigma associated with poverty or illness can exacerbate emotional strain, as family members internalize societal judgments and experience feelings of shame or inadequacy. Consequently, the stress experienced is not solely a function of material scarcity but is intertwined with relational, cultural, and societal pressures.

Religious beliefs and practices often emerge as central mechanisms for managing these complex stressors. For many low-income families, faith provides a framework for interpreting hardship, maintaining hope, and sustaining perseverance in the face of adversity (Taylor, 2021). Religious coping offers both emotional and social resources: prayer, rituals, and engagement with faith-based communities foster resilience, reduce feelings of isolation, and instill a sense of purpose. However, reliance on religious coping is not unambiguously beneficial. Interpretations of poverty as divine punishment or a test of faith can compound stress and create internalized guilt, particularly when material solutions are limited or unavailable (Pargament, 2020).

Overall, poverty and survival pressures in low-income households create multidimensional emotional stress that is shaped by both material and social factors. Household structures, gendered responsibilities, relational dynamics, and community contexts all contribute to the stress experienced by family members. Religious coping serves as an important resource, offering meaning, support, and emotional relief, but its effectiveness is mediated by the household and social context. Understanding these dynamics is crucial for developing interventions that integrate spiritual, emotional, and practical support for low-income families navigating the pressures of survival.

Religious Coping in Low-Income Families

Religious coping plays a central role in the lives of many low-income families, providing both emotional support and interpretive frameworks for managing stress and adversity. In contexts where financial and social resources are limited, faith-based strategies often become primary mechanisms for sustaining hope, meaning, and resilience (Ahmed & Lewis, 2023). Religious coping encompasses a range of practices, including prayer, scripture reading, ritual observances, participation in faith-based communities, and reliance on divine intervention to navigate everyday challenges. These strategies operate at both individual and collective levels, offering psychological relief while fostering social cohesion within religious communities.

Positive Religious Coping

Positive religious coping strategies have been widely associated with enhanced emotional resilience and reduced stress in low-income households. Prayer, for instance, allows individuals to express concerns, seek guidance, and cultivate a sense of control in the face of adversity (Musa & Khalid, 2024). Ritual practices, such as attending religious services or participating in communal worship, provide opportunities for social support, shared experiences, and reinforcement of collective values. Engagement with sacred texts or spiritual teachings often facilitates meaning making, helping caregivers and family members interpret hardship as a temporary challenge, a test of faith, or an opportunity for personal growth (Okafor, 2022). These practices can mitigate emotional strain, strengthen familial bonds, and support coping strategies that balance hope and pragmatism.

Faith-based community involvement further amplifies the benefits of religious coping. Congregational networks frequently offer material assistance, such as food donations, financial aid, or childcare support, alongside emotional encouragement (Taylor, 2021). These interactions reinforce social solidarity, reduce feelings of isolation, and provide practical relief, which is particularly valuable in low-resource contexts. Religious teachings that emphasize patience, gratitude, and perseverance can also foster psychological resilience by framing adversity as meaningful rather than arbitrary, thereby reducing stress perception and promoting adaptive coping behaviors (Adebayo & Olatunji, 2021).

Negative Religious Coping

Despite the benefits, religious coping is not universally protective. Negative religious coping, including fatalism, guilt, spiritual conflict, or the belief that poverty reflects divine punishment, can exacerbate stress and limit engagement with practical solutions (Pargament, 2020; Chukwu et al., 2021). For example, caregivers who interpret financial hardship as a moral failing may internalize feelings of inadequacy, self-blame, or hopelessness. This internalization can intensify emotional strain and reduce motivation to seek external support, including healthcare, social services, or community assistance. Similarly, overreliance on divine intervention at the expense of material strategies may result in delayed problem-solving or reliance on insufficient coping mechanisms.

Household dynamics shape the form and impact of religious coping. Women, often primary caregivers, are typically more engaged in spiritual practices and religious communities, which can offer both solace and additional stress due to moral expectations of endurance and self-sacrifice (Okafor, 2022). Men may participate in caregiving less frequently and may engage in more private

forms of religious coping, such as individual prayer, reflecting broader gendered norms regarding emotional expression and domestic responsibility (Ahmed & Lewis, 2023). Intergenerational differences in religious interpretation can also create tension, as older household members may insist on specific faith-based solutions while younger members seek practical interventions.

Religious coping in low-income families is therefore a double-edged phenomenon. While it provides essential emotional, social, and spiritual resources, it can also reinforce stress when intertwined with rigid interpretations, moralized understandings of poverty, or gendered household expectations. The effectiveness of religious coping depends on the integration of positive faith-based strategies with practical approaches to addressing material and emotional needs.

Above all, religious coping serves as a central mechanism through which low-income families navigate emotional stress. Its dual potential, both as a source of resilience and as a contributor to stress, highlights the need for sociological analyses that account for household dynamics, gender roles, community support, and cultural interpretations of hardship. By examining both the benefits and limitations of religious coping, scholars and practitioners can develop more nuanced interventions that support emotional well-being in contexts of poverty and survival.

Gender, Household Power, and Emotional Stress

Household dynamics and gender roles significantly shape how emotional stress is experienced and managed in low-income families. In many households, caregiving, domestic work, and survival-related responsibilities are disproportionately assigned to women, who often serve as the primary managers of both household needs and the well-being of dependents (Chukwu et al., 2021). These responsibilities, compounded by societal and religious expectations of patience, self-sacrifice, and endurance, place women at the center of both practical and emotional labor. Gendered divisions of labor in low-income families can intensify stress, reduce opportunities for respite, and limit engagement with external support systems, creating a cumulative burden on women caregivers (Okafor, 2022).

The allocation of household power further shapes coping experiences. Decision-making authority regarding resource distribution, health-seeking behavior, and household priorities is often concentrated among male members or elder family members, which can constrain the agency of women and other primary caregivers. When women are required to navigate complex caregiving tasks without sufficient authority to make necessary decisions, the emotional toll increases, leading to heightened anxiety, fatigue, and feelings of helplessness (Ahmed & Lewis, 2023). In such contexts, religious coping often becomes a central strategy for managing stress, offering a sense of moral validation, hope, and endurance in the face of constrained decision-making power.

Religious coping intersects with gendered expectations in multiple ways. Women frequently engage more actively in prayer, ritual participation, and faith-based community involvement, reflecting broader cultural norms that associate women with spiritual labor and moral stewardship within the household (Musa & Khalid, 2024). While these practices provide emotional relief and social support, they can simultaneously reinforce burdens by emphasizing patience, tolerance, and self-denial as moral virtues. Men, on the other hand, may engage in less visible forms of religious coping, such as personal reflection or selective participation in rituals, which often aligns with societal norms regarding emotional expression and domestic involvement (Taylor, 2021). These gendered patterns highlight how religious coping is not experienced uniformly within households but is mediated by roles, expectations, and power structures.

Intergenerational dynamics also play a role in shaping emotional stress and coping strategies. Older household members may insist on traditional religious interpretations of poverty, hardship, and illness, while younger members may seek more practical solutions or external support (Chukwu et al., 2021). Such differences can create tension within families, particularly when faith-based approaches are prioritized over material interventions, further intensifying stress for primary caregivers tasked with balancing household survival and emotional well-being.

Household power dynamics influence not only the distribution of responsibilities but also access to external resources. Women and caregivers with limited decision-making authority may struggle to seek healthcare, educational support, or social services for family members, increasing reliance on religious coping as a primary strategy (Ahmed & Lewis, 2023). This overreliance can be beneficial when faith-based practices provide emotional relief, but it may also reinforce stress when spiritual interpretations of hardship discourage proactive problem-solving or reinforce fatalistic attitudes.

The interplay between gender, household power, and religious coping demonstrates the complexity of emotional stress in low-income families. While faith-based strategies offer resilience and meaning, they operate within a framework of unequal responsibilities, social expectations, and limited agency. Understanding these dynamics is essential for developing interventions that support equitable stress management, enhance caregiver well-being, and address both practical and spiritual needs within low-income households.

In sum, gendered roles and household power structures are central to understanding how low-income families experience emotional stress and utilize religious coping. Recognizing the differential impact of caregiving responsibilities, cultural expectations, and decision-making authority can inform holistic strategies that integrate spiritual support with practical resources, ensuring that both women and men caregivers have the means to manage stress effectively

Community and Institutional Support: Complementing Religious Coping

Religious coping in low-income families often operates within broader social and institutional contexts that can either support or limit its effectiveness. While faith-based practices provide emotional and spiritual relief, the interplay between religious coping, community engagement, and institutional resources is critical for sustaining household well-being and addressing the multifaceted challenges associated with poverty (Ahmed & Lewis, 2023). Understanding how community and institutional support systems complement religious coping offers insight into strategies that mitigate stress and enhance resilience in low-income households.

Role of Religious Communities

Faith-based communities serve as important social networks that extend beyond individual spirituality, providing both material and emotional support. Congregations offer help, such as food donations, childcare, financial aid, and health-related guidance, which can alleviate some of the immediate pressures of survival (Musa & Khalid, 2024). Participation in religious communities also fosters social cohesion, enabling families to share experiences, receive advice, and cultivate a sense of belonging. These social interactions are particularly important in low-income contexts, where formal institutional support may be limited or inaccessible. Religious communities, therefore, act as both spiritual and practical resource hubs that reinforce coping strategies and buffer the emotional impact of poverty-related stress.

Institutional Support and Integration

While religious communities provide significant support, formal institutions—including social services, healthcare providers, and non-governmental organizations (NGOs)—play a complementary role in addressing structural vulnerabilities. Low-income households often encounter barriers such as inadequate healthcare access, limited educational opportunities, and insufficient financial assistance (Adeyemi & Obafemi, 2022). Integrating institutional support with religious coping strategies can enhance resilience by ensuring that spiritual comfort is accompanied by tangible solutions to material needs. For example, faith-based organizations can collaborate with healthcare providers to offer health education, vaccination campaigns, or mental health counseling, creating holistic interventions that respect spiritual values while addressing practical challenges (Taylor, 2021).

Limitations of Community and Institutional Support

Despite their benefits, both religious communities and formal institutions have limitations. Religious groups may lack resources to meet the full spectrum of household needs or may inadvertently reinforce stress through moralized interpretations of poverty, illness, or caregiving obligations (Okafor, 2022). Similarly, institutional interventions may be inaccessible due to bureaucratic hurdles, social stigma, or geographical constraints, reducing their effectiveness in mitigating stress. Low-income families often navigate these gaps by blending religious coping with informal support networks, such as extended family, neighbors, or community volunteers, which underscores the importance of multi-layered support systems in sustaining household well-being (Chukwu et al., 2021).

Complementary Dynamics

The interaction between religious coping, community support, and institutional resources highlights the importance of coordinated approaches to stress management. Religious coping provides meaning, emotional relief, and social integration, while community and institutional support offer material assistance and professional guidance. When these systems are integrated, they create a synergistic effect that strengthens resilience, reduces emotional strain, and enhances adaptive capacity within low-income households (Ahmed & Lewis, 2023). Gender-sensitive approaches are particularly important, as women caregivers often navigate multiple demands and may benefit disproportionately from supportive community networks and institutional resources that reduce caregiving burden and provide opportunities for rest and self-care.

In all, religious coping in low-income families is most effective when complemented by community engagement and institutional support. Religious communities offer social and emotional reinforcement, while formal institutions address structural vulnerabilities, providing a holistic framework for stress reduction. Recognizing the interplay among these resources allows for interventions that respect spiritual practices, enhance practical support, and foster resilience in households facing the dual challenges of poverty and emotional stress. Coordinated strategies that integrate faith, community, and institutional resources can ensure that low-income families receive comprehensive support to navigate the complexities of survival and caregiving.

Impacts of Religious Coping on Emotional Stress and Resilience

Religious coping significantly shapes how low-income families experience and manage emotional stress, influencing both resilience and vulnerability. In households where financial insecurity, limited access to healthcare, and chronic uncertainty prevails, faith-based strategies serve as essential mechanisms for mitigating psychological strain and fostering adaptive responses to adversity (Musa & Khalid, 2024). By providing meaning, hope, and a sense of control, religious coping helps family members navigate the complex emotional terrain associated with poverty and survival.

Emotional Relief and Meaning-Making

One of the primary impacts of religious coping is its capacity to offer emotional relief. Practices such as prayer, meditation, and ritual observance allow caregivers and family members to process feelings of anxiety, frustration, and helplessness in constructive

ways (Ahmed & Lewis, 2023). Religious coping facilitates meaning making, enabling individuals to interpret hardship as part of a divine plan, a test of faith, or an opportunity for personal growth. This reframing of adversity reduces the intensity of perceived stress and promotes psychological resilience by helping individuals maintain hope and perseverance despite material constraints (Taylor, 2021).

Social Support and Collective Resilience

Religious coping also fosters social connectedness, which is critical for resilience in low-income households. Participation in faith-based communities provides access to emotional, moral, and material support, creating networks that buffer the negative effects of poverty-related stress (Okafor, 2022). Collective religious activities, such as congregational meetings, communal prayers, and shared rituals, reinforce a sense of belonging and shared purpose. These interactions not only provide practical assistance, such as childcare or food aid, but also validate individual experiences of stress, reducing feelings of isolation and promoting adaptive coping strategies.

Positive and Negative Dimensions of Coping

The impact of religious coping is nuanced, encompassing both beneficial and potentially detrimental effects. Positive religious coping, characterized by hope, constructive engagement with spiritual teachings, and proactive participation in community support, enhances emotional resilience and promotes adaptive behavior (Musa & Khalid, 2024). In contrast, negative religious coping, such as feelings of divine punishment, spiritual conflict, or fatalistic attitudes, can exacerbate emotional stress and hinder problem-solving. For instance, caregivers who interpret poverty as a moral failing may internalize guilt and shame, which amplifies anxiety and reduces engagement with material support systems (Chukwu et al., 2021).

Household Dynamics and Gendered Experiences

The effectiveness of religious coping is further influenced by household power dynamics and gender roles. Women, who often assume primary caregiving responsibilities, engage more intensely in spiritual practices, which can provide emotional support but also reinforce burdens associated with moral expectations of patience and self-sacrifice (Okafor, 2022). Men, while generally less involved in day-to-day caregiving, may rely on private religious practices to cope with stress indirectly related to household responsibilities. Intergenerational differences in religious interpretation may also affect coping outcomes, as younger family members may seek pragmatic solutions while older members emphasize faith-based approaches, occasionally generating intra-household tension (Ahmed & Lewis, 2023).

Integrating Religious Coping with Practical Support

Religious coping is most effective when complemented by material and social interventions. Households that combine faith-based practices with access to healthcare, educational support, and social welfare services demonstrate higher resilience and reduced emotional strain (Taylor, 2021). The integration of spiritual, communal, and institutional resources creates a multi-layered coping framework that addresses both the emotional and practical dimensions of poverty. Such an approach recognizes that while religion provides essential psychological relief, it cannot fully substitute for material support and structural interventions.

In sum, religious coping exerts a profound influence on the emotional experiences of low-income families. It fosters meaning-making, emotional relief, and social cohesion, enhancing resilience in the face of poverty-related stress. However, its dual potential—offering both protective and stress-amplifying effects, underscores the need for holistic approaches that integrate spiritual, social, and material resources. Understanding these dynamics provides critical insight into strategies for supporting caregiver and household well-being in contexts of economic vulnerability.

Policy Implications and Future Directions

The findings from this study have important policy implications for addressing emotional stress and promoting resilience among low-income families, particularly in contexts where religious coping plays a central role. Poverty and household stress are deeply intertwined with social, economic, and cultural factors. Effective interventions must therefore recognize the multidimensional nature of deprivation and the significance of faith-based coping strategies, ensuring that policies address both material and psychosocial needs.

POLICY IMPLICATIONS

Integrating Spiritual Support into Social Programs: Policymakers and social service agencies should consider the incorporation of religious and spiritual dimensions into poverty alleviation and family support programs. Faith-based coping is a primary resource for many low-income households, and interventions that acknowledge and complement these practices can enhance the psychological effectiveness of social programs. Collaboration with religious leaders and faith-based organizations can ensure that aid delivery is culturally sensitive, locally accepted, and accessible, thereby maximizing its impact.

Strengthening Community-Based Support Networks: Community structures, including religious congregations and local associations, play a critical role in providing both emotional and material support. Policies that facilitate partnerships between government agencies, NGOs, and religious institutions can create more cohesive support networks for vulnerable families. Funding

for community programs that offer childcare, health education, food security initiatives, and psychosocial support can directly alleviate household stress while reinforcing the positive aspects of religious coping.

Gender-Sensitive Interventions: Given the disproportionate caregiving and emotional labor responsibilities often assigned to women, policies must prioritize gender equity in resource allocation and service provision. Programs that provide respite care, access to healthcare, skills training, and financial empowerment for women caregivers can reduce emotional burden and promote resilience. Recognizing and addressing the intersection of gender, poverty, and religious expectations is essential to create equitable support systems within households.

Combating Negative Religious Interpretations: Some faith-based practices may inadvertently reinforce stress through fatalistic or punitive interpretations of poverty. Policy interventions can include community education programs that promote adaptive religious coping strategies, encourage constructive problem-solving, and discourage interpretations that exacerbate emotional strain. Partnering with faith leaders to deliver these programs ensures that interventions are culturally relevant and widely accepted.

FUTURE DIRECTIONS

Research on Integrated Coping Approaches: Future research should examine the interplay between religious coping, community engagement, and formal institutional support to identify integrated approaches that maximize resilience. Longitudinal studies could provide insights into how coping strategies evolve over time and their long-term effects on emotional health and family well-being.

Evaluating Program Effectiveness: Policy interventions that combine material, social, and spiritual support should be rigorously evaluated to determine effectiveness and scalability. Assessments should measure not only economic outcomes but also psychosocial indicators, including caregiver stress, family cohesion, and community participation.

Expanding Contextual Understanding: Further studies should explore how religious coping interacts with diverse sociocultural contexts, including differences across regions, denominations, and household structures. Understanding these variations will enable the design of more tailored, culturally sensitive interventions that address the specific needs of different communities.

Digital and Technological Integration: Emerging technologies offer opportunities to enhance religious and community support, particularly in areas with limited physical access to services. Digital platforms can facilitate virtual religious gatherings, provide access to educational content, and connect families to social support networks, extending the reach of coping resources beyond physical boundaries.

In summary, the policy implications and future directions highlight the need for holistic, culturally informed, and gender-sensitive interventions that integrate religious coping with practical support systems. By addressing the interconnected challenges of poverty, household stress, and emotional well-being, policymakers, community leaders, and researchers can foster resilience, enhance quality of life, and empower low-income families to navigate the complex demands of survival with dignity and hope.

CONCLUSION

This study has explored the intricate relationship between poverty, emotional stress, and religious coping within low-income families. Across diverse contexts, poverty remains a multidimensional condition that affects not only the economic stability of households but also their emotional, psychological, and social well-being. Families struggling with insufficient income, limited healthcare, unstable employment, and inadequate housing often confront a persistent cycle of worry and uncertainty. Within this difficult terrain, religious coping emerges as one of the most accessible and culturally grounded mechanisms through which individuals interpret and respond to distress.

The discussion has shown that religious coping provides several pathways for managing emotional stress. Positive religious coping, characterized by hope, trust in divine support, prayer, communal worship, and engagement with sacred texts, enables individuals to create meaning during hardship. Such practices help reduce feelings of fear, anxiety, and hopelessness by framing adversity as temporary, purposeful, or spiritually significant. Religion also offers a sense of belonging, particularly through faith-based communities that provide both emotional and material support. These communities often serve as alternative safety nets in environments where formal institutional support is either weak or inaccessible.

However, the study also highlights that religious coping has complex and sometimes contradictory effects. Negative religious coping, such as beliefs that suffering reflects divine punishment, spiritual abandonment, or unworthiness, can intensify emotional stress, and undermine resilience. These interpretations may encourage passivity, fatalism, or self-blame, limiting individuals' ability to seek practical solutions, pursue social services, or engage with community resources. In some households, moral expectations grounded in religious beliefs may reinforce gendered burdens, placing the weight of caregiving, emotional labor, and faith-based endurance disproportionately on women.

Community and institutional support structures were also shown to influence how effectively families cope with stress. When religious coping is complemented by accessible healthcare, social welfare programs, psychological services, and community-based initiatives, families develop stronger resilience and adaptive capacity. Integrated approaches that respect spiritual beliefs while

offering tangible support are particularly effective in contexts where formal systems are underdeveloped. Conversely, where these support systems are fragmented or absent, families may lean excessively on religious coping, which, although meaningful, cannot fully substitute for material assistance.

The findings therefore point to the need for holistic strategies in addressing poverty-related stress. Interventions must consider the cultural significance of religion while ensuring that families have access to practical resources that can improve their living conditions. Gender-sensitive approaches are essential to prevent the reinforcement of inequitable caregiving burdens. Strengthening collaboration between faith-based organizations, community groups, and formal institutions can create a more reliable support network for vulnerable families.

In conclusion, religious coping is a powerful and deeply rooted mechanism that shapes how low-income families understand and manage emotional stress. It provides hope, meaning, social connection, and resilience. Yet, its effectiveness is maximized when balanced with community engagement and institutional support. By addressing both the emotional and material dimensions of poverty, policymakers, religious leaders, and social service providers can work together to empower families, reduce stress, and promote well-being in contexts marked by chronic economic hardship.

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