

12. YOUTH IN A BROADER SOCIO-CULTURAL CONTEXT

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This chapter analyses shifts in social trust, religiosity, and pro-social attitudes among youth in Croatia and Slovenia, and their implications for well-being and social cohesion. Generalised trust remains modest, with Slovenia seeing a decline during COVID-19, followed by a recovery by 2023. Croatian youth show higher trust, but with gender disparities. Interpersonal trust in family and friends remains high, yet between 2018 and 2023, declines occurred in both countries, particularly in Croatia, where trust in neighbours, classmates, and extended family dropped. The patterns of religiosity among Croatian and Slovenian youth differ notably. Slovenian youth maintain low and stable levels of religious belief and practice, while Croatian youth show increasing polarisation between firm believers and secular non-believers, with declining church attendance. Religiosity offered little protective effect on psychological well-being during the pandemic, except for a modest benefit of personal belief in Slovenia. Both countries show declining altruism and support for redistribution, signalling erosion of solidaristic norms. Policy implications stress strengthening peer networks, gender-responsive support, civic education, and measures to reduce inequality and rebuild social cohesion.

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Youth in Slovenia and Croatia today come of age within a complex socio-cultural landscape where social trust, religiosity, and pro-social attitudes collectively shape their developmental trajectories. As adolescents and young adults forge identities and encounter heightened mental-health vulnerabilities (Simpson, 2007), the quality of interpersonal bonds and broader societal trust becomes especially consequential.

Following Putnam's (2000) typology, "thick" (or particularised) trust fosters bonding social capital and is rooted in frequent, stable interactions among family, friends, and close networks. On the other hand, "thin" (or generalised) trust toward strangers underpins bridging social capital and wider solidarity (Offe, 1999; Stolle, 2002; Newton, 2004; Uslaner & Badescu, 2004). Uslaner (2016) further clarifies that particularised trust is shaped by past experiences and concerns specific individuals or groups, but it is a generalised or moralistic trust that underlies tolerance, solidarity, and prosocial behaviour. In both pre-pandemic Slovenia and Croatia, young people exhibit high levels of thick trust but comparatively low levels of thin trust, reflecting their orientation toward private, familial spheres that often compensate for uneven public resources (Ilišin, 2007; Ilišin et al., 2013; Gvozdanović et al., 2019; Naterer et al., 2019; Lavrič and Deželan, 2021). Yet these strong family ties alone cannot fully insulate youth from the social and economic disruptions still unfolding in the wake of COVID-19 (Kye & Hwang, 2020).

At the same time, religiosity offers young people a coping framework and sense of purpose that can mitigate stress and uncertainty (Koenig, 2023). Pro-social attitudes such as egalitarianism and altruism further strengthen community cohesion and collective efficacy (Dunn, Aknin, & Norton, 2008; Putnam, 2000). Croatian youth, for example, demonstrate pronounced social awareness and a strong orientation toward social justice, even as they rely on familial networks for daily support (Ilišin & Spajić Vrkaš, 2017). In Slovenia, too, patterns of trust and religiosity intersect with emerging pro-social orientations to either buffer or exacerbate youth well-being under crisis conditions.

By examining how particularised (thick) trust, generalised (thin) or moralistic trust, personal religiosity, and altruistic values interact during this pivotal developmental stage, this chapter illuminates the pathways through which young people in Slovenia and Croatia navigate uncertainty, and how bolstering of bridging social capital and

personal meaning can prepare them for future challenges (Jewett et al., 2021; Pitas & Ehmer, 2020).

12.1 Social trust

Social trust has been proven as crucial for fostering both interpersonal relationships and subjective well-being (Simpson, 2007). A considerable volume of research has examined the impact of trust on various dimensions of subjective well-being and mental health, identifying numerous moderators and mediators that influence this relationship. Trust is also widely acknowledged as a beneficial factor specifically for the well-being of young people, with familial trust being especially strongly correlated with their well-being, psychosocial functioning, and mental health (Tuominen & Haanpää, 2022).

12.2.1 Generalised social trust

Our initial analysis focuses on generalised social trust, which reflects an individual's belief that most people are trustworthy. This type of trust is typically assessed using the survey question: "*Generally speaking, do you believe that most people can be trusted, or that you can't be too careful in dealing with people?*". Generalised trust is notable for its stability and independence from specific individual or group traits, making it abstract and rooted in broader societal norms and institutions rather than personal experiences. Associations between generalised trust and positive outcomes such as happiness, life satisfaction, subjective health have been established (e.g. Adediji et al., 2023; Helliwell & Wang, 2010). Research focusing on young people has found that general trust is positively associated with psychosocial adjustment (Betts et al., 2017; Rotenberg et al., 2021), and overall mental well-being (Haugstvedt, 2023).

Since generalised social trust has been measured among Slovenian youth in some previous surveys, we utilised data from the Slovenian national studies Youth 2010 (Lavrič et al., 2011) and Youth 2020 (Lavrič and Deželan, 2021), where the same question was posed to similar samples of Slovenian youth. Analysis of mean values on a scale from 1 to 10 shows a significant decrease in trust from 2010 ($M=4.17$; $SD=2.17$) to 2020 ($M=3.72$; $SD=2.22$). The 2020 survey, conducted amidst the COVID-19 pandemic and during periods of school closures, likely influenced this drop in trust. By 2023, however, the level of generalised trust had not only

rebounded but exceeded the 2010 levels ($M=4.36$; $SD=2.41$). For Croatia, we were not able to make direct comparisons with the surveys from the past. As to the situation in 2023, generalised social trust is slightly higher than in Slovenia ($M=4.38$; $SD=2.56$).

It should be emphasised that these averages still point to a relatively low generalised trust. As shown in Figure 12.1, only around two percent of respondents opted for the extremely high trust in people, while substantially more than one fifth opted for the other extreme.

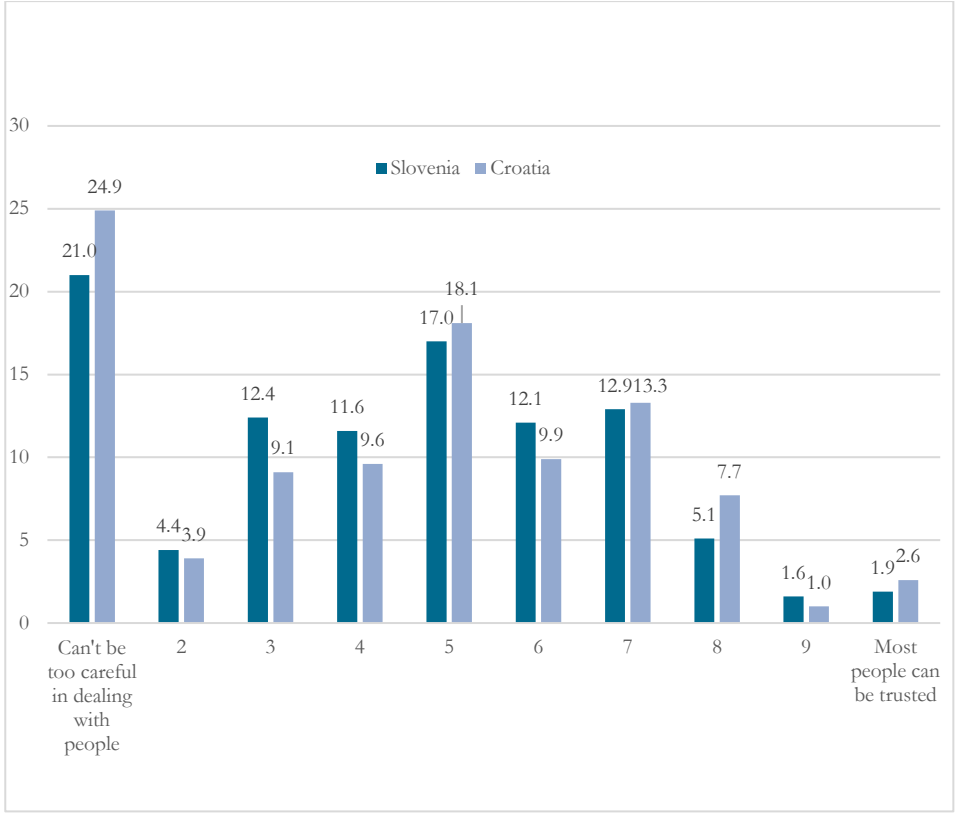


Figure 12.1. Generalised social distrust, by country and year of survey (%)
Source: YO-VID22, 2023

The observed decline during the COVID-19 pandemic in Slovenia aligns with the observation of an expert interviewed in Slovenia:

“Covid accelerated hardships, many hardships increased, but then quickly declined. The impact of Covid was therefore short-lived ... After the end of the epidemic, most things returned to normal.”

(Child psychiatry specialist, Slovenia)

More specifically, another expert from Slovenia pointed out that school closures were the most problematic factor, especially for the most vulnerable:

“... if you're involved in school, you can somehow manage things; but when everything moved online, the most vulnerable lost that support.”

(Expert from education sector, Slovenia)

One of our young participants in the focus groups stated the following:

“We (young people) got the feeling that this is not good, not healthy... we need a social state. Our formal state, if they want our trust, should push for the truth, particularly pressuring the journalists. The state should control the flow and publishing of information, what is true and what fake, how many people got infected and how many died... I don't know who should regulate this, but it should be done so we can trust our media again, so we could trust our leaders again.”

(Female, university student, Slovenia)

The notion of a temporary decline in generalised social trust is also supported by studies showing that heightened uncertainty, restricted social interaction, and the strain of public health measures can erode trust in others (Kye & Hwang, 2020). Such declines are especially consequential given the established link between social trust and psychological well-being (Helliwell & Wang, 2010). When trust levels fall, individuals may experience increased stress, lower perceived social support, and a heightened sense of vulnerability; factors that can negatively influence mental health (Han et al., 2021).

Generalised social trust is modest among youth in both Slovenia and Croatia. In Slovenia, it fell sharply during the COVID-19 pandemic but recovered by 2023, returning to pre-pandemic levels.

The analysis further uncovered a clear gender divide: in both countries young men show higher generalised social trust than young women, and the gap is especially pronounced in Croatia.

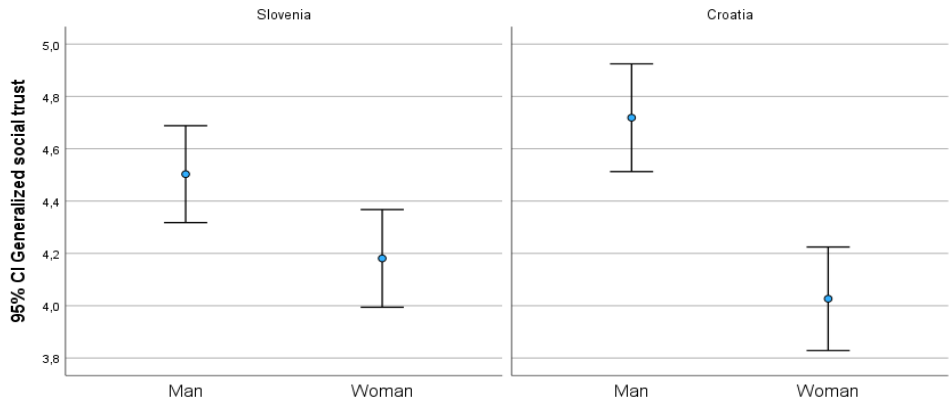


Figure 12.2. Generalised social trust by gender, 2023 (mean scores)
Source: YO-VID22, 2023

Croatian man sits near 4.7 on the trust scale, whereas women cluster just above 4.0, a difference roughly twice the Slovenian spread. This gender gap might be related to deeper structural and psychological issues from pre-pandemic times. As one Slovenian public-health specialist noted, girls entered the pandemic with “*higher baseline anxiety and greater caregiving burdens*” and therefore “*felt the loss of peer support more acutely than boys*”.

Across Slovenia and Croatia, young women report significantly less generalised social trust than their male peers, with the deficit most pronounced among Croatian youth.

This pattern is consistent with scholarship linking women’s lower trust to heightened perceptions of vulnerability. Large-scale cross-national analyses show that women systematically score lower on generalised trust even after controlling for socio-economic factors, a gap strongly mediated by fear of crime and personal safety concerns (Jackson, 2009; Wiepking, Bekkers, & Charity, 2021). Put simply, girls tend to start from a lower baseline of social trust, and Croatia’s social climate amplifies that gap more than Slovenia’s.

12.2.2 Particularised interpersonal trust

Next, we analysed trends in terms of trust in different social groups or institutions that are important to young people and their well-being. In contrast to the generalised social trust, we are thus focusing on particularised trust, which pertains to relationships with individuals in a young person's immediate environment, such as family members or peers with whom one shares a direct personal connection. Research indicates that low interpersonal trust during adolescence is associated with lower peer acceptance and greater aggression, social nonengagement, peer rejection, loneliness, depressive symptoms, and anxiety (e.g. Betts et al., 2017). The presence of trusted relationships, on the other hand, can even serve as a protective factor against the onset of mental illness (Grzegorzewska & Farnicka, 2016). For young individuals, particularly trust in family members is crucial for fostering healthy attachments, essential for their psychosocial functioning and subjective well-being (Fett et al., 2016; Grzegorzewska & Farnicka, 2016).

As shown in Figure 12.3. particularised trust follows a clear hierarchy for youth in both countries: it is highest for immediate family, followed by friends, extended family, classmates, and neighbours. Between 2018 and 2023, however, particularised trust slipped in almost all directions, with the declines consistently sharper in Croatia. The most dramatic shift is among Croatian youth's trust in neighbours, which fell by almost a full point (3.23 → 2.26). Trust in classmates and extended family also dropped more steeply in Croatia, erasing the advantage it once held and leaving both countries at roughly the same mid-scale level. Slovenia shows a gentler pattern: trust in friends and immediate family remains very high, and trust in neighbours even edges up slightly. Overall, the data suggest that the pandemic and related social disruptions eroded social trust among youth and did so more strongly in Croatia.

Several segments from focus groups could be used for illustration:

“Now, after the pandemic I trust mostly my friends... and my mom, she always supports me and I support her. I trust these people (friends and family members), because I feel safe with them, they never lie to me, and they would never want for something bad to happen to me.”

(Female, high school student, Slovenia)

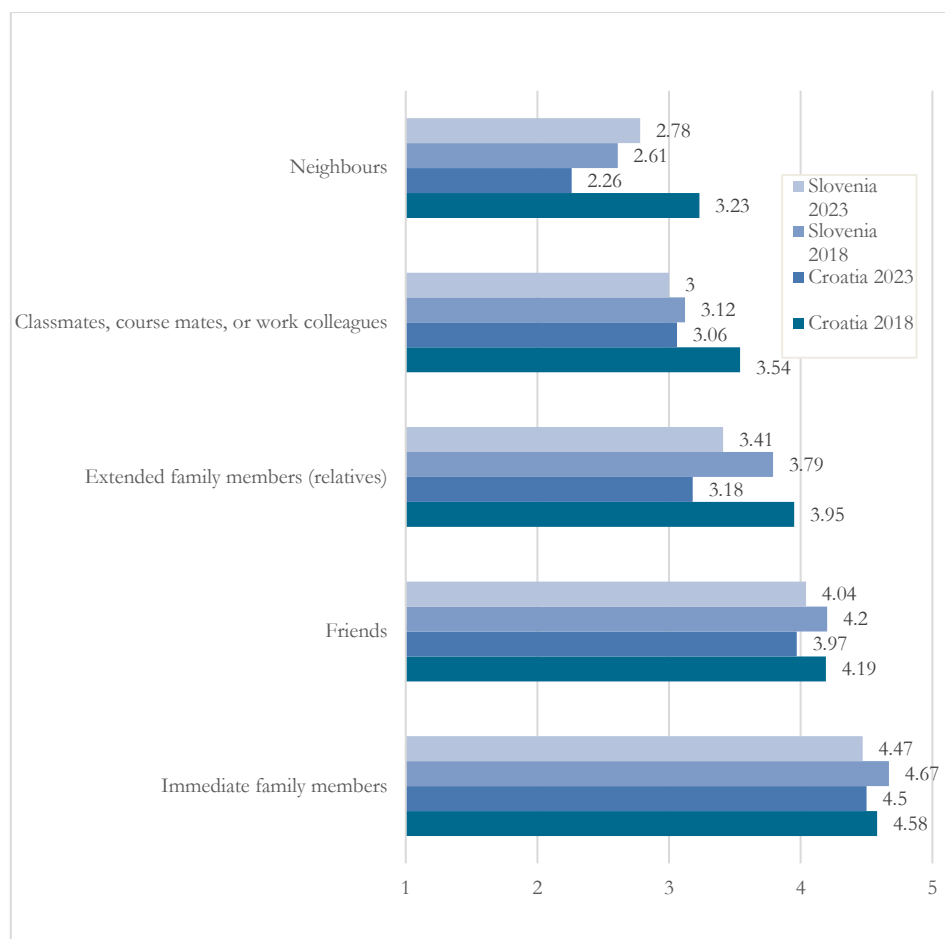


Figure 12.3: Young people's particularised trust in different social groups, by country and year of survey (mean scores)

Source: YSEE 2018/2019 and YO-VID22, 2023

Between 2018 and 2023 interpersonal trust among youth deteriorated, with Croatia experiencing the sharpest setbacks - particularly with regards to trust in neighbours, classmates, colleagues and extended family.

Given that the largest declines, particularly in Croatia, were observed in relationships characterised by weaker ties, such as those with classmates, colleagues and neighbours, it may be inferred that this reflects a broader trend of weakening social

connectedness rather than only a short-term effect of the COVID-19 pandemic. Similar trends were also observed by an interviewed expert from Croatia stressing also the uneven effects of pandemic:

“What emerges from this research is the accumulation of negative experiences ... reduced social interaction and increased cyber-bullying, especially among those who felt the pandemic affected them most.”

(Expert from a public-health institution, Croatia)

Additional analyses further show that the decline in trust in both immediate and extended family members was sharper for women than men, mirroring the widening gender gap observed in generalised social trust.

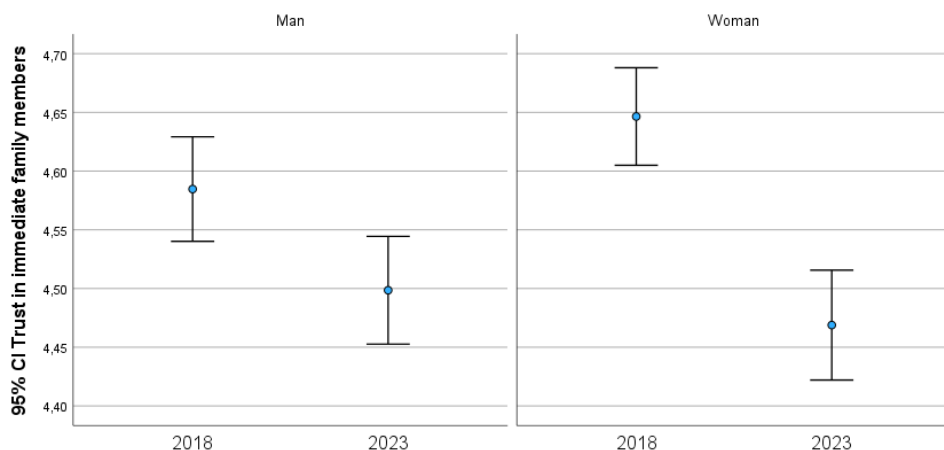


Figure 12.4: Trust in immediate family members (mean scores), by gender and year of survey, pooled sample from both countries

Source: YSEE 2018/2019 and YO-VID22, 2023

In 2018 girls actually trusted their immediate family slightly more than boys did; by 2023 their ratings had dropped enough to leave them fractionally below their male peers. The same gendered slide appears for trust in extended relatives, and it surfaces in both Slovenia and Croatia, suggesting a systemic rather than country-specific shift, perhaps linked to the heavier emotional and caregiving burdens adolescent girls carried during the pandemic. Figure 12.4 depicts this pattern for trust in immediate family in the pooled sample; parallel graphs for extended family tell the same story.

These results suggest the pandemic's disproportionate toll on women's social trust and psychological well-being.

12.2 Religiosity

Religiosity has consistently been associated with better psychological well-being, as illustrated by a range of comprehensive reviews (e.g. Lucchetti et al., 2021) and meta-analyses (e.g. Hoogeveen et al., 2023). In particular, established patterns of religious coping have been shown to mitigate distress during the transition to adulthood (Eliassen et al., 2005).

In many respects, religiosity mirrors social trust by shaping the social support processes that occur within close relationships (Merino, 2014). Studies indicate that religious participation enhances access to social support, thus fostering greater well-being. It also promotes community activities, the practice of forgiveness, and the formation of social capital beneficial to both individuals and broader communities (Koenig, 2023). It is therefore not very surprising that a recent study (Rutar et al., 2025) reports that higher religiosity can buffer the negative psychological impact of low social trust, suggesting that faith may serve as an emotional substitute when social trust is lacking.

Turning to Slovenian youth, empirical evidence shows that religion sits at the secular end of the Central-European spectrum. Repeated surveys place Slovenia's youth well below their regional peers in both church attendance and self-identification (Flere & Klanjšek 2007; Toš 1999; Lavrič 2013), and cohort data reveal a steady downward slope (Lavrič & Boroja 2014). The most recent wave deepens the picture: only 52% now call themselves Roman Catholic, yet a modest rise in the personal importance of God between 2013 and 2018 suggests "believing without belonging" rather than outright unbelief (Lavrič 2019). In short, institutional religion is losing its grip, while individualised, privatised forms of faith persist.

Croatian youth present a contrasting picture. Institutional ties remain strong; 88% claim a Catholic affiliation and just 7% report no denominational link. However, affiliation does not always translate into personal piety.

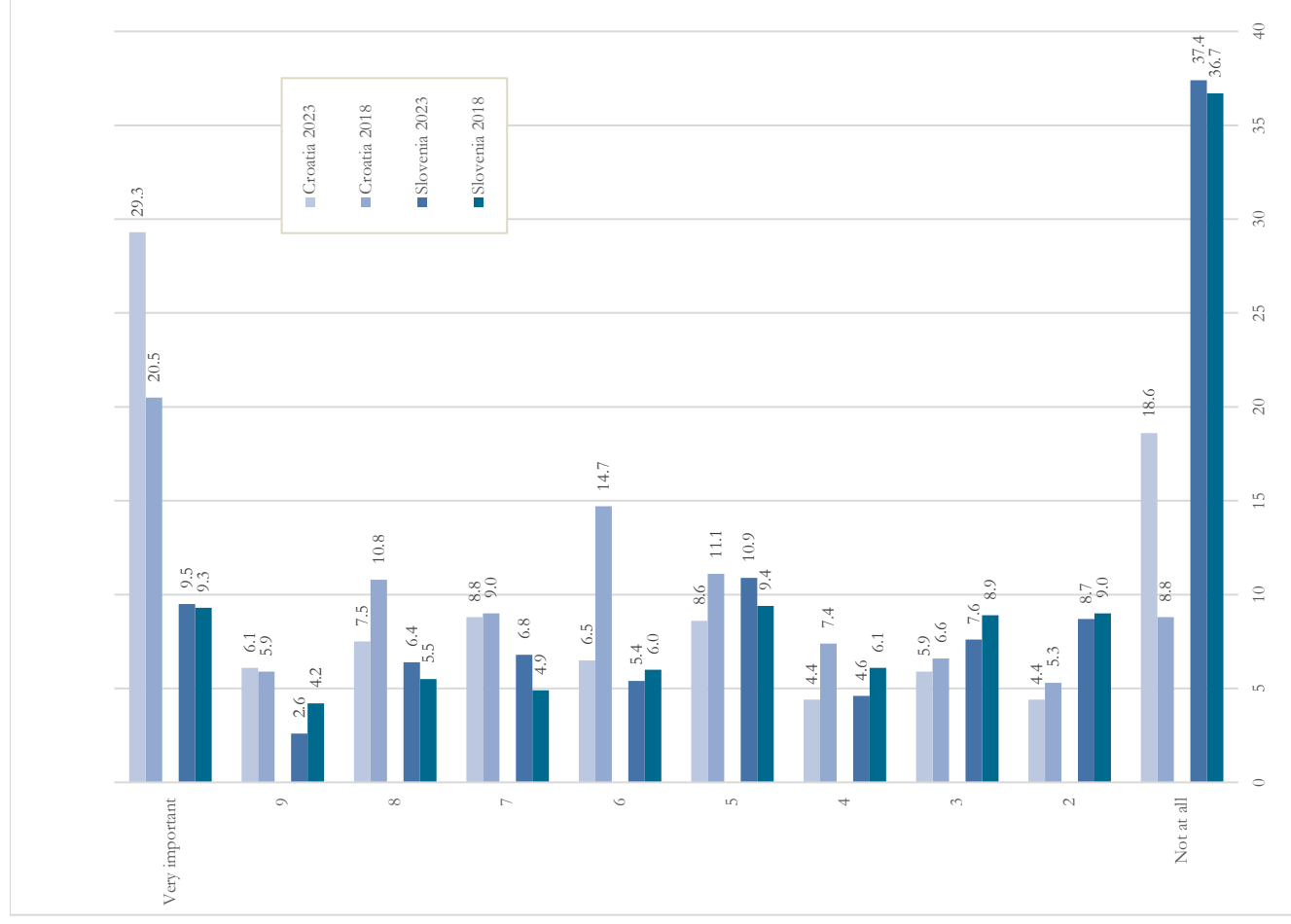


Figure 12.5. Importance of God in young people's lives, by country and year of survey (%)

Source: YSEE 2018/2019 and YO-VID22, 2023

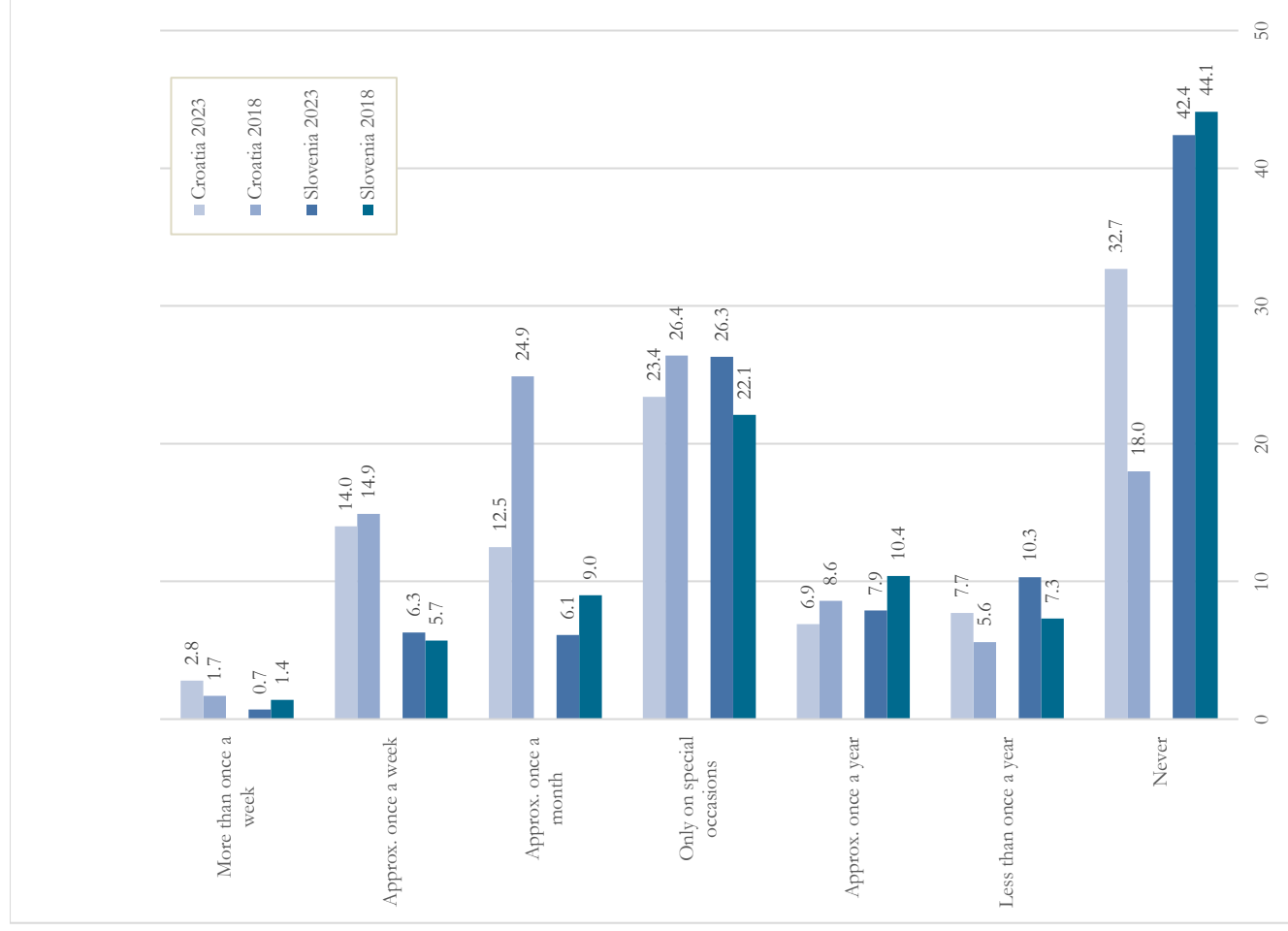


Figure 12.6: Attendance at religious services, by country and year of survey (%)

Source: YSEE 2018/2019 and YO-VID22, 2023

Only 69% label themselves religious, 22% are ambivalent, and 8% declare non-belief, indicating that for many young Croats Catholicism functions more as a cultural or national marker than as an active faith commitment (Gvozdanović et al., 2019). Important to this study, Filipović and Rihtar (2023) found that, during the COVID-19 crisis, the religiosity of adolescents in Croatia tended to become more personal and internalised, which contributed positively to their psycho-social resilience and personal development. This effect, however, was contingent upon the presence of strong family cohesion that was both reinforced by religiosity and, in turn, played a mediating role in fostering personal growth.

Figure 12.5 reveals two markedly different trajectories. In Croatia the mean importance of God barely moved between 2018 (6.20) and 2023 (6.13), yet the shape of the distribution changed dramatically: the proportion of young people who placed God at the very centre of their lives (score 10) jumped from 20.5% to 29.3%, while those who deemed God “not important at all” (score 0) doubled from 8.8% to 18.6%. The concomitant thinning of the middle categories (scores 4–6) indicates that moderate religiosity is eroding and the cohort is sorting into two increasingly distinct camps of committed believers and overt secularists. Such polarisation aligns with recent evidence that post-pandemic value quests and culture-war politics have intensified identity stakes around religion in Croatia, pushing some youth toward renewed devotionism while freeing others to embrace explicit non-belief. Slovenia, by contrast, exhibits relative stagnation: more than one-third of respondents continue to identify with the secular pole, and fewer than one in ten give God maximal importance. The Slovenian pattern thus confirms a long-standing “believing without belonging” plateau, whereas Croatian youth are moving toward a bifurcated religious landscape in which institutional Catholicism competes with a growing secular alternative.

Attendance data reinforce the picture of divergent religious trajectories: while Slovenian youth remain stably disengaged from institutional practice, Croatian youth have begun to disengage rapidly. Between 2018 and 2023 the share of Croatian respondents who never attend services outside weddings or funerals almost doubled - from 18% to 32.7% - and the proportion attending roughly once a month collapsed from 24.9% to 12.5%. Weekly participation also slipped, albeit less dramatically, indicating a broad retreat from organised worship. In Slovenia, by contrast, patterns scarcely moved: the already large group of non-attenders ($\approx 44\%$) held steady, and

all other categories fluctuated only marginally. Taken together with the earlier results on the importance of God, these figures suggest that Croatia is experiencing a growing gap between personal religiosity and institutional involvement - evidence of a fast-moving privatisation of faith - whereas Slovenia remains on its established secular plateau, with both belief and practice largely stagnant at low levels.

When it comes to religiosity, Slovenia shows marked stability between 2018 and 2023: the salience of God remains low, secular self-identification is common, and participation in religious services persists at minimal levels. Croatia, by contrast, exhibits clear polarisation: young people increasingly gravitate toward either extreme on the importance-of-God scale, while worship attendance falls sharply, signalling a widening gap between private belief and institutional practice.

The fact that religiosity remained relatively low or even declined does not imply that it had no influence on how young people coped with the COVID-19 pandemic and related social circumstances. In our survey, we also examined whether participants received help from a religious organisation during this period. They responded to the question, “*During the pandemic, how much did a religious organisation help you in asserting your rights or solving life problems?*” using a scale from 1 (never) to 5 (very often). Figure 12.7. illustrates the strong relationship between respondents’ level of religiosity and the extent of help received from a religious organisation during the pandemic.

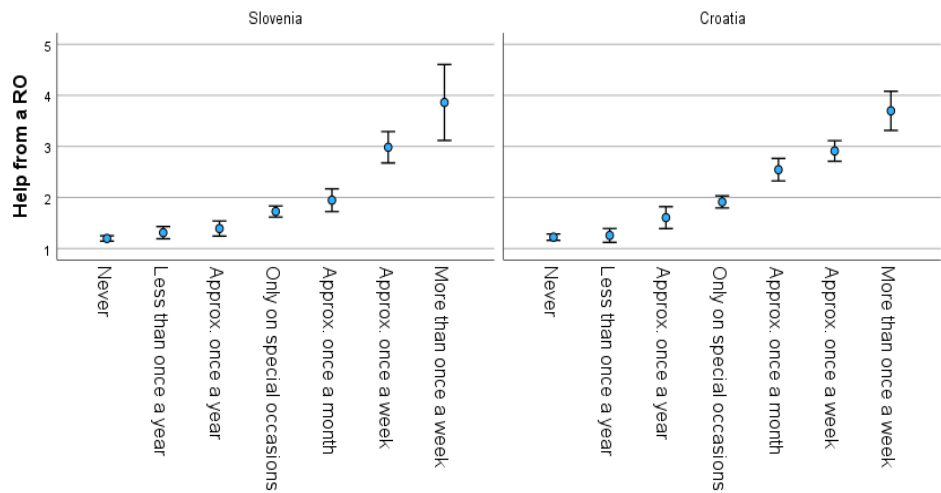


Figure 12.7: The relationship between attendance at religious services and receiving help from a religious organisation during the pandemic, Slovenia and Croatia, 2023. (mean scores)
Source: YO-VID22, 2023

Although attendance at services is obviously (see Figure 12.7) correlated with receiving help from religious organisations, the more pertinent issue was whether any facet of religiosity buffered young people's psychological distress during the pandemic. To test this, we estimated separate multiple linear regressions for Croatia and Slovenia, using a single-item indicator of negative affect ("*During the COVID-19 pandemic I experienced unpleasant feelings such as discomfort, sadness, fear and anger*") as the dependent variable. The three religiosity measures (service attendance, importance of God, and receipt of religious assistance) served as predictors, with controls for gender, age, settlement type, mother's education, and household finances. In Croatia none of the religious indicators reached significance. In Slovenia, however, a higher subjective importance of God was associated with slightly lower negative affect ($\beta = -0.082$; $p < 0.05$), whereas service attendance and religious assistance showed no independent effects.

Although religiosity is generally associated with psychological well-being, none of the religious indicators predicted youths' psychological well-being during the pandemic in Croatia. In Slovenia, only the perceived importance of God yielded a modest protective effect, whereas service attendance and help from religious organisations showed no significant association with negative affect.

Thus, the data point to a context-dependent role for religion in buffering youth distress during the pandemic. In Slovenia, where institutional practice is weak but "believing without belonging" endures, a personally important God offered a modest cushion against negative affect, even after socio-economic controls. This suggests that an internalised, privatised faith can supply meaning, hope and a sense of control when external routines are disrupted, whereas communal rituals (curtailed by lockdowns) and occasional aid from church charities did not add further protection.

No comparable effect emerged in Croatia. Here, religious identity is highly salient but increasingly polarised and decoupled from regular worship; for many adolescents Catholicism functions more as a cultural marker than a source of interiorised coping resources. In such a setting, the subjective salience of God may be diluted by identity politics, while falling service attendance deprives youth of the social support that communal religion can otherwise provide.

12.3 Broader attitudes on social issues

Young people’s attitudes toward social issues are a key element of how they position themselves within the social sphere and can have significant implications for their psychological well-being. In our survey, we measured three such attitudes: egalitarianism, altruism, and egoism.

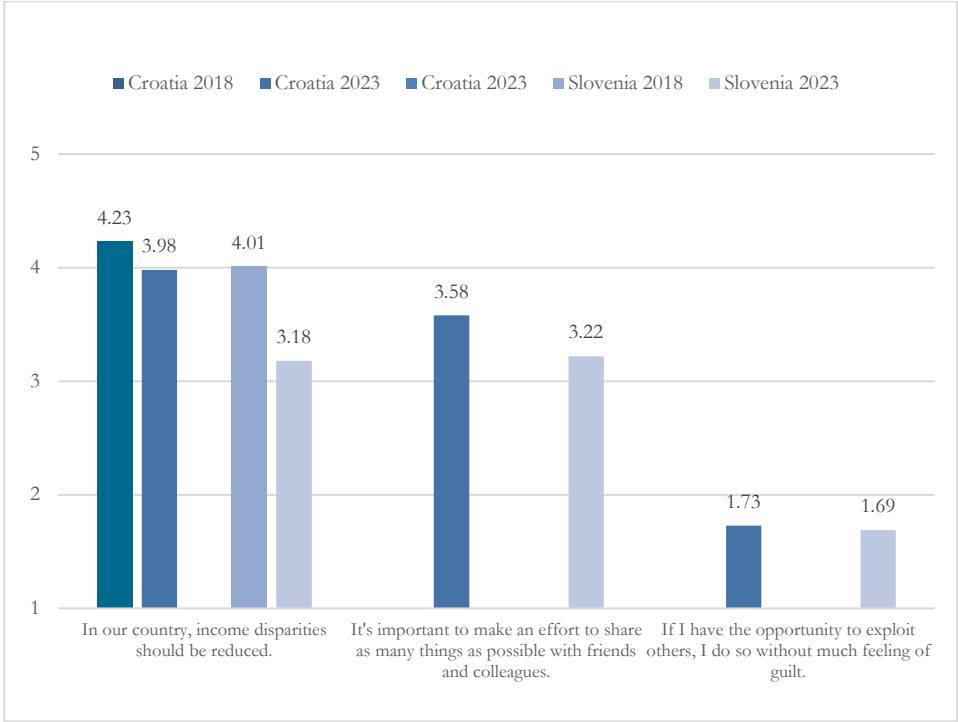


Figure 12.8: Average agreement with selected pro-social attitudes, by country and year of survey (mean scores)

Source: YSEE 2018/2019 and YO-VID22, 2023

As shown in Figure 12.8, solidaristic attitudes, measured by support for narrowing income disparities, slipped notably among Croatian youth and decreased even more sharply in Slovenia. The 2023 cross-section additionally shows stronger altruistic sentiment in Croatia than in Slovenia. Furthermore, when the Slovenian results are set against the 2010 benchmark ($M_{2010}=3.86$; Lavrič et al., 2011), they reveal a pronounced decade-long decline in willingness to share with peers. Despite this

softening of egalitarian and altruistic norms, youth in both countries continue to reject egoistic exploitation, scoring well below the scale midpoint on the amoral item. Taken together, the data suggest a gradual erosion of the positive pro-social commitments that sustain social solidarity. This erosion seems longer-running and more pronounced in Slovenia, though also visible among Croatian youth.

Between 2018 and 2023, youth in Croatia and Slovenia showed a decline in solidaristic attitudes. For Slovenian youth a sharp long-term decline can be observed also when it comes to altruism.

This does not mean however, that there are no cases of a very high solidarity among the youth. As one of the interviewed experts pointed out:

“Young people showed strong solidarity with older citizens during the crisis, but we must not take that for granted; these values need nurturing.”

(Ministry official, Croatia)

Nonetheless, the observed general trends in social attitudes can have important negative implications for the psychological well-being of youth. Altruism and egalitarianism are widely understood to foster social support networks, bolster feelings of belonging, and mitigate stress by promoting pro-social behaviour (Dunn, Aknin, & Norton, 2008; Kawachi & Berkman, 2001). Consequently, a reduction in these orientations may be associated with weakened peer relationships, an erosion of collective cohesion, and thus lower resilience to life stressors (Thoits, 1995; Taylor, 2011; Putnam, 2000).

An expert from Slovenia sensing the described trends suggested:

“We have to work on healthy relationships and informal socialising, otherwise sharing norms will keep fading.”

(NGO youth worker, Slovenia).

12.4 Conclusions and recommendations

This chapter provides a comprehensive overview of shifting levels of social trust, religiosity, and pro-social attitudes among Croatian and Slovenian youth, illustrating how these changes may influence their psychological well-being and broader social cohesion. The main findings are as follows:

- Generalised social trust is modest among youth in both Slovenia and Croatia; in Slovenia it dropped sharply during the COVID-19 period but returned to its pre-pandemic level by 2023.
- Across both countries young women report lower generalised social trust than young men, a gender gap that is especially wide in Croatia.
- From 2018 to 2023 interpersonal trust deteriorated, most markedly in Croatia, with the steepest declines in confidence toward neighbours, classmates, colleagues, and extended family.
- Religious engagement among Slovenian youth remains consistently low, both in personal belief and in church attendance. In Croatia, secularisation and polarisation unfold side by side: the share of young people who place God at the centre of their lives has grown, but so has the proportion of those on the other extreme. At the same time, church attendance saw a general decline among Croatian youth.
- None of the religious measures predicted youth psychological well-being during the pandemic in Croatia, while in Slovenia only the personal importance of God offered a small protective effect.
- Support for income redistribution weakened in both countries between 2018 and 2023, and long-term data reveal a marked decline in altruism among Slovenian youth; such erosion of egalitarian and altruistic norms may undermine the social support crucial to young people's psychological well-being.

To address these findings, the following policy recommendations are proposed:

- Support low-threshold, peer-led youth centres to renew weak-tie networks. Fund community hubs that combine informal socialising with non-competitive sports, volunteering and creative activities.

- Rebuild everyday social trust through school-based social-and-emotional learning (SEL). Integrate structured SEL curricula into secondary schools in both countries to cultivate competencies shown to raise generalised trust (e.g. perspective-taking, conflict-resolution and civic dialogue skills).
- Create gender-responsive safe-space programmes for adolescent girls. Establish after-school clubs and digital platforms that offer mentoring, harassment-prevention workshops and peer-support groups, particularly in Croatia where girls exhibit the lowest trust levels and highest post-pandemic vulnerability.
- Embed service-learning and voluntary civic projects in upper-secondary curricula. Mandating or incentivising youth participation in local charity, environmental or inter-generational initiatives can counter the documented erosion of altruism and egalitarianism.
- Visibly address socio-economic inequality to reinforce solidaristic norms. Combine transparent anti-poverty measures (e.g., targeted scholarships, youth employment subsidies) with public communication that highlights fairness. Credible institutional action can be effective in reversing the slide in redistribution support and restoring trust in collective solutions.

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