

# Active Sport Participation and Household Financial Saving Behavior: A Multilevel Cross-National Study

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Why do some households save money while others do not, even when broad structural conditions appear similar? Psychological and behavioral research suggests that household financial saving behavior is not determined by income and education alone, but may also be associated with self-regulation, persistence, delayed gratification, and future-oriented routines. This study examined whether active membership in sport and recreation organizations, understood as a form of structured social participation, was associated with household financial saving behavior across countries. Data were drawn from Wave 7 of the World Values Survey (2017–2022), producing an analytical sample of 81,847 adults. The analysis combined survey-weighted logistic regression with country fixed effects, multilevel logistic regression with random intercepts for countries, an interaction test by sex, an ordered logistic robustness check using the original household financial situation scale, and an exploratory value-adjusted multilevel model including thrift and perseverance. Across all major specifications, active sport/recreation organization membership was positively associated with household financial saving behavior. In the baseline weighted model, active members had 19% higher odds of reporting household saving ( $OR = 1.19, p < .001$ ). The association remained stable in the multilevel model ( $OR = 1.20, p < .001$ ), in the exploratory value-adjusted model ( $OR = 1.21, p < .001$ ), and in the ordered logistic robustness analysis. No statistically significant interaction by sex was observed. These findings do not establish causality, but they indicate that active sport/recreation organization membership is modestly and consistently associated with household financial saving behavior. Overall, the study positions organized sport/recreation membership as a structured form of participation that may be linked to broader patterns of self-regulation and future-oriented behavior beyond the health domain.

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