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THE DOMAINS OF LIFE SATISFACTION IN TURKEY

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DECLARATION

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ABSTRACT
Master's Thesis
The Domains of Life Satisfaction in Turkey
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The aim of this study is to estimate the determinants of life satisfaction in Turkey by using six different domain satisfactions. Hereby, it will be possible to drive more efficient policy implications from the domain satisfactions. Life Satisfaction Survey Micro Data Set of Turkish Statistical Institute (TURKSTAT) is used in the study for the period of 2013-2017. The domains of life satisfaction are estimated by using Ordered Probit Model (OPM), and the overall life satisfaction is estimated by Instrumental Variable-Ordered Probit Model (IV-OPM) with Roodman's user-written Stata command CMP (Conditional Mixed-Process). First, the determinants of six domain satisfactions are estimated and evaluated separately. Then, the determinants of overall life satisfaction are estimated simultaneously using the regressions created for the six domain satisfactions. In this way, happiness is evaluated in various aspects. The empirical findings of the study show that life satisfaction is strongly influenced by financial satisfaction and marriage satisfaction in Turkey.

Keywords: Life Satisfaction, Happiness, Domains of Life Satisfaction, Ordered Probit Model, Instrumental Variable-Ordered Probit Model, Conditional Mixed Process.

ÖZET
Yüksek Lisans Tezi
Türkiye’de Yaşam Memnuniyetinin Alanları
Serhat ÇAKMAK

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Bu çalışmanın amacı altı farklı alan memnuniyetini kullanarak Türkiye’deki yaşam memnuniyetinin belirleyecilerini tahmin etmektir. Böylelikle, alan memnuniyetlerinden daha etkin politik çıkarımlar elde etmek mümkün olacaktır. Bu çalışmada Türkiye İstatistik Kurumunun (TÜİK) 2013-2017 yılları arasındaki Yaşam Memnuniyeti Anketi’nin Mikro Veri Seti kullanılmıştır. Çalışmada, alan memnuniyetleri Sıralı Probit Modeli kullanılarak, genel yaşam memnuniyeti ise Roodman’ın yazdığı Koşullu Karma Süreç Stata komutuyla Araç Değişken Sıralı Probit Modeli kullanılarak tahmin edilmiştir. Öncelikle altı alan memnuniyetinin belirleyecileri birbirinden ayrı şekilde tahmin edilip, değerlendirilmiştir. Sonra ise genel yaşam memnuniyetinin belirleyecileri bu altı alan memnuniyetinden yaratılan regresyonlar vasıtasıyla eşanlı olarak tahmin edilmiştir. Bu sayede mutluluk farklı yönleriyle değerlendirilmiştir. Çalışmada elde edilen ampirik bulgular Türkiye’de yaşam memnuniyetinin güçlü şekilde finansal memnuniyet ve evlilik memnuniyeti tarafından etkilendiğini göstermiştir.

Anahtar Kelimeler: Yaşam Memnuniyeti, Mutluluk, Yaşam Memnuniyetinin Alanları, Sıralı Probit Model, Araç Değişken Sıralı Probit Model, Koşullu Karma Süreç.

THE DOMAINS OF LIFE SATISFACTION IN TURKEY

CONTENTS

THESIS APPROVAL PAGE	ii
DECLARATION	iii
ABSTRACT	iv
ÖZET	v
CONTENTS	vi
ABBREVIATIONS	viii
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF APPENDICES	xi
INTRODUCTION	1

CHAPTER ONE

LITERATURE REVIEW

1.1. WORLD LITERATURE	4
1.2. LITERATURE IN TURKEY	8

CHAPTER TWO

DATA AND METHODOLOGY

2.1. DATA	12
2.2. METHODOLOGY	13
2.2.1. Binary Outcome Models	14
2.2.2. Ordered Probit Model	15
2.2.3. IV-Ordered Probit Model	18

CHAPTER THREE
EMPIRICAL ANALYSIS AND ESTIMATION RESULTS

3.1. DOMAINS OF LIFE SATISFACTION	20
3.1.1. Housing Satisfaction	20
3.1.2. Financial Satisfaction	26
3.1.3. Job Satisfaction	34
3.1.4. Health Satisfaction	41
3.1.5. Safety Satisfaction	47
3.1.6. Marriage Satisfaction	52
3.2. LIFE SATISFACTION	58
3.2.1. Mixed-Process Model for Life Satisfaction	58
3.2.2. Mixed-Process Model for Domains	60
CONCLUSION	78
REFERENCES	81
APPENDICES	

ABBREVIATIONS

app.	Appendix
CMP	Conditional Mixed-Process
ComQol	Comprehensive Quality of Life Scale
GSOEP	German Socio-Economic Panel
GSS	General Social Survey
IV-OPM	Instrumental Variable-Ordered Probit Model
LM	Logit Model
LSS	Life Satisfaction Survey
ML	Maximum Likelihood
OLM	Ordered Logit Model
OPM	Ordered Probit Model
OLS	Ordinary Least Squares
p.	Page Number
PM	Probit Model
SES	Socio-Economic Status
SUR	Seemingly Unrelated Regression
SWB	Subjective Well-Being
TURKSTAT	Turkish Statistical Institute

LIST OF TABLES

Table 1: Functional Forms of Logit and Probit Models	p.15
Table 2: The Determinants of Housing Satisfaction	p.21
Table 3: Predicted Probabilities for Each Outcome of Housing Satisfaction	p.26
Table 4: Statistics for Housing Satisfaction	p.26
Table 5: The Determinants of Financial Satisfaction	p.29
Table 6: Predicted Probabilities for Each Outcome of Financial Satisfaction	p.34
Table 7: Statistics for Financial Satisfaction	p.34
Table 8: The Determinants of Job Satisfaction	p.36
Table 9: Predicted Probabilities for Each Outcome of Job Satisfaction	p.41
Table 10: Statistics for Job Satisfaction	p.41
Table 11: The Determinants of Health Satisfaction	p.44
Table 12: Predicted Probabilities for Each Outcome of Health Satisfaction	p.47
Table 13: Statistics for Health Satisfaction	p.47
Table 14: The Determinants of Safety Satisfaction	p.49
Table 15: Predicted Probabilities for Each Outcome of Safety Satisfaction	p.52
Table 16: Statistics for Safety Satisfaction	p.52
Table 17: The Determinants of Marriage Satisfaction	p.55
Table 18: Predicted Probabilities for Each Outcome of Marriage Satisfaction	p.57
Table 19: Statistics for Marriage Satisfaction	p.57
Table 20: Simultaneous Estimation Results for Life Satisfaction	p.60
Table 21: Simultaneous Estimation Results for Domain satisfactions	p.61

LIST OF FIGURES

Figure 1: Formation of Life Satisfaction

p.19



LIST OF APPENDICES

Appendix 1: Variable Definitions and Descriptive Statistics	app. p.1
Appendix 2: Marginal Effects of Each Outcome for Housing Satisfaction	app. p.13
Appendix 3: Marginal Effects of Each Outcome for Financial Satisfaction	app. p.16
Appendix 4: Marginal Effects of Each Outcome for Job Satisfaction	app. p.22
Appendix 5: Marginal Effects of Each Outcome for Health Satisfaction	app. p.27
Appendix 6: Marginal Effects of Each Outcome for Safety Satisfaction	app. p.32
Appendix 7: Marginal Effects of Each Outcome for Marriage Satisfaction	app. p.36



INTRODUCTION

Happiness is a concept that philosophers have been working hard to define since ancient times. However, besides many efforts, little progress has been made in the literature on the concept of happiness. Aristotle, Bentham, Mill, and others have tried to explain happiness from their perspectives since earlier times. Concepts such as subjective well-being and life satisfaction have been used in parallel with the concept of happiness for the last few decades.

In the literature, different definitions have been made for both happiness and life satisfaction. Happiness and life satisfaction are both related to the concept of subjective well-being, and subjective well-being is a broader concept than both terms. Happiness is the emotional side of subjective well-being, and life satisfaction is the cognitive side of it (Gstrein et al., 2014: 20). Veenhoven (1991) defined happiness as to how a person positively evaluates his/her life. From this definition, he argued that happiness is the same concept as life satisfaction.

Subjective well-being, happiness, and life satisfaction concepts are studied by social scientists, especially by psychologists and economists. Studies on happiness, life satisfaction, and subjective well-being have gained importance, and the number of studies on these subjects has increased since the 1970s. The economics of happiness or happiness economics has been included in the economics literature by Richard A. Easterlin, who asserted that growth in Real GNP of a nation could not increase happiness beyond a certain point. Easterlin (1974) has examined this matter, and it is called as Easterlin Paradox in the literature. Easterlin argued that an increase in all society's incomes would not change the happiness of one of every single individual in this society because of income comparison. Also, an increase in the income of an individual would increase an individual's aspiration. Easterlin suggests that the increase in income moves along with the increase in desire, as the individual with increased income starts to desire things that he did not have. In the end, there is no clear increase in average happiness after a level (Easterlin, 1974).

By considering the importance of life satisfaction, this study aims to estimate the determinants of life satisfaction in Turkey by using six different domain satisfactions to drive policy implications. First, the determinants of each six domain

satisfactions are estimated and evaluated separately. Then, the determinants of overall life satisfaction are estimated simultaneously using the regressions created for the six domain satisfactions. In this way, happiness is evaluated in various aspects. The satisfaction from marriage, security policies of the government, work conditions, housing, financial, and health domains are analyzed and then linked to general satisfaction. This will enable policymakers to find out which side of life matters most for Turkish people in general satisfaction and help policymakers in designing efficient policies.

This study contributes to the literature from various angles. The main contribution of the paper is that, to the author's knowledge, this is the first study that estimates life satisfaction from domain satisfactions simultaneously for Turkey. Marriage satisfaction is generally ignored in the literature of domain satisfaction. Thus, one of the other contributions is the inclusion of satisfaction from marriage among other domains. Subjective well-being literature generally analyzes the developed countries. The number of studies about the developing countries can be regarded as very low. Therefore, this study on Turkey as a developing country contributes to happiness literature about developing countries. Another contribution of the study is about the methodology used in the study. There are few studies in the literature that estimates life satisfaction from domain satisfactions (Cummins, 1996; Easterlin & Sawangfa, 2007; Praag et al., 2003), however this study is expected to contribute to the literature by using Roodman's Stata command Conditional Mixed-Process (CMP) in the simultaneous equations, which has not been used before.

The purpose of studies on happiness or life satisfaction is to evaluate overall life satisfaction to design economic policy. When individuals are examined at the micro level, it is not possible to mention a Pareto-improvement condition, because social actions have a cost for some people. Overall life satisfaction is key indicator to see the net effects of individuals' utilities (Frey & Stutzer, 2002: 402). The increasing importance of happiness economics, created another problem in the literature: How to measure happiness? Various opinions have been put forward to answer this question. Happiness and life satisfaction are generally measured by ordinal methods in economics (Diener, 1984; Diener et al., 1985; Frey & Stutzer, 2000; Kahneman & Krueger, 2006). The most well-known ordinal method is introduced by Cantril (1965).

Cantril's Self-Anchoring Striving Scale is a latter type scale from 0 to 10. Zero represents the worst life, and ten represent the best life for any one individual. Nine-rung ladder is listed among the best and worst possible life for a representative individual. Thus, the scale has eleven items. (Cantril, 1965: 22). Another familiar scale is the Affect Balance Scale created by Norman M. Bradburn. Bradburn's scale has ten items. The scale divides positive and negative affects (Bradburn, 1969). Many other scales are also used to measure happiness or life satisfaction, and each scale has its distinctive structure. The scale used in this study consists of five items. Life Satisfaction Survey (LSS) is included with the question: "All things considered, how happy are with your life?" and five answers are available to choose. These answers are: "Very Unhappy," "Unhappy," "Average," "Happy," and "Very Happy" (TURKSTAT, 2017).

The study covers three chapters. In the first chapter, studies for life satisfaction and domain satisfaction in the literature are discussed. In the second chapter, the data set and methods used in the study are explained. In the third chapter, empirical findings are presented for each domain satisfaction and overall life satisfaction. Concluding remarks are presented in the conclusion section.

CHAPTER ONE

LITERATURE REVIEW

The literature will be examined under two subtitles. These are life satisfaction literature around the world and literature in Turkey. In the life satisfaction literature section, the relationship between income and happiness starting with Easterlin is discussed with different views on how it has developed in the historical process. At the end of this section, studies on domain satisfactions are also analyzed. Studies on life satisfaction and happiness are described in the literature for the Turkey section.

1.1. LIFE SATISFACTION LITERATURE

Literature about life satisfaction includes both within-country and cross-country analysis. In the literature, there are many studies both at the macro and micro levels for life satisfaction. Easterlin's article (1974), which is mentioned in the introduction part, is accepted as the pioneering study in the field of happiness economics. Numerous studies have been conducted to measure how an increase in income affects happiness. Easterlin (1995) argued that an increase in income for all does not increase the happiness of all because of increasing aspirations at the same proportion with income increase. This finding brings the concepts of absolute income and relative income into prominence.

Veenhoven (1991) rejected Easterlin's finding and asserted that the effect of comparison on happiness is limited. Happiness is associated with satisfaction as a result of meeting the vital basic needs. The better satisfaction of meeting these basic needs causes the better happiness. Thus, happiness comes from the satisfaction of these vital basic needs, and this is not relative.

Clark & Oswald (1996) analyzed overall life satisfaction using data on 5000 British workers by income comparisons. Ordered Probit Model (OPM) is used as the estimation procedure. The satisfaction level of workers is negatively related to their income comparison. Furthermore, when income is held constant, satisfaction decreases by education levels because well-educated people have a higher aspiration level. Clark et al. (2008) also examined the Easterlin Paradox and examined the

relationship between income and happiness through relative considerations. According to findings, an increase in income brings higher consumption and better status in society. However, when the individual begins to compare himself/herself with others, an increase in happiness created by the increase in income disappears.

Diener & Oishi (2000) put forward some new ideas about happiness for wealthy and poor nations. Wealthy nations promote lower infant mortality, foster scientific pursuits, and provide more benefits from public services. Hence, wealthy nations are happier than in poor nations. However, this superiority is not enough alone to increase the happiness level. People who live in wealthy nations have higher aspiration levels. Thus, they desire more materials, and they hardly feel satisfied when compared to poor nations. Diener et al. (2013) used a large sample of countries and analyzed the relationship between rising income and Subjective Well-Being (SWB) for five years. The study shows that an increase in income increases SWB if it increases an individual's purchasing power, makes the individual more optimistic, and increases financial satisfaction. Diener et al. (2013) also explained that GDP per capita is not a useful measurement tool for analyzing the SWB. For this reason, they claimed that Easterlin (1974) failed because he used GDP instead of household income. Thus, household income has a stronger association with SWB than GDP per capita.

McBride (2001) investigated relative income effects on SWB based on the results of the General Social Survey in 1994 by employing OPM. According to his results, an increase in income has a positive effect on SWB, an increase in relative income norms have negative effect on SWB. The study also found that relative income is more important for wealthier people, and it has a small effect on poor people.

Ferrer-i-Carbonell (2005) analyzed the different effects of income comparisons on rich and poor individuals based on the results of the German Socio-Economic Panel (GSOEP) by using OPM for the 1992-1997 period. Income has a small effect on SWB, but it is statistically significant. An increase in household income of an individual causes higher SWB when compared to reference individuals' income. Poor individuals have lower SWB because of having a lower income. However, rich individuals do not have higher SWB because of their higher incomes.

Peiro (2006) examined life satisfaction and happiness separately through socio-economic conditions based on the results of the World Values Survey by using

Ordered Logit Model (OLM) from 1995 to 1996 across countries. Age is found as a significant determinant to predict overall life satisfaction and happiness. People who are 40 years old are happier than people who are younger or older. Those who are married, and have a good health status are happier than others. Changes in income affect financial satisfaction more, and it affects life satisfaction or happiness less than financial satisfaction.

Lucas (2007) analyzed SWB from a different perspective by using two panel studies GSEOP and British Household Panel Study. Adaptation and set-point theories are vital components of his study. Lucas (2007) found that people would adapt their life circumstances after experiencing bad events such as divorce, death of a spouse, unemployment, or disability. In many studies in the literature, married people are said to be happier than single ones, and in this study, it is found that this superiority in happiness disappears after a specific time after marriage due to the adaptation theory.

Stevenson & Wolfers (2008) reexamined Easterlin Paradox and found the opposite of what theory says by using time-series analysis. Stevenson & Wolfers (2008) also found that happiness increases when GDP increases within a country and happiness increase faster at higher GDP growth rates. According to the study, growth in GDP per capita positively affects SWB, and the impact of adaptation to income growth was limited. Absolute income is more important to evaluate happiness than relative income.

Ball and Chernova (2008) examined the relationship between absolute and relative incomes and happiness between 1995 and 1998 by using the World Values Survey. Ball and Chernova (2008) found that both relative income and absolute income are important to evaluate happiness. GDP growth causes an increase in the welfare of society. Besides GDP growth, an increase in the relative income of any individual also positively matters for happiness. When the relationship between income and happiness is considered, happiness is more sensitive to relative income than absolute income.

Kahneman & Deaton (2010) found that people can achieve optimal happiness if they have 75,000\$ annual. While high income leads to better life satisfaction, it does not affect happiness. Having low income leads to lower life satisfaction and lower level of happiness. Kahneman & Deaton (2010) also revealed that the factors that

affect emotional well-being and life evaluation are different from each other. While life evaluation is determined by variables such as education and income, emotional well-being is determined by variables such as health and loneliness.

Cummins (1996) classified domain satisfactions under seven main headings to predict overall life satisfaction by using the Comprehensive Quality of Life Scale (ComQol). ComQol is created by mean scores of 32 domain satisfaction studies from 1973 to 1994. In this study, overall life satisfaction is dominated by intimacy, which is comprised of family, friends, relatives, marriage, sex life, and so forth. The overall life satisfaction can be thought of as a sum of domain satisfactions.

Tsou & Liu (2001) analyzed the determinants of happiness and life satisfaction separately for Taiwan. The determinants of happiness are estimated by using OPM. The determinants of life satisfaction are estimated by using Ordinary Least Square (OLS) Method from four domains of life (marriage satisfaction, job satisfaction, financial satisfaction, and leisure satisfaction). The study revealed that SWB is affected by income compared to the income of a reference group. Being married has a positive effect on SWB. Age has an inverse U-shaped form for both financial satisfaction and job satisfaction. Having a better diploma degree has a positive effect on financial satisfaction and leisure satisfaction, but it has a negative effect on marriage satisfaction and job satisfaction.

Van Praag et al. (2003) examined SWB with six domain satisfactions (job satisfaction, financial satisfaction, house satisfaction, health satisfaction, leisure satisfaction, and environmental satisfaction) based on the results of GSOEP for the 1992-1997 period by using OPM and a kind of Instrumental Variable Method. Two-layer model is used in the study. The two-layer model consists of two steps to predict overall life satisfaction with domains. Determining overall life satisfaction with domain satisfactions was found to be more beneficial than variables such as GDP growth or income. Overall satisfaction can be considered as a sum of the six domain satisfactions used in the study. Financial satisfaction, job satisfaction, and health satisfaction are the most crucial domain satisfaction to determine general satisfaction. It has also been revealed that individuals also take into account the satisfaction levels of other people.

Rojas (2006) tried to analyze the determinants of overall life satisfaction through domain satisfactions (such as health, economic, job, family, friendship, personal, and community) by using data for Mexico. Rojas (2006) found that overall life satisfaction is not a weighted average of domain satisfactions. Individuals who are very satisfied with a domain satisfaction gained less extra satisfaction from other domains when compared to very dissatisfied individuals.

Easterlin & Sawangfa (2007) analyzed overall patterns of happiness via four domain satisfactions (financial satisfaction, family satisfaction, job satisfaction, and health satisfaction) based on the results of the General Social Survey between 1973 and 1994 for the United States. None of the domain satisfactions alone is sufficient to estimate the overall level of happiness, and all domains have a similar effect on happiness. Education is a critical factor in both happiness and domain satisfactions. Well-educated people are happier than others and, higher educational attainment raises domain satisfactions. Satisfaction with life shows an increase in middle age and decreases after middle age. The reason for rising satisfaction until middle age is that satisfaction with family life and work positively affects life satisfaction. The reason for falling satisfaction after middle age is the decrease in satisfaction with family life and work, and also a negative health effect.

1.2. LIFE SATISFACTION LITERATURE FOR TURKEY

Gitmez and Morçöl (1994) made a pioneering study of life satisfaction in Turkey. Gitmez and Morçöl (1994) used their own data. They created a weighted index that it is called as Socio-Economic Status (SES) Index which included some determinants such as level of education, income status, family assets, the status of the residency in which the individual lived. Six life domains are examined subject to SES categories. These six domains are family life, neighbor relations, work, social relations, personal achievement, and voluntary activity. The study found that family life has the highest contribution in all SES categories among all life domains.

Bozkuş et al. (2006) tried to estimate the happiness level based on the results of the LSS of TURKSTAT by using OLM for 2004. The findings show that men are happier than women. High-income level, living in an urban area, good health status

have positive effects on happiness levels. Those who are in the middle age group are happier than those who are in the younger age groups. High educational attainment has a negative impact on happiness.

Selim (2008) analyzed overall life satisfaction and happiness based on the results of the World Values Survey by using OLM for years of 1990, 1996, and 2001. Selim (2008) found that high-income level, being married, good health status affect life satisfaction and happiness positively. However, age, being unemployed, an increasing number of children affect life satisfaction and happiness negatively. The level of education has no clear indication.

Akın & Şentürk (2012) used the European Quality of Life Survey to estimate individuals' happiness levels by using OLM. Their study indicates that being man, having a good health status, being married have positive effects on happiness levels. On the other hand, the educational level has a negative impact on happiness because of consisting of higher expectations in well-educated people. Age has a U-shaped appearance. Students and retirees are the happiest groups in the sample.

Şimşir (2013) tried to estimate the happiness level in Turkey based on the results of the LSS 2010 data of TURKSTAT by using OLM. High-income levels, living in rural areas, being married, and being a woman cause higher happiness levels. Age has a U-shaped form also in the study. Younger and older age groups are happier than middle age group.

Dumludağ (2013) examined how household consumption and income comparison had an impact on life satisfaction by using Life in Transition Survey, 2011. The estimations are made by OLM. Life satisfaction is positively affected by consumption and negatively affected by income comparisons. Furthermore, having good health status, getting a higher diploma degree, being man, being married, and age have a positive impact on life satisfaction. Being unemployed adversely affects life satisfaction.

Caner (2015) examined how the relationship between individual's past income or the income of others and the individual's present income affect happiness based on the results of the LSS of TURKSTAT during the 2003-2011 period by employing OLS Method. Caner (2015) found that individuals are happier if they perceive their income better than others' income, or if they think that their income will be better in the future.

According to the study, income comparisons are more important for Turkish citizens than better absolute income expectations. Those who see themselves in the best place are happier than those who see themselves better from the past. Being optimistic affects happiness positively.

Dumludağ et al. (2016) focus on the effect of income comparisons on life satisfaction in Turkey based on the results of the LSS 2011 data of TURKSTAT by using OLM. According to this study, absolute income is not enough for an individual to feel happier but also relative income matters. People who have a better status in a society are more satisfied than people who have not. An increase in household income, being a housewife, being retired, living in rural areas have positive effects on life satisfaction. Those who are divorced, who live in rural areas, and those who live separately from their spouses are less satisfied than others. Age has a U-shaped form.

Çirkin & Göksel (2016) investigated the relationship between components of SWB (happiness and life satisfaction) and income level by using OPM. The estimations are made with their own data collected in 2014. An increase in income level does not affect happiness, but it positively affects life satisfaction. Çirkin & Göksel (2016) found that Easterlin's (1974) findings are also valid for Turkey: Instead of absolute income, relative income is more convenient to evaluate life satisfaction. Increases in income level also cause raising aspiration level, so the effect on happiness is eliminated through higher desires.

Eren & Aşıcı (2017) analyzed the determinants of happiness in Turkey based on the results of the LSS of TURKSTAT during the 2004-2013 period by using OLM. According to the findings, working conditions and job satisfaction are as important as having a job on happiness. Eren & Aşıcı (2017) found that the degree of hope is a robust estimator for happiness. Married people who have a happy marriage are happier than other people. If having a better diploma degree provides a better income, it has a positive effect on happiness.

Servet (2017) examined the relationship between the level of happiness and socio-demographic, economic, subjective determinants based on the results of the LSS by using OLM for years of 2004, and 2014. Servet (2017) found that the level of happiness was increasing for men from 2004 to 2014. When people get older, their happiness increases; this is because the expectations of the elderly are lower than other

age groups. Severe conflicts among spouses and increased divorce rate reduce the happiness of married people. Higher welfare, good health status, and the ability to make ends have positive impacts on happiness.

Timur & Akay (2017) examined the effect of socio-demographic and economic factors on happiness for both women and men separately based on the results of the LSS by employing Generalized Ordered Logit Model for years of 2009, and 2014. People who have the ability to make ends meet, who opened a workplace, who bought a car, who are hopeful, who live in urban areas are more satisfied than others. Age also has a positive effect on happiness. Those who are indebted, who consume cheaper goods, who are divorced are less satisfied than others. The effect of marriage differs through year and gender.

Dal & Sevüktekin (2018) tried to estimate overall life satisfaction from five life domains (financial situation, job, personal matters, leisure activities, and social relations) based on the results of the Survey of Income and Living Conditions, 2013. OLM is used in the study. Financial satisfaction is the most influential domain satisfaction among all life domains. Age has inverse U-shaped appearance. Better diploma degree, being a woman, having good health status, and better relative income have a positive impact on SWB.

CHAPTER TWO

DATA AND METHODOLOGY

In this chapter, firstly, the data set in the study is introduced. The required changes in the data set are also explained in this chapter. Afterward, the methodologies that are used in this empirical study is discussed in details. Binary outcome models, Ordered Probit Model, and Instrumental Variable-Ordered Probit Model (IV-OPM) are introduced in the second part of the chapter.

2.1. DATA

Life Satisfaction Survey is conducted by Turkish Statistical Institute (TURKSTAT) regularly since 2003 in Turkey at country level in order to find out the general happiness perception, social values, and general satisfaction levels of people in main life areas (health care, social security, formal education, work-life, income, personal security, justice services, personal development, hope related with future). The survey covers all residents who are 18 years of age or older living in the borders of the Republic of Turkey. Institutional population (such as dormitories, rest homes for elderly persons, special hospitals, military barracks, and recreation quarters for officers) is excluded from the survey (TURKSTAT, 2017).

Life Satisfaction Survey Micro Data Set of TURKSTAT is used in the study for the period of 2013-2017. The data has initially 232,441 observations, and the data for the selected years are cross-sectional data. The data covers 196,203 number of observations in 2013; 7984 in 2014; 9397 in 2015; 8981 in 2016; and 9876 observations in 2017.

The data is classified into two groups. One is at individual level, and the other is at household level. Individual data and household data are merged for all five years one by one. All variable definitions and labels are given in Appendix 1. The codes of some variables ("Highest education level attained," "Presence of Water System in Dwelling," "Presence of Toilet in Dwelling," and "Presence of Bath in Dwelling") differ year by year, because of this, these variables are recoded in order to eliminate

the differences. The age variable is also recoded by creating age groups. Then, the data is appended to combine the years.

The equations for each domain are created by convenient independent variables for them. Related years are converted to year dummies. All dependent variables are categorical ones. Categorical variables are predominant in domains. Most of these categorical variables have an obvious order. Dependent variables of five domains are ordered with a systematic increase from Very Dissatisfied to Dissatisfied, Average, Satisfied, and Very Satisfied. The dependent variable of Safety Satisfaction is ordered from Very Insecure to Insecure, Average, Secure, and Very Secure.

In the raw data, the satisfaction variable is ordered from Very Happy to Very Unhappy. All categorical dependent variables recoded from systematic decreasing form to increasing form in order to interpret variables in terms of satisfaction levels. Overall Life Satisfaction is measured by the happiness level in this thesis. The dependent variable life Satisfaction variable is ordered in the form of Very Unhappy, Unhappy, Average, Happy, and Very Happy. To illustrate, if the coefficient of an independent variable has a positive sign, this means that the satisfaction is increasing in this independent variable. Variable definitions and descriptive statistics are explained in Appendix 1.

2.2. METHODOLOGY

In this subsection, Binary Outcome (Probit and Logit), Ordered Probit and Instrumental Variable (IV)-Ordered Probit Methods will be explained. Binary Outcome Models are used where the dependent variable only takes values 0 or 1. Logit Model (LM) and Probit Model (PM) are widely used as binary outcome models. If the values of the dependent variable represent a sequence, ordered models are used. The domains of life satisfaction are estimated by an OPM, and life satisfaction is estimated by IV-OPM in this study with Roodman's Stata command CMP (Roodman, 2011: 192).

2.2.1. Binary Outcome Models

There are two kinds of standard binary outcome models: one is the LM, and the other is the PM. Both of them are widely used in SWB literature. They have different functional forms for probability p but have a common structure, as shown in Table 1. Both are fitted by Maximum Likelihood (ML). Dependent variable has two outcomes in binary outcome models: take 1 with probability p , and take 0 with probability $1-p$ (Trivedi et al., 2009: 445).

Table 1: Functional Forms of Logit and Probit Models

Models	Probability $p = \Pr(y = 1 \mid x)$	Marginal Effects dp/dx_j
Logit	$\Lambda(x' \beta) = e^{x' \beta} / (1 + e^{x' \beta})$	$\Lambda(x' \beta) \{1 - \Lambda(x' \beta)\} \beta_j$
Probit	$\Phi(x' \beta) = \int_{-\infty}^{x' \beta} \phi(z) dz$	$\phi(x' \beta) \beta_j$

Source: Cameron & Trivedi (2009).

The functional form of the LM implies that the cumulative distribution function is logistic distribution, and the functional form of the PM implies that the cumulative distribution function is a standard normal distribution. Functions of the logit model and the probit model are symmetric around zero (Trivedi et al., 2009: 446).

An underlying latent (unobservable) variable, y^* , is given below:

$$y^* = x' \beta + u \quad (1)$$

The latent variable differs from the observed binary outcome, y . An observed binary outcome is shown below:

$$y = \begin{cases} 1 & \text{if } y^* > 0 \\ 0 & \text{if } y^* \leq 0 \end{cases} \quad (2)$$

When x has a constant term, threshold zero is a normalization without consequence. Substituting latent-variable models from one to another:

$$\Pr(y = 1) = \Pr(x' \beta + u > 0) \quad (3)$$

$$= \Pr(-u < x' \beta) \quad (4)$$

$$= F(x' \beta) \quad (5)$$

The functional form of the above final equation represents the cumulative distribution function of $-u$. In this case, the variance of the logistic distribution is $\pi^2/3$ for the LM, and variance of the standard normal distribution is 1 for the PM (Trivedi et al., 2009: 447).

2.2.2. Ordered Probit Model

Dependent variables do not give binary outcomes in this study. The variables are categorical so that OPM will be mentioned in this section. An Ordered Probit or Logit Models are commonly preferred to Probit or Logit Models in SWB literature because happiness or overall satisfaction questions have a scale. The outcomes of the OPM are sequentially given for individuals as a latent variable:

$$y_i^* = x_i' \beta + u_i \quad (6)$$

Regressors do not have a constant term, so normalization occurs. Hence, cut points appear with increasingly thresholds from $\alpha_0 = -\infty$ to $\alpha_m = \infty$ for m outcomes, $O_1, \dots, O_m$. The cut points are unknown free parameters in the OPM, which is different from the PM (Trivedi et al., 2009: 512; Roodman, 2011: 165).

$$y_i = \begin{cases} O_1, & \alpha_0 < y_i^* \leq \alpha_1 \\ \vdots & \\ O_j, & \alpha_{j-1} < y_i^* \leq \alpha_j \\ \vdots & \\ O_m, & \alpha_{m-1} < y_i^* < \alpha_m \end{cases} \quad (7)$$

Substituting latent-variables from one to another:

$$\Pr(y_i = O_j) = \Pr(\alpha_{j-1} < y_i^* \leq \alpha_j) \quad (8)$$

$$= \Pr(\alpha_{j-1} < x_i^T \beta + u_i \leq \alpha_j) \quad (9)$$

$$= \Pr(\alpha_{j-1} - x_i^T \beta < u_i \leq \alpha_j - x_i^T \beta) \quad (10)$$

$$= F(\alpha_j - x_i^T \beta) - F(\alpha_{j-1} - x_i^T \beta) \quad (11)$$

$F(.) = \Phi(.)$ means the standard normal cumulative distribution function of u_i , and u is standard normally distributed in the OPM (Trivedi et al., 2009: 512).

Dependent variables of domain satisfactions are categorical, and they have five categories. These categories are Very Dissatisfied, Dissatisfied, Average, Satisfied, Very Satisfied. The categories of safety satisfaction have a different form concerning other domains' categories. The categories are ordered in the form of Very Insecure, Insecure, Average, Secure, and Very Secure. However, all six domains are ordered with a systematic increase. When the above equations are applied to these domains and are shown below:

$$f(x) = \begin{cases} 1 \text{ (Very Dissatisfied),} & \text{if } \alpha_0 = -\infty < y_i^* \leq \alpha_1 \\ 2 \text{ (Dissatisfied),} & \text{if } \alpha_1 < y_i^* \leq \alpha_2 \\ 3 \text{ (Average),} & \text{if } \alpha_2 < y_i^* \leq \alpha_3 \\ 4 \text{ (Satisfied),} & \text{if } \alpha_3 < y_i^* \leq \alpha_4 \\ 5 \text{ (Very Satisfied),} & \text{if } \alpha_4 < y_i^* < \alpha_5 = \infty \end{cases} \quad (12)$$

Substituting latent variables in above inequalities to the probability function, then, predicted probabilities are presented below for the single equation OPM:

$$\Pr(y_i = 1) = \Phi(\alpha_1 - x_i^T \beta) \quad (13)$$

$$\Pr(y_i = 2) = \Phi(\alpha_2 - x_i^T \beta) - \Phi(\alpha_1 - x_i^T \beta) \quad (14)$$

$$\Pr(y_i = 3) = \Phi(\alpha_3 - x_i^T \beta) - \Phi(\alpha_2 - x_i^T \beta) \quad (15)$$

$$\Pr(y_i = 4) = \Phi(\alpha_4 - x_i^T \beta) - \Phi(\alpha_3 - x_i^T \beta) \quad (16)$$

$$\Pr(y_i = 5) = 1 - \Phi(\alpha_4 - x_i^T \beta) \quad (17)$$

When a regressor (x_r) changes, marginal effects of the regressor show the probability of being in j outcomes. The functional form of marginal effect is shown below:

$$\frac{\partial \Pr(y_i = j)}{\partial x_{ri}} = \{F'(\alpha_{j-1} - x_i' \beta) - F'(\alpha_j - x_i' \beta)\} \beta_r \quad (18)$$

When the above equation is added to the model in this study, the following equation is encountered:

$$\frac{\partial \Pr(y_i=1)}{\partial x} = -\Phi(\alpha_1 - x_i' \beta) \beta \quad (19)$$

$$\frac{\partial \Pr(y_i=2)}{\partial x} = \{\Phi(\alpha_1 - x_i' \beta) - \Phi(\alpha_2 - x_i' \beta)\} \beta \quad (20)$$

$$\frac{\partial \Pr(y_i=3)}{\partial x} = \{\Phi(\alpha_2 - x_i' \beta) - \Phi(\alpha_3 - x_i' \beta)\} \beta \quad (21)$$

$$\frac{\partial \Pr(y_i=4)}{\partial x} = \{\Phi(\alpha_3 - x_i' \beta) - \Phi(\alpha_4 - x_i' \beta)\} \beta \quad (22)$$

$$\frac{\partial \Pr(y_i=5)}{\partial x} = \Phi(\alpha_4 - x_i' \beta) \beta \quad (23)$$

$\Phi(\cdot)$ is the probability density function of the standard normal distribution, and it takes positive values. As seen in the marginal effect equations created for each category above, the sign of the coefficient is the opposite of the sign of the lowest category (very dissatisfied). However, the sign of the coefficient represents the sign of the highest category (very satisfied). The sign of average satisfied can be positive or negative depending on the variable.

2.2.3. IV-Ordered Probit Model

IV-OPM is a different version Amemiya (1978)'s, and Newey (1987)'s IV-OPM. The difference between IV-Probit and IV-Ordered Probit Models is that discrete endogenous regressor is categorical in IV-OPM. In IV-OPM, equations are jointly estimated by using the Stata's user-written command CMP (Roodman, 2011: 192).

CMP is essentially a Seemingly Unrelated Regression (SUR) estimation program. CMP converts to ML SUR to consistently estimate parameters in simultaneous estimates. Moreover, equation systems became recursive and fully observed by adding the observed endogenous variables into X_j , which is the vector of the predetermined variables (Roodman, 2011: 174). The intuitive under this process is shown below equation systems:

$$y_1^* = \theta_1 + \varepsilon_1 \quad (24)$$

$$y_2^* = \theta_2 + \varepsilon_2 \quad (25)$$

$$\theta_1 = \beta_1 x \quad (26)$$

$$\theta_2 = \delta y_1 + \beta_2 x \quad (27)$$

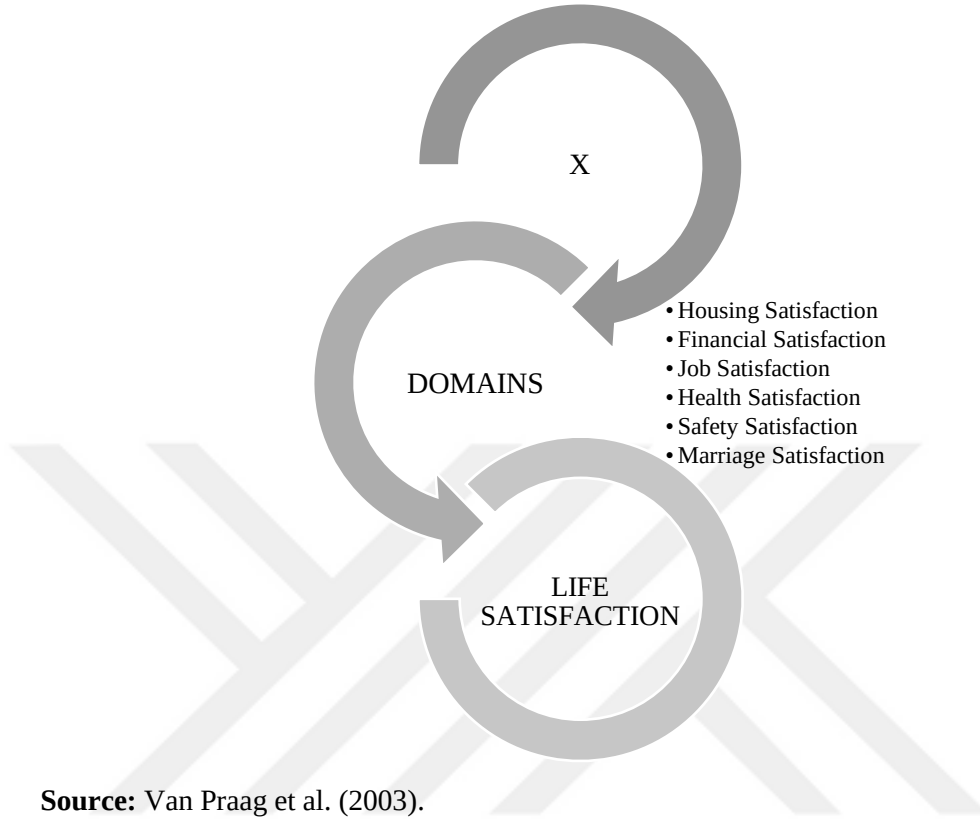
$$y = g(y^*) = \{1(y_1^* > 0), 1(y_2^* > 0)\}' \quad (28)$$

$$\varepsilon|x \sim i.i.d. \mathcal{N}(0, \Sigma) \quad (29)$$

$$\Sigma = \begin{bmatrix} 1 & \rho \\ \rho & 1 \end{bmatrix} \quad (30)$$

In Figure 1, there are two stages to attain life satisfaction. In the first stage, a set of X represents explanatory variables that explain six domains. In the second stage, life satisfaction is constituted by these six domains. Praag et al. (2003) described this process as a two-layer model. The model used in this study is similar to that used by Praag et al. (2003). The authors also used six domains to estimate life satisfaction as in the study, and five of these domains are the same with this study.

Figure 1: Formation of Life Satisfaction



Source: Van Praag et al. (2003).

The following two equations are designed according to the study in which Easterlin & Sawangfa (2007) estimates life satisfaction from selected domain satisfactions, and explains the above cycle.

$$LS = LS(\text{year dummies}, DS_1, \dots, DS_J) \quad j = 1, \dots, J \quad (31)$$

$$DS_j = DS_j(\text{year dummies}, \text{gender}, \text{education levels}, \text{income brackets}, x_j) \quad (32)$$

The domains consist of common and specific explanatory variables that are represented by the notation X . Gender, education levels, and income brackets are included in all domains. However, some explanatory variables (such as age groups, marital status, and job status) are shared between selected domains, and some of them are unique for each domain.

CHAPTER THREE

EMPIRICAL ANALYSIS AND ESTIMATION RESULTS

This chapter is divided into two sections. In the first section, domains of life satisfaction are explained. Six domains are covered in the first section, and these are Housing Satisfaction, Financial Satisfaction, Job Satisfaction, Health Satisfaction, Safety Satisfaction, and Marriage Satisfaction. The domains are selected from Life Satisfaction Survey Micro Data Set of TURKSTAT for the period of 2013-2017. In the second section, overall life satisfaction is explained through these six domains. Six domains are accepted as independent variables in the main model, and life satisfaction is simultaneously estimated with these domains in the second section.

3.1. DOMAINS OF LIFE SATISFACTION

As mentioned above, this section is related to the six domains. These six domains are separately estimated by employing an OPM. Housing Satisfaction, Financial Satisfaction, Job Satisfaction, Health Satisfaction, Safety Satisfaction, and Marriage Satisfaction are examined in more detail below.

3.1.1. Housing Satisfaction

Initially, housing satisfaction will be analyzed. Housing satisfaction is measured with the question: "Are you satisfied with your dwelling?" in the survey. Housing satisfaction is affected by individual variables such as gender, education level, satisfaction with neighborhood, satisfaction with neighbors; and household variables such as household size, tenure status, number of rooms in dwelling, square meter of dwelling, presence of piped water system in dwelling, presence of toilet in dwelling, presence of bath in dwelling, presence of leaky roofs, moist walls, and decayed window sash problem in dwelling, inadequate daylight problem in dwelling, a sewer overflow or flood problem in dwelling, noisy neighbors, noisy streets, power cut, water cut, heating problem in dwelling, and five income brackets. These factors are included with more detail in Appendix 1.

Table 2 shows the estimation results obtained for Housing Satisfaction using the OPM. The coefficients in the tables indicate how the independent variables affect Housing Satisfaction. The probability values (p-values) reflect whether the regressors are significant or not. A reference group is determined for each dummy group. The category representing the lowest satisfaction level was accepted as a reference group.

Table 2: The Determinants of Housing Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	0.0102456	0.0150492	0.496
Dummy for 2015	0.0407202	0.0143644	0.005
Dummy for 2016	0.0719389	0.0094961	0.000
Dummy for 2017	0.0307791	30.82707	0.999
RG: Male			
Female	-0.1358866	0.0058693	0.000
RG: Illiterate			
Literate But Not a Graduate	-0.0159047	0.0145382	0.274
Primary School	-0.0388598	0.0102763	0.000
Primary Education	0.1138358	0.0154941	0.000
Secondary School	0.0329031	0.0131784	0.013
Vocational Secondary School	0.1809822	0.0520917	0.001
High School	-0.155055	0.0125919	0.000
Vocational High School	-0.0685414	0.0138356	0.000
2 or 3 Higher Education	-0.0692481	0.0163182	0.000
Faculty	-0.1494582	0.0144029	0.000
Master/Doctorate	-0.3040565	0.0268388	0.000
Very Satisfied with Neighborhood	3.261213	0.024491	0.000
Satisfied with Neighborhood	1.482998	0.0212551	0.000
Average	0.7479325	0.0225147	0.000
Dissatisfied with Neighborhood	0.5592434	0.0221417	0.000
RG: Very Dissatisfied with Neighborhood			
Very Satisfied with Neighbors	0.7507973	0.0291683	0.000
Satisfied with Neighbors	0.3048032	0.0268852	0.000
Average	0.2276968	0.0277773	0.000
Dissatisfied with Neighbors	0.0178669	0.0285891	0.532
RG: Very Dissatisfied with Neighbors			
Household Size	-0.0195611	0.0014802	0.000

RG: Owner			
Tenant	-0.3614634	0.0067899	0.000
Lodging	-0.3404327	0.0250795	0.000
Other	-0.1635453	0.009674	0.000
Rooms	0.0904485	0.0047523	0.000
Square Meter	0.0038264	0.0001093	0.000
Piped Water System in Dwelling	-0.1567976	0.0326506	0.000
Piped Water System Out of Dwelling	-0.0819896	0.0408957	0.045
RG: Piped Water System Absent			
RG: Toilet in Dwelling			
Toilet Out of Dwelling	-0.2153654	0.0139145	0.000
Toilet Absent	-0.3933631	0.0640467	0.000
Bath in Dwelling	0.5213234	0.035643	0.000
Bath Out of Dwelling	0.5568504	0.0403932	0.000
RG: Bath Absent			
RG: Leaky Roofs			
No Leaky Roofs	0.4054167	0.0067565	0.000
RG: Daylight Problem			
No Daylight Problem	0.1457321	0.007193	0.000
RG: Flood Problem			
No Flood Problem	0.2510087	0.0096292	0.000
RG: Noisy Neighbors			
No Noisy Neighbors	0.0856883	0.0094087	0.000
RG: Noisy Streets			
No Noisy Streets	0.0746829	0.0074461	0.000
RG: Power Cut			
No Power Cut	0.0416417	0.0072987	0.000
RG: Water Cut			
No Water Cut	0.0518828	0.008343	0.000
No Mains Water	-0.1087058	0.018022	0.000
RG: Heating Problem			
No Heating Problem	0.2576809	0.0069632	0.000
RG: Income Bracket 1			
Income Bracket 2	0.071069	0.00901	0.000
Income Bracket 3	0.111456	0.0085925	0.000
Income Bracket 4	0.0455774	0.008976	0.000
Income Bracket 5	0.0735867	0.0105915	0.000
Cut 1	0.9024159	0.0584382	
Cut 2	2.104548	0.05872	

Cut 3	2.582849	0.0587901
Cut 4	5.793685	0.0594451
Log Likelihood:	-155969.83	
Number of Observations:	232,441	
Pseudo R ² :	0.2218	

Note: Reference groups are abbreviated as RG.

When compared to 2013, Housing Satisfaction did not change significantly in 2014 and 2017 due to their p-values are higher than 0.10. In contrast, there is a significant change in 2015 and 2016 compared to 2013. The coefficients for 2015 and 2016 are statistically significant at 1%. The satisfaction level was increasing for Housing in 2015, and 2016, when compared to the base year 2013. Females are less satisfied than males. All education levels are statistically significant at 1%, except the individuals who are literate but do not have any diploma degree. Also, secondary school is statistically significant at 5%. Illiterate individuals are more satisfied with housing than individuals who have an upper diploma degree, except Primary Education, Secondary School, and Vocational Secondary School. The most satisfied group is Vocational Secondary School, and the least satisfied group is the Master/Doctorate. The individuals who got a Bachelor, Master, or Doctorate diploma degree have higher housing standards, and they are harder to satisfy when compared to illiterate individuals.

Satisfaction with neighbors and neighborhood variables are categorical variables, and their coefficients have an obvious order. Five categories are ordered with a systematic increase from Very Dissatisfied to Dissatisfied, Average, Satisfied, and Very Satisfied. As satisfaction with neighbors and neighborhood increases, housing satisfaction also increases orderly. When the number of people in the household increases by one person, housing satisfaction decreases. The individual with her (his) own house is more satisfied than the tenants, people living in lodgings, and others. As the number of rooms in the house and the square meter of the house increases, housing satisfaction also increases.

Those who have a toilet at the house have more housing satisfaction than those who have not. Bath into the house and bath out of the house have a positive effect on housing satisfaction when compared to the houses lacking bathrooms. People who do

not have problems such as leaky roofs, moist walls, decayed window sash, inadequate daylight, a sewer overflow or flood in their houses are more satisfied than people who have any of these problems. Noisy streets and neighbors decrease housing satisfaction. The person who does not face power cut problem in her (his) house has higher housing satisfaction.

Water cut dummies are derived from the question: "Is there a water cut problem in the dwelling you live in?" in the survey. The question has two options: "there is a water cut problem," and "no water cut problem." The question also has some missing values, but these missing values match with the presence of mains water in the house. In other words, mains water is created by water cut missing values, so there are three dummies for water cut. Anyone who does not encounter with water cut is more satisfied than anyone who experiences water cuts.

Individuals who do not have any problems about heating in their houses are more satisfied than those who experience this problem. When the lowest income bracket (Income Bracket 1) is taken as the reference group, it can be said that all other income brackets have higher housing satisfaction. When a comparison is made between the income brackets based on the reference group, it can be seen that the median income bracket (Income Bracket 3) has the highest housing satisfaction.

In the last part of Table 2, cut points are presented. The outcome 1 for housing satisfaction is spreading between $-\infty$ and 0.9, the outcome 2 is in between 0.9 and 2.1, the outcome 3 is in between 2.1 and 2.58, the outcome 4 is in between 2.58 and 5.79, and the outcome 5 is in between 5.79 and $+\infty$.

In Appendix 2, marginal effects at mean are given. They show how a unit change in an independent variable or selecting a categorical independent variable affects the predicted probability for each outcome. The first line in the table presents predicted probabilities of being belonged to housing satisfaction categories. The sum of these probabilities is one by definition. Being a female is about 0.1% more likely to be in the first category (very dissatisfied), about 1.4% more likely to be in the second, and third categories. However, females are about 2.2% less likely to be in the fourth, and about 0.6% less likely to be in the fifth category.

People who are literate without a diploma degree are about 0.01% more likely to be in the very dissatisfied category, about 0.2% more likely to be in the dissatisfied,

and average categories. On the contrary, they are about 0.3% less likely to be in the satisfied category, and about 0.07% less likely to be in the very satisfied category. People who have a vocational secondary school diploma degree are about 0.1% less likely to be in the very dissatisfied category, about 1.6% less likely to be in the dissatisfied, and about 1.7% less likely to be in the average categories. On the other hand, they are about 2.5% more likely to be in the satisfied category, and about 1% more likely to be in the very satisfied category. Those who have a master or doctorate diploma degree are about 0.4% more likely to be in the very dissatisfied category, about 3.9% more likely to be in the dissatisfied category, and about 3.3% more likely to be in the average category. However, they are about 6.5% less likely to be in the satisfied category, and about 1% less likely to be in the very satisfied category.

People who are included in Income Bracket 2 are about 0.05% less likely to be in the very dissatisfied category, about 0.7% less likely to be in the dissatisfied, and average categories. On the other side, they are about 1.1% more likely to be in the satisfied category and about 0.3% in the very satisfied category. People who are included in Income Bracket 3 are about 0.08% less likely to be in the very dissatisfied category, about 1.1% less likely to be in the dissatisfied category, and average categories. Also, they are about 1.7% more likely to be in the satisfied category and about 0.5% in the very satisfied category. Respondents who are included in Income Bracket 4 are about 0.03% less likely to be in the very dissatisfied category, about 0.5% less likely to be in the dissatisfied category, and average categories. On the other hand, they are about 0.7% more likely to be in the satisfied category and about 0.2% in the very satisfied category. Individuals who are included in Income Bracket 5 are about 0.05% less likely to be in the very dissatisfied category, about 0.7% less likely to be in the dissatisfied category, and average categories. Conversely, they are about 1.2% more likely to be in the satisfied category and about 0.4% in the very satisfied category.

In Table 3, predicted probabilities estimated for five dependent variable categories are presented. In Table 4, the frequencies, percentage distributions of housing satisfaction are presented. Running predict command in Stata gives a prediction for each individual in the data set in order to get the predicted probability of being in each category. Predicted probabilities are summarized across all

individuals, and individual predictions can differ. When the mean column in Table 3 is analyzed, it can be easily observed that these mean values are very similar to the percent column of the dependent variable in Table 4. This similarity implies that the estimation has a good prediction on average.

Table 3: Predicted Probabilities for Each Outcome of Housing Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	232,441	6.9752e+15	0.0149566	0.0421853	1.88e-15	0.9296904
p2oprobit	232,441	6.9752e+15	0.0890711	0.0999011	1.36e-11	0.452204
p3oprobit	232,441	6.9752e+15	0.0844198	0.0538716	3.02e-10	0.189011
p4oprobit	232,441	6.9752e+15	0.7536548	0.1800009	0.0008055	0.8915982
p5oprobit	232,441	6.9752e+15	0.0578977	0.133846	9.78e-11	0.9985193

Table 4: Statistics for Housing Satisfaction

<i>Housing Satisfaction</i>	Frequency	Percent	Cumulative
Very Dissatisfied	3,330.45	1.43	1.43
Dissatisfied	21,168.17	9.11	10.54
Average	19,332.95	8.32	18.86
Satisfied	175,316.99	75.42	94.28
Very Satisfied	13,292.44	5.72	100
Total	232,441	100.00	

3.1.2. Financial Satisfaction

Financial Satisfaction is measured with the question: "Are you satisfied with your earnings from your work?" in the survey. Thus, financial satisfaction is only estimated for employees; unemployed are not included in the estimation. Financial satisfaction is affected by both variables at individual level and household level. These variables are available with their descriptions in Appendix 1.

Table 5 indicates coefficients, standard errors, and p-values estimated for financial satisfaction. When compared to 2013, financial satisfaction did not change significantly in 2017. In contrast, there are significant changes in 2014, 2015, and 2016 at the 1% level compared to 2013. The satisfaction level is decreasing in 2014, 2015,

and 2016 when compared to the base year 2013. Age effect has a U-shaped form for financial satisfaction. Financial satisfaction decreases from the 18-24 age group to the 25-34 age group. Then, financial satisfaction gradually increases. Females are less satisfied than males. Never married people are more satisfied than all other categories, and widowed category is the least satisfied category. All education levels are statistically significant at 1%, and illiterate category, taken as the reference group, is the most satisfied category among all other categories. The individuals who finished secondary vocational school have the lowest coefficient, so they have higher income expectations concerning other categories. Private sector workers are less satisfied than public sector workers. Employer respondents are more satisfied than self-employed respondents. Family workers without gaining money have the highest coefficient when compared to others.

One of the independent variables in financial satisfaction is created by the question: “What makes you most happy in your life?” in the survey. The options for respondents are success, job, health, love, and money. Four dummy variables are separately created for money, job, health, and love answers. These dummies are used in the corresponding domains (money in financial satisfaction, job in job satisfaction, health in health satisfaction, and love in marriage satisfaction). People who chose the money answer are less satisfied. Those who think that their future household income will be better are more satisfied than those who think it will be worse. Those who think that the future Turkish job market will be better are more satisfied than those who think it will be worse.

Table 5: The Determinants of Financial Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	-0.1592821	0.0232567	0.000
Dummy for 2015	-0.1061011	0.0220147	0.000
Dummy for 2016	-0.1318935	0.0160208	0.000
Dummy for 2017	-0.1071042	43.33988	0.998
RG: 18<age<25			
24<age<35	-0.1245799	0.0162304	0.000
34<age<45	-0.1010154	0.0184922	0.000
44<age<55	-0.0936885	0.0205212	0.000
54<age<65	-0.036388	0.0239366	0.128
64<age	-0.0032504	0.0363183	0.929
RG: Male			
Female	-0.0388962	0.0106688	0.000
Never Married	0.0296404	0.0134082	0.027
RG: Married			
Widowed	-0.2596792	0.0219625	0.000
Divorced	-0.0030408	0.0418811	0.942
RG: Illiterate			
Literate But Not a Graduate	-0.5052786	0.0378244	0.000
Primary School	-0.2593084	0.0299648	0.000
Primary Education	-0.4117069	0.0355328	0.000
Secondary School	-0.3106018	0.0322304	0.000
Vocational Secondary School	-0.7756581	0.06901	0.000
High School	-0.3260499	0.0324027	0.000
Vocational High School	-0.3128379	0.0332561	0.000
2 or 3 Years Higher Education	-0.3897422	0.035266	0.000
Faculty	-0.4010282	0.0339334	0.000
Master/Doctorate	-0.5068717	0.0419437	0.000
Private	-0.1484922	0.014019	0.000
RG: Public			
Other	-0.2143538	0.0740447	0.004
Employee	0.0130715	0.012603	0.300
Employer	0.0445293	0.0217707	0.041
RG: Self-Employed			
Unpaid Family Worker	0.152237	0.0213879	0.000
Money	-0.1307497	0.0214228	0.000

Better Household Income in Future	0.3725287	0.0162045	0.000
Same Household Income in Future	0.2247718	0.0147692	0.000
RG: Worse Household Income in Future			
No Idea	0.1644936	0.0212497	0.000
Better Turkish Job Market in Future	0.1789896	0.0145364	0.000
Same Turkish Job Market in Future	0.0333127	0.013313	0.012
RG: Worse Turkish Job Market in Future			
No Idea	0.1109608	0.0212973	0.000
Better Turkish Economy in Future	-0.0069654	0.0148631	0.639
Same Turkish Economy in Future	-0.0276412	0.0139787	0.048
RG: Worse Turkish Economy in the Future			
No Idea	0.0097304	0.0205068	0.635
RG: Got a Job			
No Got a Job	-0.0336797	0.0137662	0.014
Irrelevant	0.0383953	0.0194684	0.049
RG: Lost His/Her Job			
No Lost His/Her Job	-0.1007959	0.0190143	0.000
Irrelevant	0.0265922	0.0255933	0.299
RG: Income Decreased			
No Income Decreased	0.2539764	0.0118095	0.000
Irrelevant	0.2060572	0.0401804	0.000
RG: Income Increased			
No Income Increased	-0.2087732	0.0097652	0.000
Irrelevant	-0.3271122	0.0423112	0.000
RG: Savings Decreased			
Savings Did Not Decrease	0.0857825	0.0108285	0.000
Irrelevant	-0.018175	0.0155011	0.241
RG: Cut Down Vacation			
No Cut Down Vacation	0.2182576	0.0103026	0.000
Irrelevant	-0.0902324	0.0117026	0.000
RG: Buy a New Car			
Not Buy a New Car	-0.16526	0.0145581	0.000
RG: Buy a New House			
Not Buy a New House	-0.1767467	0.0230285	0.000
RG: Sold His/Her Car			
Not Sold His/Her Car	-0.109728	0.0170319	0.000
Irrelevant	-0.040858	0.0266468	0.125
RG: Sold His/Her House			

Not Sold His/Her House	0.0623157	0.0344437	0.070
Irrelevant	0.062338	0.0400378	0.119
RG: Got Into Debt			
Did Not Get Into Debt	0.1899836	0.0099313	0.000
RG: Paid His/Her Debt			
Did Not Pay His/Her Debt	-0.0486443	0.0096299	0.000
Irrelevant	-0.0855575	0.0184375	0.000
RG: Newborn Baby			
No Newborn Baby	-0.1631001	0.0190105	0.000
RG: Got Promotion			
Did Not Get Promotion	0.0777175	0.0245539	0.002
RG: Others Belongings Important			
Others Belongings Moderately Important	-0.1058642	0.0205008	0.000
Others Belongings Unimportant	-0.1480987	0.0143701	0.000
RG: Others Income Important			
Others Income Moderately Important	-0.0032785	0.020317	0.872
Others Income Unimportant	-0.0351069	0.0138161	0.011
RG: Your Belongings Important			
Your Belongings Moderately Important	0.0834799	0.0225108	0.000
Your Belongings Unimportant	0.0601369	0.0154609	0.000
RG: Your Income Important			
Your Income Moderately Important	-0.1205777	0.0226889	0.000
Your Income Unimportant	0.0079818	0.0151026	0.597
Irrelevant	-0.1389358	0.0603658	0.021
Never Pressure Income	0.6274727	0.1098181	0.000
Sometimes Pressure Income	0.2400891	0.1130515	0.034
Often Pressure Income	0.198592	0.1180977	0.093
RG: Always Pressure Income			
RG: Interested in Economy			
Moderately Interested in Economy	0.0260777	0.0106644	0.014
Not Interested in Economy	0.1079142	0.0104799	0.000
No Idea	0.1322976	0.0410422	0.001
Household Size	-0.0117314	0.0026452	0.000
RG: Owner			
Tenant	-0.0417533	0.0097367	0.000
Lodging	-0.0677883	0.0309163	0.028
Other	-0.0634593	0.0140349	0.000
Number of Person Providing Household Income	-0.0727799	0.006265	0.000

Very Easily Make Ends Meet	0.9910212	0.0346191	0.000
Easily Make Ends Meet	0.9117245	0.0185975	0.000
Fairly Easily Make Ends Meet	0.69295	0.0158817	0.000
Make Ends Meet with Difficulty	0.4425609	0.0155322	0.000
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	0.1517737	0.0147073	0.000
Income Bracket 3	0.3486829	0.0141902	0.000
Income Bracket 4	0.3949152	0.0154856	0.000
Income Bracket 5	0.3728653	0.0188836	0.000
Cut 1	-1.44466	0.130508	
Cut 2	0.048305	0.130512	
Cut 3	0.693323	0.130525	
Cut 4	3.016168	0.130761	
Log Likelihood:	-86693.175		
Number of Observations:	78,298		
Pseudo R²:	0.0981		

Note: Reference groups are abbreviated as RG.

If people got a job in the recent year, their financial satisfaction is better than those who did not get a job in the recent year. People who faced an income increase in the recent year are more satisfied than people who did not face. People who face income decreases in the recent year are less satisfied than people who did not face. People who did not experience a reduction in their savings in the recent year have better financial satisfaction than people who did. Those who did not cut back on vacation expenses in the recent year are more satisfied than those who cut back. Having purchased a car or a house in the recent year also increases financial satisfaction. People who got into debt in the recent year have less financial satisfaction than people who did not get into debt. People who did not pay their debts in the recent year have less financial satisfaction than people who paid their debts. If a person had a child in the recent year, financial satisfaction would be higher than a person who did not have. People who did not get any promotion in their job are more satisfied than people who got a promotion.

The person who cares about other people's personal belongings or their income levels is more satisfied than the person who does not care. Those who care about other

people's opinion about their personal belongings are less satisfied than those who do not care. However, those who care about other people's opinion about their income levels are more satisfied than those who do not care. The financial satisfaction of individuals who never feel any social pressure on their income levels are better than individuals who always feel.

People who do not interested in the economy are more satisfied than people who interested in it. When the number of people in the household increases by one person, financial satisfaction decreases. People who live in their own properties are more satisfied than tenants, people living in lodgings, and others. If the number of people providing income in households increases by one person, financial satisfaction decreases. The financial satisfaction of those who can very easily make ends meet by the monthly household income is higher than the other categories. Income brackets have a positive effect on financial satisfaction when compared to Income Bracket 1.

Marginal effects of financial satisfaction are presented in Appendix 3. Being a female is about 0.2% more likely to be in the first category, about 1.1% more likely to be in the second category, and about 0.2% more likely to be in the third category. However, females are about 1.5% less likely to be in the fourth, and about 0.1% less likely to be in the fifth category.

People who are literate without a diploma degree are about 3.7% more likely to be in the very dissatisfied category, about 15% more likely to be in the dissatisfied category, and about 0.5% more likely to be in the average category. On the contrary, they are about 18.5% less likely to be in the satisfied category, and about 0.7% less likely to be in the very satisfied category. People who have a vocational secondary school diploma degree are about 7.5% more likely to be in the very dissatisfied category, about 22% more likely to be in the dissatisfied category. They are also about 1.8% less likely to be in the average category, about 26.9% less likely to be in the satisfied category, and about 0.8% less likely to be in the very satisfied category. Those who have a higher education degree are about 3.7% more likely to be in the very dissatisfied category, about 15.1% more likely to be in the dissatisfied category, and about 0.5% more likely to be in the average category. However, they are about 18.5% less likely to be in the satisfied category, and about 0.7% less likely to be in the very satisfied category.

People who are included in Income Bracket 2 are about 0.6% less likely to be in the very dissatisfied category, about 4.3% less likely to be in the dissatisfied category, and about 1.2% less likely to be in the average category. On the other side, they are about 5.6% more likely to be in the satisfied category and about 0.4% in the very satisfied category. People who are included in Income Bracket 3 are about 1.3% less likely to be in the very dissatisfied category, about 9.6% less likely to be in the dissatisfied category, and about 3% less likely to be in the average category. Also, they are about 12.7% more likely to be in the satisfied category and about 1.1% in the very satisfied category. Respondents who are included in Income Bracket 4 are about 1.5% less likely to be in the very dissatisfied category, about 10.8% less likely to be in the dissatisfied category, and about 3.4% less likely to be in the average category. On the other hand, they are about 14.4% more likely to be in the satisfied category and about 1.2% in the very satisfied category. Individuals who are included in Income Bracket 5 are about 1.4% less likely to be in the very dissatisfied category, about 10.2% less likely to be in the dissatisfied category, and about 3.2% less likely to be in the average category. Conversely, they are about 13.6% more likely to be in the satisfied category and about 1.2% in the very satisfied category.

In Table 6, predicted probabilities estimated for five categories of financial satisfaction are presented. In Table 7, statistics for financial satisfaction are shown as frequency, percent, and cumulative. When the mean column in Table 6 is analyzed, it can be easily observed that these mean values are very similar to the percent column of the dependent variable in Table 7. To illustrate, the mean for Outcome 1 (Very Dissatisfied) is equal to 0.036 unit, and the percentage of this outcome in total is equal to 3.58%. Both numbers are so close to one another. This proximity implies that the estimation has a good prediction on average.

Table 6: Predicted Probabilities for Each Outcome of Financial Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	78,298	2.95e+15	0.0362994	0.0535828	0.0000421	0.6820256
p2oprobit	78,298	2.95e+15	0.262301	0.1392272	0.0073153	0.5446244
p3oprobit	78,298	2.95e+15	0.2120672	0.04161	0.0201206	0.2529328
p4oprobit	78,298	2.95e+15	0.4701764	0.1820506	0.0045088	0.7545299
p5oprobit	78,298	2.95e+15	0.0191559	0.0242245	4.02e-07	0.2985625

Table 7: Statistics for Financial Satisfaction

<i>Financial Satisfaction</i>	Frequency	Percent	Cumulative
Very Dissatisfied	2,802.16	3.58	3.58
Dissatisfied	20,730.77	26.48	30.06
Average	16,453.94	21.01	51.07
Satisfied	36,854.70	47.07	98.14
Very Satisfied	1,456.44	1.86	100
Total	78,298	100.00	

3.1.3. Job Satisfaction

Job Satisfaction is measured with the question: "Are you satisfied with your job?" in the survey, so job satisfaction is only estimated for those who have a job. Unemployed are not included in the estimation as specified in financial satisfaction. However, the number of observation of job satisfaction is 2297 more than the number of observation of financial satisfaction. Those who worked as unpaid workers in the past week or those who did not work but still connect to their jobs in the past week are included in the number of observation of job satisfaction, but not in financial satisfaction. Job satisfaction is affected by both variables at individual level and household level. These variables are available with their descriptions in Appendix 1, and their estimation results are given in Table 8.

Table 8 presents the estimated coefficients, standard errors, and p-values for job satisfaction. When compared to 2013, job satisfaction did not change significantly in 2017. In contrast, there are significant changes in 2014 at the 1% level, in 2015 at the 10% level and in 2016 at the 5% level compared to 2013. The satisfaction level is

increasing in 2014, 2015, and 2016 when compared to the base year 2013. People who are in the youngest age group are less satisfied than all other age groups. Young people's dissatisfaction with their work may be a cause of high brain drain. The highest coefficient for job satisfaction is estimated for the age group that includes people between 54 and 65 years, compared to the youngest age group. Females are more satisfied than males in their jobs. All education levels are statistically significant at 1%, except the individuals who did not get a diploma degree with literate or who got a higher education diploma degree. The literate category is statistically significant at the 10% level, and the master/doctorate category is not statistically significant. Illiterate category, taken as the reference group, are the least satisfied category among all other categories because other categories have a positive coefficient. The individuals who finished secondary vocational school have the highest coefficient. When the financial satisfaction and job satisfaction are evaluated together according to the education level of the people, it is observed that the graduates of vocational secondary schools have the highest job satisfaction and the lowest financial satisfaction among all education levels.

Private sector workers are less satisfied than public sector workers. In parallel to financial satisfaction, job satisfaction of public sector workers is also higher. This may be related to the fact that public sector jobs are more secure than private sector jobs. Employee respondents are more satisfied than self-employed respondents. Unpaid family workers have the lowest coefficient when compared to others. Job dummy¹ has a negative effect on job satisfaction. Satisfaction from the household income, leisure time, and relations with co-workers variables are categorical variables, and their coefficients are in increasing order. Five categories are ordered with a systematic increase from Very Dissatisfied to Dissatisfied, Average, Satisfied, and Very Satisfied for these variables. As satisfaction with household income, leisure time, and relations with co-workers increases, job satisfaction also increases orderly.

¹ One of the independent variables in the job satisfaction is created by question: "What makes you most happy in your life?" in the survey. The options for respondents are success, job, health, love, and money. Four dummy variables are separately created for money, job, health, and love answers. Job answer was literally used here.

Table 8: The Determinants of Job Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	0.0790932	0.025797	0.002
Dummy for 2015	0.0412954	0.0243837	0.090
Dummy for 2016	0.0409756	0.0176267	0.020
Dummy for 2017	0.0267485	48.21666	1.000
RG: 18<age<25			
24<age<35	0.041007	0.0164591	0.013
34<age<45	0.1810356	0.0177656	0.000
44<age<55	0.1694308	0.0196805	0.000
54<age<65	0.235231	0.0233383	0.000
64<age	0.1437194	0.0364334	0.000
RG: Male			
Female	0.1401357	0.0112323	0.000
RG: Illiterate			
Literate But Not a Graduate	0.0675038	0.0387028	0.081
Primary School	0.1881777	0.0301888	0.000
Primary Education	0.1696744	0.0367752	0.000
Secondary School	0.2721713	0.033069	0.000
Vocational Secondary School	0.6100914	0.0794024	0.000
High School	0.1774209	0.0328289	0.000
Vocational High School	0.3451564	0.0338249	0.000
2 or 3 Years Higher Education	0.1822585	0.0359402	0.000
Faculty	0.0990169	0.0339706	0.004
Master/Doctorate	0.0104629	0.0432293	0.809
Private	-0.0450438	0.0155171	0.004
RG: Public			
Other	-0.1300053	0.0783748	0.097
Employee	0.1835664	0.0142369	0.000
Employer	0.1527896	0.0238318	0.000
RG: Self-Employed			
Unpaid Family Worker	-0.1993171	0.0214432	0.000
Job	-0.1594784	0.0283109	0.000
Very Satisfied with Household Income	2.019385	0.0450636	0.000
Satisfied with Household Income	0.8374009	0.0258654	0.000
Average	0.5453443	0.0257314	0.000
Dissatisfied with Household Income	0.1645439	0.0246129	0.000

RG: Very Dissatisfied with Household Income			
Very Satisfied with Leisure Time	1.067329	0.043246	0.000
Satisfied with Leisure Time	0.3850258	0.0259774	0.000
Average	0.332166	0.0265681	0.000
Dissatisfied with Leisure Time	0.2284275	0.0254755	0.000
RG: Very Dissatisfied with Leisure Time			
Very Satisfied with Commuting Time	0.345154	0.0377629	0.000
Satisfied with Commuting Time	0.2446282	0.0300249	0.000
Average	0.080953	0.0317138	0.011
Dissatisfied with Commuting Time	-0.0948868	0.0308247	0.002
RG: Very Dissatisfied with Commuting Time			
Very Satisfied Relations with Co-Worker	1.369829	0.0766675	0.000
Satisfied Relations with Co-Worker	0.6421257	0.0744775	0.000
Average	0.3277772	0.0757413	0.000
Dissatisfied Relations with Co-Worker	-0.0800975	0.0781846	0.306
RG: Very Dissatisfied Relations with Co-Worker			
Better Job Status in Future	0.4454752	0.0198758	0.000
Same Job Status in Future	0.3356581	0.0181869	0.000
RG: Worse Job Status in Future			
No Idea	0.1754837	0.0245955	0.000
No Job in Future	-0.0259579	0.0466998	0.578
Better Turkish Job Market in Future	-0.1493218	0.012533	0.000
Same Turkish Job Market in Future	-0.1044284	0.0125082	0.000
RG: Worse Turkish Job Market in Future			
No Idea	0.0506115	0.0180063	0.005
RG: Got a Job			
No Got a Job	0.1777175	0.0151779	0.000
Irrelevant	0.222436	0.0219313	0.000
RG: Lost His/Her Job			
No Lost His/Her Job	-0.0119996	0.0209188	0.566
Irrelevant	-0.0896095	0.0293578	0.002
RG: Opened a Workplace			
Did Not Open a Workplace	-0.1305398	0.0331911	0.000
Irrelevant	-0.060649	0.0365155	0.097
RG: Income Decreased			
No Income Decreased	0.1103021	0.0123746	0.000
Irrelevant	-0.0034293	0.0422495	0.935
RG: Income Increased			

No Income Increased	-0.0642953	0.0108027	0.000
Irrelevant	0.0237959	0.0437297	0.586
RG: Got Promotion			
Did Not Get Promotion	-0.1547354	0.0276244	0.000
RG: Others Job Important			
Others Job Moderately Important	-0.05833	0.0201037	0.004
Others Job Unimportant	-0.0171642	0.0120399	0.154
RG: Others Income Important			
Others Income Moderately Important	0.0799811	0.0231402	0.001
Others Income Unimportant	-0.0497736	0.0147645	0.001
RG: Your Job Important			
Your Job Moderately Important	-0.1301902	0.025839	0.000
Your Job Unimportant	-0.1517732	0.0158204	0.000
RG: Your Income Important			
Your Income Moderately Important	0.0021259	0.0275334	0.938
Your Income Unimportant	0.1060115	0.0175385	0.000
Irrelevant	0.2219484	0.0492565	0.000
Never Job Pressure	0.4183667	0.0857113	0.000
Sometimes Job Pressure	0.0630305	0.0904475	0.486
Often Job Pressure	-0.1371826	0.0954581	0.151
RG: Always Job Pressure			
RG: Interested in Labor Union			
Moderately Interested in Labor Union	-0.1087427	0.0215667	0.000
Not Interested in Labor Union	-0.1172228	0.0169152	0.000
No Idea	-0.1458667	0.037823	0.000
Very Easily Make Ends Meet	-0.0084647	0.0384949	0.826
Easily Make Ends Meet	0.0375184	0.0203706	0.066
Fairly Easily Make Ends Meet	0.0959835	0.0175466	0.000
Make Ends Meet with Difficulty	-0.0104675	0.0170654	0.540
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	0.02672	0.0161055	0.097
Income Bracket 3	0.0740418	0.015167	0.000
Income Bracket 4	0.0060735	0.0154536	0.694
Income Bracket 5	0.0453018	0.0175087	0.010
Cut 1	-0.138207	0.1343801	
Cut 2	1.102333	0.1342897	
Cut 3	1.676667	0.1343598	

	Cut 4	4.450811	0.1347893
Log Likelihood:	-61745.835		
Number of Observations:	80,595		
Pseudo R²:	0.1493		

Note: Reference groups are abbreviated as RG.

Those who think that their future job status will be better are more satisfied than those who think it will be worse. If people got a job in the recent year, their job satisfaction is worse than those who did not get a job in the recent year, which is an opposite finding to financial satisfaction. Job satisfaction of people who opened a workplace in the recent year is higher than those who did not open a workplace. People who faced income increases in the recent year are more satisfied than others. People who did not face any income decreases in the recent year are also more satisfied than others. People who did not get any promotion in their job in the recent year are less satisfied than people who got a promotion, unlike financial satisfaction. This may be evaluated by arguing that the positive effect of promotions on working conditions are higher than the positive effect of promotions on financial conditions.

The person who cares about other people's job is less satisfied than the person who does not care. The person who cares about other people's income levels is less satisfied than the person who does not care. In addition to this, those who care other people's opinion about their job are less satisfied than those who do not care, but those who care other people's opinion about their income levels are more satisfied than those who do not care. The job satisfaction of individuals who never feel any social pressure on their income levels are better than individuals who always feel the pressure.

The membership of a labor union has a positive effect on job satisfaction. The job satisfaction of those who can fairly easily make ends meet by the monthly household income is higher than the other categories. Income Bracket 3 has the highest job satisfaction, and all income brackets have a positive effect on job satisfaction when compared to Income Bracket 1.

Marginal effects of job satisfaction are included in Appendix 4. Being a female is about 0.1% less likely to be in the first category, about 1.4% less likely to be in the second category, and about 1.7% less likely to be in the third category. However,

females are about 2% more likely to be in the fourth, and about 1.2% more likely to be in the fifth category.

People who are literate without a diploma degree are about 0.05% less likely to be in the very dissatisfied category, about 0.7% less likely to be in the dissatisfied category, and about 0.8% less likely to be in the average category. On the contrary, they are about 1% more likely to be in the satisfied category, and about 0.6% more likely to be in the very satisfied category. People who have a vocational secondary school diploma degree are about 0.2% less likely to be in the very dissatisfied category, about 4.1% less likely to be in the dissatisfied category, and about 6.2% less likely to be in the average category. They are also about 2% more likely to be in the satisfied category, and about 8.4% more likely to be in the very satisfied category. Those who have a higher education degree are about 0.01% less likely to be in the very dissatisfied category, about 0.1% less likely to be in the dissatisfied category, and about 0.1% less likely to be in the average category. However, they are about 0.2% more likely to be in the satisfied category, and about 0.1% more likely to be in the very satisfied category.

People who are included in Income Bracket 2 are about 0.02% less likely to be in the very dissatisfied category, about 0.3% less likely to be in the dissatisfied category, and the average category. On the other side, they are about 0.4% more likely to be in the satisfied category and about 0.2% in the very satisfied category. People who are included in Income Bracket 3 are about 0.05% less likely to be in the very dissatisfied category, about 0.8% less likely to be in the dissatisfied category, and about 1% less likely to be in the average category. Also, they are about 1.1% more likely to be in the satisfied category and about 0.6% in the very satisfied category. Respondents who are included in Income Bracket 4 are about 0.005% less likely to be in the very dissatisfied category, about 0.1% less likely to be in the dissatisfied category, and about 0.1% less likely to be in the average category. On the other hand, they are about 0.1% more likely to be in the satisfied category and about 0.05% in the very satisfied category. Individuals who are included in Income Bracket 5 are about 0.03% less likely to be in the very dissatisfied category, about 0.5% less likely to be in the dissatisfied category, and about 0.6% less likely to be in the average category.

Conversely, they are about 0.7% more likely to be in the satisfied category and about 0.4% in the very satisfied category.

As mentioned in the previous domains, it is observed that the mean values in Table 9 are similar to the percent values in Table 10. This resemblance implies that the estimation has a good prediction on average.

Table 9: Predicted Probabilities for Each Outcome of Job Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	80,595	3.03e+15	0.009999	0.0270089	4.28e-11	0.7041765
p2oprobit	80,595	3.03e+15	0.0832369	0.0877293	7.60e-08	0.4649201
p3oprobit	80,595	3.03e+15	0.1060413	0.0610301	1.39e-06	0.2260154
p4oprobit	80,595	3.03e+15	0.7314239	0.1445131	0.0093532	0.8345802
p5oprobit	80,595	3.03e+15	0.0692988	0.107525	1.48e-07	0.9713864

Table 10: Statistics for Job Satisfaction

Job Satisfaction	Frequency	Percent	Cumulative
Very Dissatisfied	0,821.63	1.02	1.02
Dissatisfied	6,845.22	8.49	9.51
Average	8,365.26	10.38	19.89
Satisfied	59,120.92	73.36	93.25
Very Satisfied	5,441.97	6.75	100
Total	80,595	100.00	

3.1.4. Health Satisfaction

Health Satisfaction is measured with the question: "Are you satisfied with your health?" in the survey. Health satisfaction is estimated only for those who have a job². Health satisfaction is affected by both variables at individual level and household level. Health Satisfaction is directly affected by the water services, green services, and pollution prevention services provided by the municipality. Some of the housing

² When the unemployed are included in the estimation, missing values of job pressure variable is omitted in the estimation result. Therefore, the estimation is made only for those who have a job. Since the missing values of green services and pollution prevention services are the same, these missing values are dropped from the estimation in order to reinforce the estimation.

variables also affect health such as leaky roofs, sunless house, the heating problem in the dwelling, toilet presence. The description of the other variables used in the analysis is presented in Appendix 1, and their estimation results are given in Table 11.

Table 11 presents the estimated coefficients, standard errors, and p-values for health satisfaction. There is no change between the years. Health Satisfaction decreases with age as expected. Females are less satisfied than males in their health. Interestingly, the health satisfaction of divorced people is higher than other marital statuses. Widowed and never married people are less satisfied than married people. Illiterate category, taken as the reference group, is the least satisfied category among all other groups because other categories have a positive coefficient. The individuals who finished a master or doctorate program have the highest satisfaction about their health.

Health dummy³ has a positive effect on health satisfaction as expected. Satisfaction with household income and health services variables are categorical variables, and their coefficients have an obvious order. Five categories of these two variables are ordered with a systematic increase from Very Dissatisfied to Dissatisfied, Average, Satisfied, and Very Satisfied. As satisfaction from household income and health services increase, health satisfaction also increases orderly. Green services provided by the municipality have positive impacts on health satisfaction compared to the very dissatisfied group; however, dissatisfied with green services variable has a negative impact on health satisfaction. Satisfaction from the services provided by the municipality against pollution generally positively affects health satisfaction.

³ One of the independent variables in the health satisfaction is created by question: “What makes you most happy in your life?” in the survey. The options for respondents are success, job, health, love, and money. Four dummy variables are separately created for money, job, health, and love answers. Health answer was literally used here.

Table 11: The Determinants of Health Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	-0.0177367	0.0268111	0.508
Dummy for 2015	-0.0065343	0.0252875	0.796
Dummy for 2016	-0.0014281	0.0185122	0.939
Dummy for 2017	-0.0086731	49.88478	1.000
RG: 18<age<25			
24<age<35	-0.1703662	0.0183011	0.000
34<age<45	-0.4592457	0.0206754	0.000
44<age<55	-0.5203214	0.0225724	0.000
54<age<65	-0.6765823	0.0266229	0.000
64<age	-0.9468349	0.0415346	0.000
RG: Male			
Female	-0.2260428	0.0113037	0.000
Never Married	-0.0933016	0.014743	0.000
RG: Married			
Widowed	-0.0709692	0.0239637	0.003
Divorced	0.1918951	0.0490947	0.000
RG: Illiterate			
Literate But Not a Graduate	0.0333727	0.0467971	0.476
Primary School	0.0917462	0.0359115	0.011
Primary Education	0.1639648	0.0422867	0.000
Secondary School	0.0859601	0.0385724	0.026
Vocational Secondary School	-0.082205	0.0793553	0.300
High School	0.2185754	0.0386734	0.000
Vocational High School	0.0913047	0.0395098	0.021
2 or 3 Years Higher Education	0.2445982	0.0413421	0.000
Faculty	0.2086359	0.040052	0.000
Master/Doctorate	0.3454469	0.048499	0.000
Health	0.0304735	0.0100504	0.002
Very Satisfied with Household Income	1.090612	0.0446995	0.000
Satisfied with Household Income	0.4086484	0.0275113	0.000
Average	0.2956649	0.0277384	0.000
Dissatisfied with Household Income	0.2034136	0.027056	0.000
RG: Very Dissatisfied with Household Income			
Very Satisfied with General Health Service	1.021053	0.0376223	0.000
Satisfied with General Health Service	0.4697664	0.0325198	0.000

Average	0.2428185	0.0341064	0.000
Dissatisfied with General Health Service	0.237066	0.034019	0.000
RG: Very Dissatisfied with General Health Service			
No Idea	0.4969571	0.0654673	0.000
Very Satisfied with Water Services	0.07321	0.0377984	0.053
Satisfied with Water Services	0.0115978	0.0270497	0.668
Average	-0.0039828	0.030568	0.896
Dissatisfied with Water Services	-0.0452545	0.029055	0.119
RG: Very Dissatisfied with Water Services			
No Idea	-0.0443693	0.0810481	0.584
No Service by Municipality	0.250352	0.0527555	0.000
Very Satisfied with Green Services	0.2820956	0.0397293	0.000
Satisfied with Green Services	-0.0019678	0.0244948	0.936
Average	0.0863952	0.0274341	0.002
Dissatisfied with Green Services	-0.0473956	0.0253311	0.061
RG: Very Dissatisfied with Green Services			
No Idea	-0.2037088	0.0407003	0.000
No Service by Municipality	0.0291466	0.0369623	0.430
Very Satisfied with Pollution Prevention	0.2062729	0.0469773	0.000
Satisfied with Pollution Prevention	0.0934212	0.0260934	0.000
Average	-0.0976001	0.0291323	0.001
Dissatisfied with Pollution Prevention	0.1109365	0.0270963	0.000
RG: Very Dissatisfied with Pollution Prevention			
No Idea	0.0799635	0.0275153	0.004
No Service by Municipality	0.0995258	0.0294896	0.001
RG: Not Registered to Social Insurance			
Social Insurance Institution	0.1542875	0.0174454	0.000
SS for Artisans and The Self-Employed	0.2940856	0.0209847	0.000
Government Retirement Fund	0.1104744	0.023662	0.000
Bank Fund	0.3646678	0.0798135	0.000
RG: Experienced Health Problem			
Did Not Experience Health Problem	0.9028957	0.0163064	0.000
Never Job Pressure	0.4243662	0.091896	0.000
Sometimes Job Pressure	0.3897838	0.0970611	0.000
Often Job Pressure	0.196051	0.103249	0.058
RG: Always Job Pressure			
RG: Interested in Health			

Moderately Interested in Health	-0.0301552	0.0114064	0.008
Not Interested in Health	-0.1453316	0.0148944	0.000
No Idea	-0.3691763	0.082651	0.000
RG: Toilet in Dwelling			
Toilet Out of Dwelling	0.1908179	0.0274037	0.000
Toilet Absent	0.3643504	0.212974	0.087
RG: Leaky Roofs			
No Leaky Roofs	0.0250065	0.0116386	0.032
RG: Daylight Problem			
No Daylight Problem	0.0375936	0.0125849	0.003
RG: Heating Problem			
No Heating Problem	0.1198698	0.0122325	0.000
Number of Person Providing Household Income	0.0430885	0.0068699	0.000
Very Easily Make Ends Meet	0.2755298	0.038971	0.000
Easily Make Ends Meet	0.1970779	0.0216661	0.000
Fairly Easily Make Ends Meet	0.1227393	0.0185625	0.000
Make Ends Meet with Difficulty	0.0736215	0.0181134	0.000
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	-0.0103345	0.0176573	0.558
Income Bracket 3	-0.005602	0.0170053	0.742
Income Bracket 4	-0.0096917	0.0181859	0.594
Income Bracket 5	-0.0126917	0.0220891	0.566
Cut 1	-0.58621	0.1137874	
Cut 2	0.5928509	0.113104	
Cut 3	1.320255	0.1132003	
Cut 4	3.759809	0.1137307	

Log Likelihood: -57110.993

Number of Observations: 68,665

Pseudo R²: 0.0936

Note: Reference groups are abbreviated as RG.

Those who are registered to a social security system are more satisfied than those who are not registered. People who are registered to bank fund⁴ are the most satisfied category among social insurance institutions. People who did not face a health problem in the recent year are more satisfied than people who faced a health problem in the recent year. The job satisfaction of individuals who never feel any social pressure on their job are better than individuals who feel at least once.

Respondents who are interested in health are more satisfied than respondents who are not interested in health. People who do not have problems such as leaky roofs, moist walls, decayed window sash, inadequate daylight, and heating in their houses are more satisfied than people who have any of these problems. If the number of people providing income in households increases by one person, health satisfaction increases. Income categories are not statistically significant in estimation result for health satisfaction.

Marginal effects of health satisfaction are included in Appendix 5. Being a female is about 0.2% more likely to be in the first category, about 2.2% more likely to be in the second category, and about 3.6% more likely to be in the third category. However, females are about 3.1% less likely to be in the fourth, and about 2.8% less likely to be in the fifth category. Marginal effects of literate and vocational secondary school categories are not statistically significant. Those who have a higher education degree are about 0.1% less likely to be in the very dissatisfied category, about 2.3% less likely to be in the dissatisfied category, and about 4.8% less likely to be in the average category. However, they are about 1.4% more likely to be in the satisfied category, and about 5.9% more likely to be in the very satisfied category. Marginal effects of income categories are not statistically significant.

As mentioned in the previous domains, it is observed that the mean values in Table 12 are similar to the percent values in Table 13. This similarity implies that the estimation has the right prediction on average. The satisfied category has the vast majority of health satisfaction with 71.71%, and this category has also mean value about 0.72 unit.

⁴ Bank Fund is the fund which is established for employees in some banks, insurance, reinsurance companies, chambers of commerce, chambers of industry and so forth.

Table 12: Predicted Probabilities for Each Outcome of Health Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	68,665	2.75e+15	0.0059456	0.0155077	3.19e-08	0.3695749
p2oprobit	68,665	2.75e+15	0.059409	0.0628429	0.0000117	0.4444751
p3oprobit	68,665	2.75e+15	0.1259418	0.0637901	0.0002195	0.2839194
p4oprobit	68,665	2.75e+15	0.715229	0.0993655	0.0577733	0.7774507
p5oprobit	68,665	2.75e+15	0.0934746	0.0826599	0.00003	0.8558811

Table 13: Statistics for Health Satisfaction

Health Satisfaction	Frequency	Percent	Cumulative
Very Dissatisfied	0,419.91	0.61	0.61
Dissatisfied	4,110.92	5.99	6.6
Average	8,537.47	12.43	19.03
Satisfied	49,241.76	71.71	90.75
Very Satisfied	6,354.94	9.25	100
Total	68,665	100.00	

3.1.5. Safety Satisfaction

Safety Satisfaction is measured with the question: “How secure do you feel when you are walking alone in your neighborhood?” in the survey. The categories of safety satisfaction have a different form concerning other domains’ categories. The categories are ordered in the form of Very Insecure, Insecure, Average, Secure, and Very Secure. Safety satisfaction is affected by both variables at individual level and household level. These variables are available with their descriptions in Appendix 1, and their estimation results are given in Table 14.

Table 14 presents the estimated coefficients, standard errors, and p-values for safety satisfaction. When compared to 2013, Safety Satisfaction did not change significantly in 2014, and 2017 due to their p-values is higher than 0.10. In contrast, there is a significant change in 2015, and 2016 compared to 2013. The satisfaction level of safety is decreasing in 2015, and 2016 when compared to the base year 2013. Safety satisfaction increases as the individual get older. Females feel less secure than males while they are walking alone in their neighborhood. The divorced category is

the least secure category among all marital status categories. The illiterate category is the most secure category because other categories have negative coefficients. Moreover, high school categories are the least secure categories among all categories.

Table 14: The Determinants of Safety Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	0.0131341	0.0125197	0.294
Dummy for 2015	-0.0867026	0.0119983	0.000
Dummy for 2016	-0.0670861	0.0079346	0.000
Dummy for 2017	-0.1096253	25.20799	0.997
RG: 18<age<25			
24<age<35	0.0641713	0.0088602	0.000
34<age<45	0.1937346	0.0100786	0.000
44<age<55	0.236089	0.0108565	0.000
54<age<65	0.2966879	0.0116669	0.000
64<age	0.3266212	0.0128753	0.000
RG: Male			
Female	-0.6354047	0.0052649	0.000
Never Married	0.2283359	0.0077653	0.000
RG: Married			
Widowed	0.1157196	0.0137858	0.000
Divorced	-0.0454914	0.0109493	0.000
RG: Illiterate			
Literate But Not a Graduate	-0.1212662	0.0121733	0.000
Primary School	-0.1234863	0.0090655	0.000
Primary Education	-0.121168	0.0143815	0.000
Secondary School	-0.153852	0.0116949	0.000
Vocational Secondary School	-0.1525176	0.0418061	0.000
High School	-0.1607045	0.0117043	0.000
Vocational High School	-0.1692683	0.012568	0.000
2 or 3 Years Higher Education	-0.0819035	0.014568	0.000
Faculty	-0.1540657	0.0131459	0.000
Master/Doctorate	0.0227238	0.0233977	0.331
Very Satisfied with Neighborhood	1.265368	0.0221483	0.000
Satisfied with Neighborhood	0.8273525	0.020138	0.000
Average	0.5206876	0.021569	0.000

Dissatisfied with Neighborhood RG: Very Dissatisfied with Neighborhood	0.2176968	0.0213047	0.000
Very Satisfied with Public Order Services	0.5617236	0.0228935	0.000
Satisfied with Public Order Services	0.2918009	0.0202695	0.000
Average	0.1849406	0.0210198	0.000
Dissatisfied with Public Order Services RG: Very Dissatisfied with Public Order Services	0.0595845	0.0209967	0.005
No Idea	0.2152959	0.022161	0.000
RG: Police Intervene in Time			
No Police Intervene in Time	-0.2164188	0.0072504	0.000
No Idea	-0.1071841	0.0097934	0.000
RG: Satisfied with Behavior of the Police			
Do Not Satisfied with Behavior of the Police	-0.0503958	0.0075262	0.000
No Idea	-0.0651241	0.0102185	0.000
Experienced Sexual Assault RG: Did Not Experience Sexual Assault	-0.1519582	0.0703193	0.031
Experienced Fraud RG: Did Not Experience Fraud	-0.2894138	0.024983	0.000
Experienced Other Sufferings RG: Did Not Experience Other Sufferings	-0.185029	0.0446903	0.000
Better Social Rights	0.136408	0.0072587	0.000
Same Social Rights	0.0432082	0.007911	0.000
RG: Worse Social Rights			
No Idea	0.0321028	0.0088784	0.000
RG: Important Entrance and Exit Time to Home			
Moderately Important Entrance and Exit Time to Home	0.0423808	0.0091371	0.000
Unimportant Entrance and Exit Time to Home	0.0715133	0.0050156	0.000
Never Gender Pressure	0.5434066	0.0284615	0.000
Sometimes Gender Pressure	0.378825	0.0298571	0.000
Often Gender Pressure RG: Always Gender Pressure	0.4428093	0.0318626	0.000
Never Political View Pressure	0.4473906	0.0342661	0.000
Sometimes Political View Pressure	0.2806351	0.0357809	0.000
Often Political View Pressure RG: Always Political View Pressure	0.283952	0.0385838	0.000
Household Size	0.0116916	0.0012798	0.000
Very Easily Make Ends Meet	0.4641069	0.0202711	0.000
Easily Make Ends Meet	0.2651597	0.0097269	0.000

Fairly Easily Make Ends Meet	0.1747954	0.0081854	0.000
Make Ends Meet with Difficulty	0.0693615	0.0080101	0.000
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	-0.0754377	0.0073488	0.000
Income Bracket 3	-0.0991969	0.0071048	0.000
Income Bracket 4	-0.0684693	0.0074466	0.000
Income Bracket 5	-0.1433133	0.0088024	0.000
Experienced Robbery	-0.3225603	0.0114654	0.000
RG: Did Not Experience Robbery			
Cut 1	0.100139	0.0510582	
Cut 2	1.154106	0.0511602	
Cut 3	1.624475	0.0511815	
Cut 4	3.453418	0.0513285	
Log Likelihood:	-281668.61		
Number of Observations:	232,441		
Pseudo R²:	0.0803		

Note: Reference groups are abbreviated as RG.

If people feel that the police or gendarmes intervene in a timely manner, they feel more secure than people who do not think the same. If people are dissatisfied with the behavior of the police or the gendarmerie, they also feel less secure. People who experienced sexual assault feel less secure than people who did not experience that. People who experienced fraud or other sufferings feel less secure than people who did not.

Those who think that social rights will be better in the next five years feel more secure than those who think it will be worse. Those who do not care about other people's opinion about their entrance and exit time to home feel more secure than those who care. Individuals who never feel any social pressure on their gender or political view feel more secure than individuals who always feel. When the number of people in the household increases by one person, people feel more secure. People who can make ends meet very easily feel more secure than people who can make ends with great difficulty. Income Bracket 1, taken as the reference group, is the most secure category among all other groups. Income Bracket 5 has the lowest safety satisfaction when compared to Income Bracket 1.

Marginal effects of safety satisfaction are included in Appendix 6. Being a female increases the probability of that individual's safety satisfaction to be in the first category about 5.4%, the probability of being in the second category equal to about 13.9% and the probability of being in the third category equal to about 4.9%. However, it decreases the probability of being in the fourth category about 16.5% and the probability of being in the fifth about 7.6%.

People who are literate without a diploma degree are about 1.1% more likely to be in the very insecure category, about 2.8% more likely to be in the insecure category, and about 0.9% more likely to be in the average category. On the contrary, they are about 3.5% less likely to be in the secure category, and about 1.3% less likely to be in the very secure category. People who have a vocational secondary school diploma degree are about 1.4% more likely to be in the very insecure category, about 3.5% more likely to be in the insecure category, and about 1% more likely to be in the average category. They are also about 4.4% less likely to be in the secure category, and about 1.5% less likely to be in the very secure category. Those who have a higher education degree are about 0.2% less likely to be in the very insecure category, about 0.5% less likely to be in the insecure category, and about 0.2% less likely to be in the average category. However, they are about 0.6% more likely to be in the secure category, and about 0.3% more likely to be in the very secure category.

Considering people who are included in Income Bracket 2, it decreases the probability of being safety satisfaction equals to first, second, and third categories about 0.7%, 1.7%, and 0.6%, respectively. It also decreases the probability of being safety satisfaction equals to forth, and fifth categories about 2.1%, and 0.8%. Considering people who are included in Income Bracket 3, it decreases the probability of being safety satisfaction equals to first, second, and third categories about 0.9%, 2.3%, and 0.7%, respectively. It also decreases the probability of being safety satisfaction equals to forth, and fifth categories about 2.8%, and 1.1%. Considering respondents who are included in Income Bracket 4, it decreases the probability of being safety satisfaction equals to first, second, and third categories about 0.6%, 1.6%, and 0.5%, respectively. On the other hand, it decreases the probability of being safety satisfaction equals to forth, and fifth categories about 1.9%, and 0.8%. Considering individuals who are included in Income Bracket 5, it decreases the probability of being

safety satisfaction equals to first, second, and third categories about 1.3%, 3.3%, and 1%, respectively. It also decreases the probability of being safety satisfaction equals to forth, and fifth categories about 4.1%, and 1.5%.

Table 15 presents the mean values for the predicted probabilities of outcomes. These values are similar to the percent values in Table 16. This similarity implies that the estimation has a successful prediction on average.

Table 15: Predicted Probabilities for Each Outcome of Safety Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	232,441	6.98e+15	0.0595284	0.072	0.0001025	0.8635395
p2oprobit	232,441	6.98e+15	0.2009813	0.098	0.0038179	0.4017949
p3oprobit	232,441	6.98e+15	0.1494361	0.034	0.0103969	0.1859348
p4oprobit	232,441	6.98e+15	0.5099608	0.128	0.0043832	0.6395308
p5oprobit	232,441	6.98e+15	0.0800934	0.069	4.30e-06	0.6404044

Table 16: Statistics for Safety Satisfaction

<i>Safety Satisfaction</i>	Frequency	Percent	Cumulative
Very Insecure	13,942.08	6.00	6.00
Insecure	46,780.22	20.13	26.12
Average	34,312.99	14.76	40.89
Secure	118,980.23	51.19	92.07
Very Secure	18,425.47	7.93	100.00
Total	232,441	100.00	

3.1.6. Marriage Satisfaction

Marriage Satisfaction is measured with the question: "Are you satisfied with your marriage?" in the survey. Marriage satisfaction is affected by both variables at individual level and household level. These variables are available with their descriptions in Appendix 1, and their estimation results are given in Table 17.

Table 16 presents estimated coefficients, standard errors, and p-values for marriage satisfaction. When compared to 2013, marriage satisfaction did not change significantly in 2016 and 2017. In contrast, there are significant changes in 2014 and 2015 at the 1% level compared to 2013. The satisfaction level is increasing for both

2014, and 2015 when compared to the base year 2013. The highest coefficient for marriage satisfaction is estimated for the age group that includes people between 25 and 35 years, compared to the youngest age group. After age 35, marriage satisfaction decreases. Females are less satisfied than males in their marriages. Vocational secondary school graduates are the least satisfied category among all other education groups. Although housing satisfaction and job satisfaction of the vocational high school graduates are highest among all education groups, their financial and marriage satisfaction are lowest.

Spouse variable in Table 17 is created by the question: “Who makes you most happy in your life?” in the survey. This variable is composed of the spouse response to this question. Those who say that their spouses make themselves happy are more satisfied than those who do not say. Love dummy⁵ has a positive effect on marriage satisfaction. People who feel very satisfied with their household income have higher marriage satisfaction. In the same way, people who feel very satisfied with their relatives have higher marriage satisfaction.

Table 17: The Determinants of Marriage Satisfaction

	Coefficients	Standard Errors	P-Values
RG: Dummy for 2013			
Dummy for 2014	0.0898585	0.0164444	0.000
Dummy for 2015	0.0870351	0.0158141	0.000
Dummy for 2016	0.0067979	0.0103257	0.510
Dummy for 2017	-0.0230943	34.90213	0.999
RG: 18<age<25			
24<age<35	0.0483702	0.0175463	0.006
34<age<45	-0.1173453	0.0184479	0.000
44<age<55	-0.1628892	0.0190652	0.000
54<age<65	-0.2257635	0.0199523	0.000
64<age	-0.3042246	0.0210403	0.000
RG: Male			
Female	-0.2005525	0.0069644	0.000

⁵ One of the independent variables in the marriage satisfaction is created by question: “What makes you most happy in your life?” in the survey. The options for respondents are success, job, health, love, and money. Four dummy variables are separately created for money, job, health, and love answers. Love answer was literally used here.

RG: Illiterate			
Literate But Not a Graduate	-0.0643638	0.0164553	0.000
Primary School	0.1134087	0.0119235	0.000
Primary Education	0.301678	0.0218289	0.000
Secondary School	0.1780061	0.0154409	0.000
Vocational Secondary School	-0.1452434	0.0582503	0.013
High School	0.2097153	0.0159469	0.000
Vocational High School	0.1818951	0.0174617	0.000
2 or 3 Years Higher Education	0.1763393	0.0210217	0.000
Faculty	0.2409878	0.0185119	0.000
Master/Doctorate	0.2550903	0.0311997	0.000
Spouse	0.6085253	0.0124174	0.000
Love	0.0906804	0.0086982	0.000
Very Satisfied with Household Income	0.4603803	0.0317073	0.000
Satisfied with Household Income	-0.0045761	0.0154326	0.767
Average	-0.0376764	0.0156196	0.016
Dissatisfied with Household Income	-0.068384	0.0149156	0.000
RG: Very Dissatisfied with Household Income			
Very Satisfied with Social Life	0.8500859	0.0318171	0.000
Satisfied with Social Life	0.1867148	0.0170606	0.000
Average	0.1882615	0.0174668	0.000
Dissatisfied with Social Life	0.0222905	0.0169268	0.188
RG: Very Dissatisfied with Social Life			
Very Satisfied from Relatives	0.7256345	0.0444684	0.000
Satisfied from Relatives	0.0851262	0.0414698	0.004
Average	-0.0503705	0.0426618	0.238
Dissatisfied from Relatives	-0.1203344	0.0437175	0.006
RG: Very Dissatisfied from Relatives			
Very Satisfied Friend Relationships	0.7352513	0.0726184	0.000
Satisfied Friend Relationships	0.2330702	0.0707898	0.001
Average	0.1197271	0.071678	0.095
Dissatisfied Friend Relationships	-0.0517454	0.0735933	0.485
RG: Very Dissatisfied Friend Relationships			
Experienced Maltreating	-1.396795	0.0605846	0.000
RG: Did Not Experience Maltreating			
RG: Got Married into Reference Year			
Did Not Get Married into Reference Year	-0.0323229	0.0231136	0.162

RG: Newborn Baby No Newborn Baby	-0.1156622	0.0134091	0.000
RG: Others Family Life Important Others Family Life Moderately Important	-0.0201551	0.0123096	0.102
Others Family Life Unimportant	-0.0681952	0.0077303	0.000
RG: Your Family Life Important Your Family Life Moderately Important	0.0386496	0.0130181	0.003
Your Family Life Unimportant	0.005836	0.007564	0.440
Never Gender Pressure	0.4476538	0.0468003	0.000
Sometimes Gender Pressure	0.0522237	0.0486005	0.283
Often Gender Pressure	0.2874239	0.0514446	0.000
RG: Always Gender Pressure Household Size	0.0044389	0.0018069	0.014
RG: Owner Tenant	-0.0372553	0.0077786	0.000
Lodging	0.1963418	0.0272666	0.000
Other	-0.0087404	0.0109351	0.424
RG: Income Bracket 1 Income Bracket 2	0.0212856	0.0098929	0.031
Income Bracket 3	0.0610497	0.0096479	0.000
Income Bracket 4	0.1060399	0.0102121	0.000
Income Bracket 5	0.1666351	0.0123097	0.000
Cut 1	-0.5438796	0.1080908	
Cut 2	-0.0540478	0.1080037	
Cut 3	0.5356729	0.1080652	
Cut 4	3.285307	0.1082796	

Log Likelihood: -114194.89

Number of Observations: 176,342

Pseudo R²: 0.0973

Note: Reference groups are abbreviated as RG.

People who did not experience maltreating feel more satisfied than people who experienced it. If a person had a child in the recent year, marriage satisfaction is higher than a person who did not have a child in the recent year. The person who does not care about other people's family life is less satisfied than the person who cares about it. Those who moderately care about other people's opinion about their family life are more satisfied than those who care about it. Individuals who never feel any social

pressure on their gender are more satisfied than individuals who always feel. When the number of people in the household increases by one person, marriage satisfaction increases. The individuals who live in lodging is more satisfied than the individual who live in their own house. Marriage satisfaction increases in higher income brackets.

Marginal effects of marriage satisfaction are presented in Appendix 7. Being a female increases the probability of that individual's marriage satisfaction to be in the first category about 0.2%, the probability of being equal to the second category about 0.4% and the probability of being equal to the third category about 1.4%. However, it decreases the probability of being in the fourth category about 2.5% and the probability of being in the fifth about 4.5%.

People who are literate without a diploma degree are about 0.06% more likely to be in the very dissatisfied category, about 0.2% more likely to be in the dissatisfied category, about 0.5% more likely to be in the average category, and about 0.7% more likely to be in the satisfied category. On the contrary, they are about 1.4% less likely to be in the very satisfied category. People who have a vocational secondary school diploma degree are about 0.2% more likely to be in the very dissatisfied category, about 0.4% more likely to be in the dissatisfied category, about 1.1% more likely to be in the average category, and about 1.3% more likely to be in the satisfied category. They are also about 3% less likely to be in the very satisfied category. Those who have a higher education degree are about 0.2% less likely to be in the very dissatisfied category, about 0.4% less likely to be in the dissatisfied category, and about 1.5% less likely to be in the average category, and about 4.3% less likely to be in the satisfied category. However, they are about 6.4% more likely to be in the very satisfied category.

Considering people who are included in Income Bracket 2, it decreases the probability of being marriage satisfaction equals to first, second, third, fourth categories about 0.02%, 0.05%, 0.1%, and 0.3%, respectively. It also increases the probability of being marriage satisfaction equals to the fifth category about 0.5%. Considering people who are included in Income Bracket 3, it decreases the probability of being marriage satisfaction equals to first, second, third, fourth categories about 0.05%, 0.1%, 0.4%, and 0.8%, respectively. It also increases the probability of being marriage satisfaction equals to the fifth category about 1.4%. Considering respondents

who are included in Income Bracket 4, it decreases the probability of being safety satisfaction equals to first, second, third, fourth categories about 0.05%, 0.1%, 0.4%, and 0.8%, respectively. It also increases the probability of being marriage satisfaction equals to the fifth category about 1.4%. Considering individuals who are included in Income Bracket 5, it decreases the probability of being marriage satisfaction equals to first, second, third, fourth categories about 0.1%, 0.3%, 1.1%, and 2.4%, respectively. Conversely, it increases the probability of being marriage satisfaction equals to the fifth category about 3.9%.

Table 18 presents the mean values for the predicted probabilities of marriage satisfaction categories. These values are similar to the percent values in Table 19. This similarity implies that the estimation has a good prediction on average.

Table 18: Predicted Probabilities for Each Outcome of Marriage Satisfaction

Variable	Observation	Weight	Mean	Standard Deviation	Min	Max
p1oprobit	176,342	4.96e+15	0.0057115	0.0091347	2.25e-10	0.5346553
p2oprobit	176,342	4.96e+15	0.0133518	0.012023	4.35e-09	0.1934781
p3oprobit	176,342	4.96e+15	0.0448346	0.0285057	1.21e-07	0.2318995
p4oprobit	176,342	4.96e+15	0.7751668	0.1109685	0.0080519	0.8308119
p5oprobit	176,342	4.96e+15	0.1609353	0.1357959	0.000045	0.9919479

Table 19: Statistics for Marriage Satisfaction

<i>Marriage Satisfaction</i>	Frequency	Percent	Cumulative
Very Dissatisfied	1,001.20	0.57	0.57
Dissatisfied	2,390.02	1.36	1.92
Average	7,877.11	4.47	6.39
Satisfied	136,754.31	77.55	83.94
Very Satisfied	28,319.36	16.06	100
Total	176,342	100.00	

3.2. LIFE SATISFACTION

In this section, life satisfaction is explained through six domains, as mentioned in the previous section. These six domains are accepted as independent variables in the main model. Life satisfaction, as main equation, is simultaneously estimated with these domains. Life satisfaction can be considered as a sum of the six domain satisfactions (Praag et al., 2003: 45).

3.2.1. Mixed-Process Model for Life Satisfaction

IV-OPM has applied to life satisfaction by using Roodman's Stata command CMP. Six domains are estimated by employing OPM in the previous section, and results are shown in the tables. Life satisfaction is estimated from six domains by using IV-OPM in this section. It is called mixed-process model. In the previous section, the domains are estimated for five years (2013-2017). Life satisfaction is estimated for four years (2014-2017)⁶.

In the domain satisfaction estimations, domain satisfactions are estimated with Ordered Probit Model. However, when life satisfaction is predicted, endogeneity problem arises. Rho and atanhrho values in Table 21 test for the endogeneity among domains. If the coefficient of rho is between -1 and 1, then there is endogeneity. In Table 21, all rho values are within the specified number range. Hence, it is the invisible relationships between domain satisfactions that bring about this endogeneity problem.

As a result of the estimation made with Conditional Mixed-Process, it is observed that marriage satisfaction increases as income increases. This finding may lead to the existence of a relationship in the estimation that does not seem to exist between financial satisfaction and marriage satisfaction. People with high financial satisfaction live in the same environment. If they marry each other, it can be lead to high marriage satisfaction due to the positive effect of income on marriage satisfaction. Simultaneous estimation of life satisfaction through six domain satisfactions is thought to address this endogeneity problem. The variable coefficients in the OPM were

⁶ The number of observations was too high for year 2013, and CMP command was not running properly in Stata. For his reason, 2013 was not used in the life satisfaction estimation.

changed in IV-OPM due to the simultaneous estimation that eliminates the relationship between error terms and endogeneity as in the Two Stages Least Squares Method.

Simultaneous estimation was made for married people who have a job. This simultaneous estimation indicates that financial satisfaction and marriage satisfaction play a key role to reach the best possible life for any one individual. Domain satisfactions were categorical variables. However, these variables are transformed into counting variables by making a simultaneous estimation.

Final results are shown in Table 20 for life satisfaction. Year dummies are not statistically significant. Life satisfaction is strongly influenced by financial satisfaction among all other types of satisfaction with 0.55 units. Marriage satisfaction takes second place with 0.52 units. These domains are followed by health satisfaction, job satisfaction, and housing satisfaction. Safety satisfaction has the lowest impact on life satisfaction.

The order of magnitude of domains is almost the same as in Praag et al.'s (2003) paper in order to estimate life satisfaction. Praag et al. (2003) estimated general satisfaction separately for workers in West and East Germany, and the study gives different outputs for these two groups of workers. The domain satisfactions that affect life satisfaction the most are financial satisfaction, health satisfaction, and job satisfaction. They have a different order for west workers and east workers, but these three domains are in the top three. However, environment and leisure satisfaction have the lowest positive effect on life satisfaction, just like in safety satisfaction in Praag et al.'s (2003) study.

Table 20: Simultaneous Estimation Results for Life Satisfaction

	Coefficients	Standard Errors	P-Values
<i>Life Satisfaction</i>			
RG: Dummy for 2014			
Dummy for 2015	0.0124167	0.0562713	0.825
Dummy for 2016	-0.0309439	0.0430635	0.472
Dummy for 2017	-0.0137348	1.074277	1.000
Housing Satisfaction	0.1040529	0.0241557	0.000
Financial Satisfaction	0.5501031	0.0236358	0.000
Job Satisfaction	0.3462009	0.0348987	0.000
Health Satisfaction	0.3701254	0.0348128	0.000
Safety Satisfaction	0.0890015	0.0224556	0.000
Marriage Satisfaction	0.5217598	0.0477351	0.000

3.2.2. Mixed-Process Model for Domains

It is important to compare the OPM prediction results in the previous section with the IV-OPM prediction results in this section to show how the simultaneous prediction leads to a change. First, changes in domain satisfactions will be compared. Year dummies are statistically insignificant for all domain satisfactions in simultaneous estimation.

When the results of the IV-OPM estimation for housing satisfaction are evaluated, the coefficient of the female variable is slightly higher than the coefficient in the OPM. When education levels are examined, all education levels become statistically insignificant except primary and secondary schools. While the coefficient of the primary school variable is negative in the OPM, it is positive in the estimation with the IV-OPM. Hence, people who have a primary school diploma are more satisfied than illiterate people. Satisfaction with neighbors is higher in IV-OPM estimation than OPM estimation. Also, “dissatisfied with neighbors” variable is now statistically significant. Tenant and lodging variables are statistically significant when property rights are considered. Presence of toilet dummies and “No noisy street”

dummy are not statistically significant anymore. All income brackets except “Income Bracket 2” became statistically insignificant.

According to financial satisfaction, the 55-64 age group became statistically significant in the IV-OPM. The financial satisfaction of people in the 55-64 age group is better than in the 18-24 age group. In the OPM, women's financial satisfaction is worse than men's. However, women's financial satisfaction became better than men's in IV-OPM. Employer variable became statistically insignificant. Those who say that money is the source of happiness are less happy than those who say that money is not the source of their happiness, according to previous model estimates. Those who have been employed in the recent year are more satisfied than those who have not been employed in the last year. The variables related to paying debts, and the variables related to getting promoted became statistically insignificant. The variables related to caring respondents' belongings and the variables related to caring respondents' income level also became statistically insignificant. Pressure on income dummies and household size variable are not statistically significant. Coefficient of lodging variable was negative in OPM, but it turned positive. Thus, the financial satisfaction of the lodging residents is more than people who have his/her own house.

Table 21: Simultaneous Estimation Results for Domain Satisfactions

	Coefficients	Standard Errors	P-Values
<i>Housing Satisfaction</i>			
RG: Dummy for 2014			
Dummy for 2015	0.0648742	0.0691041	0.348
Dummy for 2016	0.0524683	0.0531843	0.324
Dummy for 2017	0.0156234	1.339	1.000
RG: Male			
Female	-0.1039033	0.0307503	0.001
RG: Illiterate			
Literate But Not a Graduate	-0.059752	0.1105004	0.589
Primary School	0.1517882	0.0860681	0.078
Primary Education	0.1320932	0.1149448	0.250
Secondary School	0.2626	0.0928774	0.005
Vocational Secondary School	0.335331	0.2481713	0.177

High School	-0.052991	0.0939435	0.573
Vocational High School	0.021739	0.0958889	0.821
2 or 3 Higher Education	-0.0276844	0.1039785	0.790
Faculty	0.0094858	0.0973126	0.922
Master/Doctorate	-0.1563118	0.1210793	0.197
Very Satisfied Neighborhood	3.123	0.1128442	0.000
Satisfied Neighborhood	1.336	0.0954073	0.000
Average	0.6997217	0.100332	0.000
Dissatisfied Neighborhood	0.5532319	0.099399	0.000
RG: Very Dissatisfied Neighborhood			
Very Satisfied with Neighbors	0.8357664	0.1352513	0.000
Satisfied with Neighbors	0.5958591	0.1235376	0.000
Average	0.4853258	0.12697	0.000
Dissatisfied with Neighbors	0.3141317	0.1309296	0.016
RG: Very Dissatisfied with Neighbors			
Household Size	-0.0328024	0.007955	0.000
RG: Owner			
Tenant	-0.3777131	0.0300888	0.000
Lodging	-0.0192344	0.0948998	0.839
Other	-0.0419158	0.0434527	0.335
Rooms	0.1607454	0.0233633	0.000
Square Meter	0.0038931	0.0005054	0.000
Piped Water System with Dwelling	-0.5148802	0.1859139	0.006
Piped Water System Out of Dwelling	-0.6482782	0.2448286	0.008
RG: Piped Water System Absent			
RG: Toilet in Dwelling			
Toilet Out of Dwelling	-0.0218716	0.0692088	0.752
Toilet Absent	0.2524671	0.3283872	0.442
Bath in Dwelling	0.8967246	0.2000476	0.000
Bath Out of Dwelling	1.343	0.2381199	0.000
RG: Bath Absent			
RG: Leaky Roofs			
No Leaky Roofs	0.5323055	0.0314381	0.000
RG: Daylight Problem			
No Daylight Problem	0.1441893	0.0332444	0.000
RG: Flood Problem			
No Flood Problem	0.2873025	0.0468314	0.000
RG: Noisy Neighbors			
No Noisy Neighbors	0.0698361	0.0417869	0.095

RG: Noisy Streets			
No Noisy Streets	0.0299395	0.0337959	0.376
RG: Power Cut			
No Power Cut	0.0562835	0.0329066	0.087
RG: Water Cut			
No Water Cut	0.1022459	0.0374174	0.006
No Mains Water	0.1232	0.098401	0.211
RG: Heating Problem			
No Heating Problem	0.1854994	0.0329921	0.000
RG: Income Bracket 1			
Income Bracket 2	0.0826547	0.0453485	0.068
Income Bracket 3	0.0522734	0.0425555	0.219
Income Bracket 4	-0.0214273	0.0437188	0.624
Income Bracket 5	-0.0393296	0.0508413	0.439
Financial Satisfaction			
RG: Dummy for 2014			
Dummy for 2015	0.0421987	0.0573548	0.462
Dummy for 2016	0.0173044	0.0440436	0.694
Dummy for 2017	0.0319153	1.092639	1.000
RG: 18<age<25			
24<age<35	-0.2874073	0.0686711	0.000
34<age<45	-0.3081614	0.0703503	0.000
44<age<55	-0.283388	0.0723583	0.000
54<age<65	-0.2068094	0.0770253	0.007
64<age	-0.0916517	0.0975184	0.347
RG: Male			
Female	0.0921953	0.0280933	0.001
RG: Illiterate			
Literate But Not a Graduate	-0.3561627	0.0873144	0.000
Primary School	-0.2743819	0.0684153	0.000
Primary Education	-0.2324695	0.0940393	0.013
Secondary School	-0.3298989	0.0739865	0.000
Vocational Secondary School	-0.8347268	0.1719392	0.000
High School	-0.2976738	0.0753703	0.000
Vocational High School	-0.3350603	0.0772304	0.000
2 or 3 Years Higher Education	-0.3529662	0.0845875	0.000
Faculty	-0.3429776	0.0796058	0.000

Master/Doctorate	-0.4604405	0.0979304	0.000
Private	-0.122522	0.0340418	0.000
RG: Public			
Employee	0.0174406	0.0282508	0.537
Employer	0.0599713	0.0484427	0.216
RG: Self-Employed			
Unpaid Family Worker	0.1319326	0.0513674	0.010
Money	-0.2243684	0.0553106	0.000
Better Household Income in Future	0.4323855	0.0383724	0.000
Same Household Income in Future	0.2820443	0.0344657	0.000
RG: Worse Household Income in Future			
No Idea	0.2578985	0.0492994	0.000
Better Turkish Job Market in Future	0.1834682	0.0351597	0.000
Same Turkish Job Market in Future	-0.0026848	0.0317416	0.933
RG: Worse Turkish Job Market in Future			
No Idea	0.0165581	0.0513719	0.747
Better Turkish Economy in Future	0.0352999	0.0355786	0.321
Same Turkish Economy in Future	0.0170965	0.0336452	0.611
RG: Worse Turkish Economy in Future			
No Idea	0.0205325	0.0494238	0.678
RG: Got a Job			
No Got a Job	-0.1364145	0.0381747	0.000
Irrelevant	-0.0152965	0.0496813	0.758
RG: Lost His/Her Job			
No Lost His/Her Job	0.0176333	0.0508589	0.729
Irrelevant	0.0381557	0.0658082	0.562
RG: Income Decreased			
No Income Decreased	0.2342239	0.0281597	0.000
Irrelevant	0.148584	0.0962021	0.122
RG: Income Increased			
No Income Increased	-0.2279688	0.0237829	0.000
Irrelevant	-0.2686659	0.1006685	0.008
RG: Savings Decreased			
Savings Did Not Decrease	0.0501295	0.0252492	0.047
Irrelevant	-0.1039928	0.0368691	0.005
RG: Cut Down Vacation			
No Cut Down Vacation	0.2309107	0.0248082	0.000
Irrelevant	-0.0727445	0.0272164	0.008
RG: Buy a New Car			

Not Buy a New Car	-0.1483155	0.033135	0.000
RG: Buy a New House			
Not Buy a New House	-0.0901607	0.050265	0.073
RG: Sold His/Her Car			
Not Sold His/Her Car	-0.111377	0.0383356	0.004
Irrelevant	-0.0571399	0.060217	0.343
RG: Sold His/Her House			
Not Sold His/Her House	0.0208294	0.0754404	0.782
Irrelevant	0.0597806	0.0892836	0.503
RG: Got Into Debt			
Did Not Get Into Debt	0.1786899	0.0227769	0.000
RG: Paid His/Her Debt			
Did Not Pay His/Her Debt	-0.0211062	0.0221915	0.342
Irrelevant	-0.0472866	0.0450255	0.294
RG: Newborn Baby			
No Newborn Baby	-0.1381215	0.0387293	0.000
RG: Got Promotion			
Did Not Get Promotion	-0.0131983	0.0648017	0.839
RG: Others Belongings Important			
Others Belongings Moderately Important	-0.0159925	0.050306	0.751
Others Belongings Unimportant	-0.0709104	0.0349884	0.043
RG: Others Income Important			
Others Income Moderately Important	0.0804376	0.0493389	0.103
Others Income Unimportant	-0.006557	0.032697	0.841
RG: Your Belongings Important			
Your Belongings Moderately Important	-0.1262529	0.0557417	0.024
Your Belongings Unimportant	0.0338094	0.0373184	0.365
RG: Your Income Important			
Your Income Moderately Important	-0.0877892	0.0553413	0.113
Your Income Unimportant	-0.0494825	0.0360233	0.170
Irrelevant	0.059863	0.1698838	0.725
Never Pressure Income	1.448731	0.9849366	0.141
Sometimes Pressure Income	1.275245	0.9869745	0.196
Often Pressure Income	1.07173	0.9915425	0.280
RG: Always Pressure Income			
RG: Interested in Economy			
Moderately Interested in Economy	0.0304329	0.0252539	0.228
Not Interested in Economy	0.0849015	0.0246559	0.001
No Idea	0.3621479	0.0987109	0.000

Household Size	0.0029019	0.0063002	0.645
RG: Owner			
Tenant	-0.0915795	0.0234677	0.000
Lodging	0.1922226	0.0747977	0.010
Other	-0.0259151	0.0326019	0.427
Number of Person Providing Household	-0.0691926	0.0160491	0.000
Very Easily Make Ends Meet	1.420835	0.0825039	0.000
Easily Make Ends Meet	1.034363	0.0454763	0.000
Fairly Easily Make Ends Meet	0.8090559	0.0389919	0.000
Make Ends Meet with Difficulty	0.5257804	0.0375893	0.000
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	0.1114724	0.0343208	0.001
Income Bracket 3	0.2806907	0.0340288	0.000
Income Bracket 4	0.332837	0.0375982	0.000
Income Bracket 5	0.2349652	0.0466932	0.000
Job Satisfaction			
RG: Dummy for 2014			
Dummy for 2015	-0.0118598	0.0645791	0.854
Dummy for 2016	0.0330616	0.0496922	0.506
Dummy for 2017	-0.0104318	1.238784	1.000
RG: 18<age<25			
24<age<35	0.0941489	0.0789485	0.233
34<age<45	0.1510441	0.0802245	0.060
44<age<55	0.1649129	0.0826212	0.046
54<age<65	0.2581616	0.0873734	0.003
64<age	0.1117609	0.1104673	0.312
RG: Male			
Female	0.2307198	0.0313951	0.000
RG: Illiterate			
Literate But Not a Graduate	0.1014093	0.0989144	0.305
Primary School	0.2510315	0.0766183	0.001
Primary Education	0.4013944	0.1072687	0.000
Secondary School	0.3227048	0.0834536	0.000
Vocational Secondary School	0.6972154	0.2129796	0.001
High School	0.265705	0.0845784	0.002
Vocational High School	0.4262644	0.0868507	0.000
2 or 3 Years Higher Education	0.3350805	0.0953477	0.000

Faculty	0.2293947	0.0883717	0.009
Master/Doctorate	0.1743049	0.1100195	0.113
Private	-0.1198964	0.040445	0.003
RG: Public			
Employee	0.1775894	0.033751	0.000
Employer	0.2113443	0.0561891	0.000
RG: Self-Employed			
Unpaid Family Worker	-0.1565412	0.0591843	0.008
Job	0.0573346	0.0801203	0.474
Very Satisfied with Household Income	0.8237634	0.140272	0.000
Satisfied with Household Income	-0.0394305	0.0770852	0.609
Average	-0.0402499	0.0704928	0.568
Dissatisfied with Household Income	-0.1588587	0.0627751	0.011
RG: Very Dissatisfied with Household			
Very Satisfied with Leisure Time	0.5861458	0.1174286	0.000
Satisfied with Leisure Time	0.3747186	0.0653358	0.000
Average	0.3181214	0.066703	0.000
Dissatisfied with Leisure Time	0.1346614	0.0632297	0.033
RG: Very Dissatisfied with Leisure Time			
Very Satisfied with Commuting Time	0.2409942	0.0992125	0.015
Satisfied with Commuting Time	0.0441635	0.0791487	0.577
Average	-0.0124745	0.0835511	0.881
Dissatisfied with Commuting Time	-0.2021295	0.0817814	0.013
RG: Very Dissatisfied with Commuting			
Very Satisfied Relations with Co-Worker	1.035755	0.2441448	0.000
Satisfied Relations with Co-Worker	0.3183386	0.2391334	0.183
Average	-0.0617449	0.2416045	0.798
Dissatisfied Relations with Co-Worker	-0.3213597	0.2468864	0.193
RG: Very Dissatisfied Relations with Co-Worker			
Better Job Status in Future	0.5791638	0.0499535	0.000
Same Job Status in Future	0.4316607	0.044445	0.000
RG: Worse Job Status in Future			
No Idea	0.3419703	0.0622752	0.000
No Job in Future	-0.0637358	0.1201444	0.596
Better Turkish Job Market in Future	-0.0699276	0.0328976	0.034
Same Turkish Job Market in Future	-0.0946063	0.0321076	0.003
RG: Worse Turkish Job Market in Future			
No Idea	0.0465033	0.0471247	0.324

RG: Got a Job			
No Got a Job	-0.0058219	0.0454873	0.898
Irrelevant	0.0581595	0.0605143	0.337
RG: Lost His/Her Job			
No Lost His/Her Job	0.1309181	0.0594685	0.028
Irrelevant	0.0437941	0.0799578	0.584
RG: Opened a Workplace			
Did Not Open a Workplace	-0.3080891	0.0892925	0.001
Irrelevant	-0.2632436	0.0974831	0.007
RG: Income Decreased			
No Income Decreased	0.1645985	0.0313267	0.000
Irrelevant	0.007592	0.1087705	0.944
RG: Income Increased			
No Income Increased	-0.1262436	0.0279993	0.000
Irrelevant	0.0563082	0.1125904	0.617
RG: Got Promotion			
Did Not Get Promotion	-0.1292539	0.0773683	0.095
RG: Others Job Important			
Others Job Moderately Important	-0.1150008	0.0509123	0.024
Others Job Unimportant	-0.0095445	0.0308575	0.757
RG: Others Income Important			
Others Income Moderately Important	0.0715085	0.0601757	0.235
Others Income Unimportant	-0.0481947	0.0373229	0.197
RG: Your Job Important			
Your Job Moderately Important	-0.1845691	0.0668284	0.006
Your Job Unimportant	-0.1775199	0.0399767	0.000
RG: Your Income Important			
Your Income Moderately Important	0.0625991	0.0708612	0.377
Your Income Unimportant	0.0677944	0.0442755	0.126
Irrelevant	0.3562205	0.1872792	0.057
Never Job Pressure	0.1129564	0.3980247	0.777
Sometimes Job Pressure	-0.0459305	0.4054322	0.910
Often Job Pressure	-0.4442043	0.4112946	0.280
RG: Always Job Pressure			
RG: Interested in Labor Union			
Moderately Interested in Labor Union	-0.1177969	0.0547513	0.031
Not Interested in Labor Union	-0.0992167	0.041396	0.017
No Idea	0.0426771	0.0989937	0.666
Very Easily Make Ends Meet	0.5886695	0.09983	0.000

Easily Make Ends Meet	0.3598354	0.0541364	0.000
Fairly Easily Make Ends Meet	0.3441824	0.0461268	0.000
Make Ends Meet with Difficulty	0.1035586	0.0438053	0.018
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	-0.0054149	0.040503	0.894
Income Bracket 3	0.0656256	0.0385552	0.089
Income Bracket 4	-0.0438773	0.040407	0.278
Income Bracket 5	-0.0253735	0.0483929	0.600
Health Satisfaction			
RG: Dummy for 2014			
Dummy for 2015	-0.0003318	0.0616632	0.996
Dummy for 2016	0.0401226	0.0475294	0.399
Dummy for 2017	0.0103114	1.18575	1.000
RG: 18<age<25			
24<age<35	-0.2054151	0.0799524	0.010
34<age<45	-0.5233384	0.0813918	0.000
44<age<55	-0.5510711	0.0832464	0.000
54<age<65	-0.7869841	0.0883321	0.000
64<age	-1.001428	0.1090777	0.000
RG: Male			
Female	-0.2482728	0.0284802	0.000
RG: Illiterate			
Literate But Not a Graduate	-0.1205143	0.0983397	0.220
Primary School	0.0464078	0.0747321	0.535
Primary Education	0.2045235	0.1070639	0.056
Secondary School	0.0078121	0.0819309	0.924
Vocational Secondary School	-0.1661613	0.1948818	0.394
High School	0.1660693	0.0838726	0.048
Vocational High School	0.033579	0.0856116	0.695
2 or 3 Years Higher Education	0.123682	0.0943017	0.190
Faculty	0.0563908	0.0882574	0.523
Master/Doctorate	0.1118252	0.1098139	0.309
Health	0.0099035	0.0247943	0.690
Very Satisfied with Household Income	1.481903	0.124181	0.000
Satisfied with Household Income	0.5509859	0.073698	0.000
Average	0.3957003	0.0687846	0.000
Dissatisfied with Household Income	0.2164827	0.0637393	0.001

RG: Very Dissatisfied with Household			
Very Satisfied with General Health	0.7223838	0.0936391	0.000
Satisfied with General Health Service	0.4005589	0.0829455	0.000
Average	0.2517886	0.0867627	0.004
Dissatisfied with General Health Service	0.1322761	0.0864184	0.126
RG: Very Dissatisfied with General Health			
No Idea	0.7165747	0.174926	0.000
Very Satisfied with Water Services	0.130848	0.0882947	0.138
Satisfied with Water Services	0.0366313	0.0636196	0.565
Average	0.0359885	0.0726968	0.621
Dissatisfied with Water Services	0.0154489	0.0682675	0.821
RG: Very Dissatisfied with Water Services			
No Idea	-0.6078963	0.1616302	0.000
No Service by Municipality	0.1514931	0.1075243	0.159
Very Satisfied with Green Services	0.1473332	0.0919085	0.109
Satisfied with Green Services	0.0884212	0.0571662	0.122
Average	0.2250541	0.0649891	0.001
Dissatisfied with Green Services	0.1230017	0.0593055	0.038
RG: Very Dissatisfied with Green Services			
No Idea	-0.2130899	0.0900029	0.018
No Service by Municipality	0.0612181	0.0757401	0.419
Very Satisfied with Pollution Prevention	0.1346934	0.1114971	0.227
Satisfied with Pollution Prevention	0.024412	0.0621642	0.695
Average	-0.2032689	0.0713066	0.004
Dissatisfied with Pollution Prevention	0.0168603	0.0655205	0.797
RG: Very Dissatisfied with Pollution			
No Idea	0.0124087	0.0659648	0.851
No Service by Municipality	0.041811	0.0697486	0.549
Unknown	0.0376858	0.0742284	0.612
RG: Not Registered to Social Insurance			
Social Insurance Institution	0.0859113	0.042106	0.041
SS for Artisans and The Self-Employed	0.1903999	0.0477968	0.000
Government Retirement Fund	0.1158303	0.056905	0.042
Bank Fund	0.416664	0.1798623	0.021
RG: Experienced Health Problem			
Did Not Experience Health Problem	0.9006333	0.0381841	0.000
Never Job Pressure	-0.1106981	0.410511	0.787
Sometimes Job Pressure	-0.4873487	0.4181056	0.244
Often Job Pressure	-0.3357607	0.4252325	0.430

RG: Always Job Pressure			
RG: Interested in Health			
Moderately Interested in Health	-0.0029178	0.0272751	0.915
Not Interested in Health	0.0620245	0.0353322	0.079
No Idea	0.1891966	0.2065065	0.360
RG: Toilet in Dwelling			
Toilet Out of Dwelling	0.0691504	0.0596239	0.246
Toilet Absent	0.0054345	0.2853957	0.985
RG: Leaky Roofs			
No Leaky Roofs	0.0129684	0.0276711	0.639
RG: Daylight Problem			
No Daylight Problem	-0.0248538	0.0299072	0.406
RG: Heating Problem			
No Heating Problem	0.0857579	0.029569	0.004
Number of Person Providing Household	0.0341906	0.0177381	0.054
Very Easily Make Ends Meet	0.2626991	0.0964939	0.006
Easily Make Ends Meet	0.0575978	0.0536707	0.283
Fairly Easily Make Ends Meet	-0.0091314	0.0457347	0.842
Make Ends Meet with Difficulty	-0.0697418	0.0434943	0.109
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	0.0166687	0.0408465	0.683
Income Bracket 3	-0.0139641	0.0404386	0.730
Income Bracket 4	-0.014979	0.0442859	0.735
Income Bracket 5	0.0035144	0.0551499	0.949
Safety Satisfaction			
RG: Dummy for 2014			
Dummy for 2015	-0.0500466	0.0567422	0.378
Dummy for 2016	-0.043024	0.0436758	0.325
Dummy for 2017	-0.083719	1.081304	0.999
RG: 18<age<25			
24<age<35	0.0443106	0.0712414	0.534
34<age<45	0.1052972	0.0723151	0.145
44<age<55	0.2506171	0.0741046	0.001
54<age<65	0.3079927	0.0787311	0.000
64<age	0.5178111	0.1006458	0.000
RG: Male			

Female	-0.534802	0.0271144	0.000
RG: Illiterate			
Literate But Not a Graduate	-0.2508895	0.0932791	0.007
Primary School	-0.2412053	0.0716898	0.001
Primary Education	-0.1614243	0.0983374	0.101
Secondary School	-0.2412432	0.0774131	0.002
Vocational Secondary School	-0.6129813	0.1831517	0.001
High School	-0.2731061	0.0787363	0.001
Vocational High School	-0.3108703	0.0803441	0.000
2 or 3 Years Higher Education	-0.2455307	0.0868637	0.005
Faculty	-0.4147123	0.0816319	0.000
Master/Doctorate	-0.2051196	0.0999506	0.040
Very Satisfied Neighborhood	1.095477	0.0997869	0.000
Satisfied Neighborhood	0.5824277	0.0894611	0.000
Average	0.26441	0.0957829	0.006
Dissatisfied Neighborhood	-0.0771366	0.0948773	0.416
RG: Very Dissatisfied Neighborhood			
Very Satisfied Public Order Services	0.7285891	0.0949143	0.000
Satisfied Public Order Services	0.3131455	0.0836915	0.000
Average	0.1586264	0.0869846	0.068
Dissatisfied Public Order Services	-0.0180158	0.0860098	0.834
RG: Very Dissatisfied Public Order Services			
No Idea	0.0675192	0.0986452	0.494
RG: Police Intervene in Time			
No Police Intervene in Time	-0.3145271	0.0316217	0.000
No Idea	-0.0971913	0.0448584	0.030
RG: Satisfied Behavior of the Police			
Do Not Satisfied Behavior of the Police	-0.0311377	0.0315514	0.324
No Idea	0.0070848	0.047412	0.881
Experienced Sexual Assault	0.3781633	0.3323382	0.255
RG: Did Not Experience Sexual Assault			
Experienced Fraud	-0.3632278	0.0921214	0.000
RG: Did Not Experience Fraud			
Experienced Other Sufferings	-0.2515333	0.1787176	0.159
RG: Did Not Experience Other Sufferings			
Better Social Rights	0.1014723	0.031933	0.001
Same Social Rights	0.0253494	0.0348099	0.466
RG: Worse Social Rights			

No Idea	0.0228255	0.044501	0.608
RG: Important Entrance and Exit Time to			
Moderately Important Entrance and Exit	0.0207847	0.0408777	0.611
Unimportant Entrance and Exit Time to	-0.0165194	0.0223439	0.460
Never Gender Pressure	0.4100401	0.1882509	0.029
Sometimes Gender Pressure	0.2480589	0.1945368	0.202
Often Gender Pressure	0.2711365	0.2045345	0.185
RG: Always Gender Pressure			
Never Political View Pressure	0.5640955	0.1428937	0.000
Sometimes Political View Pressure	0.5260186	0.1497383	0.000
Often Political View Pressure	0.3777668	0.1604477	0.019
RG: Always Political View Pressure			
Household Size	0.0480161	0.0063364	0.000
Very Easily Make Ends Meet	0.3930133	0.0847933	0.000
Easily Make Ends Meet	0.1519245	0.0461629	0.001
Fairly Easily Make Ends Meet	0.1445128	0.0403625	0.000
Make Ends Meet with Difficulty	0.0156936	0.0401439	0.696
RG: Make Ends Meet with a Great Difficulty			
RG: Income Bracket 1			
Income Bracket 2	-0.0255543	0.0365791	0.485
Income Bracket 3	-0.0824249	0.0345857	0.017
Income Bracket 4	-0.0087392	0.0358096	0.807
Income Bracket 5	0.0428408	0.042489	0.313
Experienced Robbery	-0.326911	0.0468188	0.000
RG: Did Not Experience Robbery			
Marriage Satisfaction			
RG: Dummy for 2014			
Dummy for 2015	0.0385158	0.0674767	0.568
Dummy for 2016	-0.0358681	0.0519147	0.490
Dummy for 2017	-0.0806427	1.296203	1.000
RG: 18<age<25			
24<age<35	0.1533918	0.0873358	0.079
34<age<45	-0.0637842	0.0900664	0.479
44<age<55	-0.077912	0.0925002	0.400
54<age<65	-0.0186802	0.0978327	0.849
64<age	-0.1425055	0.1208143	0.238
RG: Male			

Female	-0.2086088	0.0318641	0.000
RG: Illiterate			
Literate But Not a Graduate	-0.1423882	0.1098003	0.195
Primary School	0.4748966	0.0837107	0.000
Primary Education	0.5349694	0.1151873	0.000
Secondary School	0.4754661	0.0906419	0.000
Vocational Secondary School	0.1979248	0.2189211	0.366
High School	0.6422497	0.0923503	0.000
Vocational High School	0.5608017	0.0945076	0.000
2 or 3 Years Higher Education	0.4646573	0.1025329	0.000
Faculty	0.5501907	0.095603	0.000
Master/Doctorate	0.543143	0.1169538	0.000
Spouse	0.6274751	0.0495898	0.000
Love	0.0882922	0.0325822	0.007
Very Satisfied with Household Income	0.5188211	0.1414292	0.000
Satisfied with Household Income	-0.1194947	0.0786306	0.129
Average	-0.2370315	0.0747872	0.002
Dissatisfied with Household Income	-0.2131705	0.0702306	0.002
RG: Very Dissatisfied with Household			
Very Satisfied with Social Life	0.8492147	0.1227571	0.000
Satisfied with Social Life	0.154618	0.0700067	0.027
Average	0.2156683	0.0710518	0.002
Dissatisfied with Social Life	0.1148046	0.0682156	0.092
RG: Very Dissatisfied with Social Life			
Very Satisfied from Relatives	0.5421252	0.1750463	0.002
Satisfied from Relatives	0.1144357	0.1666765	0.492
Average	-0.1314306	0.1697479	0.439
Dissatisfied from Relatives	-0.1280352	0.1736551	0.461
RG: Very Dissatisfied from Relatives			
Very Satisfied with Friend Relationships	0.5393566	0.406187	0.184
Satisfied with Friend Relationships	0.1333094	0.4021708	0.740
Average	0.2334964	0.4041782	0.563
Dissatisfied with Friend Relationships	-0.1024555	0.4080975	0.802
RG: Very Dissatisfied with Friend Relationships			
Experienced Maltreating	-0.8589723	0.3045554	0.005
RG: Did Not Experience Maltreating			
RG: Got Married into Reference Year			
Did Not Get Married into Reference Year	0.0123964	0.0791092	0.875

RG: Newborn Baby			
No Newborn Baby	-0.1590209	0.0484371	0.001
RG: Others Family Life Important			
Others Family Life Moderately Important	0.0684795	0.0467121	0.143
Others Family Life Unimportant	-0.0846461	0.0298532	0.005
RG: Your Family Life Important			
Your Family Life Moderately Important	-0.032896	0.0500495	0.511
Your Family Life Unimportant	0.0251318	0.0289136	0.385
Never Gender Pressure	0.0403446	0.2250605	0.858
Sometimes Gender Pressure	-0.4068608	0.231499	0.079
Often Gender Pressure	-0.2279372	0.2423772	0.347
RG: Always Gender Pressure			
Household Size	0.0353141	0.0075258	0.000
RG: Owner			
Tenant	-0.0010389	0.0290039	0.971
Lodging	0.3377173	0.0874039	0.000
Other	0.1080541	0.041261	0.009
RG: Income Bracket 1			
Income Bracket 2	0.0840121	0.0439355	0.056
Income Bracket 3	0.151314	0.0413993	0.000
Income Bracket 4	0.1354886	0.0429461	0.002
Income Bracket 5	0.3129849	0.0499933	0.000
Cut 11	1.497578	0.3207346	0.000
Cut 12	2.689278	0.3215834	0.000
Cut 13	3.144262	0.3220198	0.000
Cut 14	6.483451	0.3252292	0.000
Cut 21	-0.4631118	0.9991271	0.643
Cut 22	1.045858	0.9993725	0.295
Cut 23	1.733735	0.9994294	0.083
Cut 24	4.013436	0.9997973	0.000
Cut 31	-1.531068	0.5046999	0.002
Cut 32	-0.2313962	0.5050026	0.647
Cut 33	0.3232424	0.5051733	0.522
Cut 34	3.074327	0.5065783	0.000
Cut 41	-1.43881	0.4411738	0.001
Cut 42	-0.1979698	0.4403813	0.653
Cut 43	0.4676045	0.4404344	0.288
Cut 44	2.95429	0.4410551	0.000

Atanhrho 12	0.023315	0.2821402	0.934
Atanhrho 13	1.091124	0.2825314	0.000
Atanhrho 14	1.639512	0.2826933	0.000
Atanhrho 15	3494809	0.2832456	0.000
Atanhrho 16	-1031338	0.5645859	0.068
Atanhrho 17	-0.592681	0.5641685	0.293
Atanhrho 23	-0.1015543	0.5641456	0.857
Atanhrho 24	2.753466	0.5650905	0.000
Atanhrho 25	4.836071	0.1996574	0.000
Atanhrho 26	5.861736	0.1979477	0.000
Atanhrho 27	6.989518	0.1967523	0.000
Atanhrho 34	8.757849	0.195569	0.000
Atanhrho 35	0.1284041	0.0142099	0.000
Atanhrho 36	0.1126818	0.0159037	0.000
Atanhrho 37	0.1126647	0.01534	0.000
Atanhrho 45	0.0629138	0.013982	0.000
Atanhrho 46	0.0536077	0.0166228	0.001
Atanhrho 47	-0.0614439	0.0229933	0.008
Atanhrho 56	0.3439296	0.0186928	0.000
Atanhrho 57	-0.044141	0.0172901	0.011
Atanhrho 67	0.0607213	0.0117078	0.000
Rho 12	0.127703	0.0139782	
Rho 13	0.1122073	0.0157035	
Rho 14	0.1121904	0.015147	
Rho 15	0.062831	0.0139268	
Rho 16	0.0535564	0.0165751	
Rho 17	-0.0613667	0.0229067	
Rho 23	0.330981	0.0166451	
Rho 24	-0.0441123	0.0172565	
Rho 25	0.0606468	0.0116647	
Rho 26	-0.053528	0.0183532	
Rho 27	-0.4495834	0.0203213	
Rho 34	0.1407389	0.0142497	
Rho 35	0.0086345	0.013507	
Rho 36	0.169032	0.0151094	
Rho 37	-0.3134281	0.0266995	
Rho 45	0.066688	0.0127567	
Rho 46	0.318898	0.0134836	
Rho 47	-0.1408139	0.0289181	

Rho 56	0.0222975	0.0139185
Rho 57	-0.0675908	0.0245858
Rho 67	-0.1588495	0.0325231
Log Likelihood:	-69897844	
Number of Observations:	11,615	
Note: Reference groups are abbreviated as RG.		



CONCLUSION

The aim of this study is to analyze the determinants of overall life satisfaction through selected domain satisfactions. In order to achieve this goal, the happiness variable of the Life Satisfaction Micro Data Set of Turkish Statistical Institute is used to represent overall life satisfaction. The direct question about overall life satisfaction has been asked only since 2017 in the Life Satisfaction Micro Data Set, so life satisfaction question could not be used in this study.

Life Satisfaction Survey Micro Data Sets of Turkish Statistical Institute for the years between 2013 and 2017 are used in the study. In the first step of the empirical analysis, the determinants of six domains of life satisfaction are estimated separately by OPM. These domains are Housing Satisfaction, Financial Satisfaction, Job Satisfaction, Health Satisfaction, Safety Satisfaction, and Marriage Satisfaction. In the second step, determinant of overall life satisfaction is estimated by IV-OPM with Roodman's user-written Stata command CMP. Simultaneous estimations are estimated for employees and married individuals. There are two stages to measure overall life satisfaction in IV-OPM. In the first stage, a set of X represents explanatory variables that explain six domains. In the second stage, life satisfaction is constituted by these six domains.

When the results of simultaneous life satisfaction model are considered, it is observed that financial satisfaction and marriage satisfaction significantly increase life satisfaction more than the other domains. The estimated coefficients in life satisfaction estimation are similar to Praag et al.'s (2003) paper in order to estimate general satisfaction.

In the literature, the debate over whether money buys happiness has increased considerably in recent years. Both the OPM and IV-OPM results show that financial satisfaction increases as income increases, but the rate of increase in financial satisfaction is lower in the highest income group. This finding is consistent with the moderate versions of Easterlin Paradox. This finding is also related to the adaptation and comparison theories in explaining the money-happiness relationship. The finding may be regarded as evidence that people adapt to higher income levels after income increase is experienced. Then, the increase in happiness is lower than the increase in

their income levels. Comparison effect can be another reason for the lower increase in happiness in higher income brackets: As people switch to higher income brackets, the environment where the comparison is made changes. In the new environment, people who experience income increase starts to compare themselves with higher income brackets, which is a limit to the positive effect of income increase on happiness. Therefore, this study is closer to the literature supporting Easterlin (1974).

Marriage satisfaction is the second most influential domain for life satisfaction. Contrary to popular belief, marriage satisfaction increases at higher educational levels. Increasing the level of education can increase marriage satisfaction and overall life satisfaction in Turkey. In simultaneous estimation models, marriage satisfaction of women is very low when compared to men. Lower marriage satisfaction of women can be related to the high domestic violence rates in Turkey. Some steps are taken to reduce domestic violence, but the problem is still very far from being solved.

When the estimation results of the Ordered Probit Model are examined separately for each domain satisfaction, some important findings can be discovered. In job satisfaction results, people who are in the youngest age group are less satisfied than all other age groups. Young people's dissatisfaction with their work may be one of the reasons for high brain drain. Also, private sector workers are less satisfied than public sector workers. In parallel to financial satisfaction, job satisfaction of public sector workers is also higher. This may be related to the fact that public sector jobs are more secure than private sector jobs. The less dissatisfaction of the young, private sector works calls for a reconsideration of tax exemption for this kind of low wages groups.

When the financial satisfaction and job satisfaction are evaluated together according to the education level of the people, it is observed that the graduates of vocational secondary school have the highest job satisfaction and the lowest financial satisfaction among all education levels. This finding shows that vocational secondary school graduates are more satisfied with their work as a result of their specialization in the field of their education. Working under difficult conditions and receiving low wages may have reduced the financial satisfaction of this group. When the fact that these vocational secondary school graduates are mainly employed in small and medium-sized enterprises, the support mechanisms on this kind of firms should be developed to close the gap between work satisfaction and financial dissatisfaction of

these workers. These measures do not only increase the financial satisfaction of small and medium-sized enterprise workers but also contributes to the country development due to the importance of this kind of firms in developing countries.

It is observed that as the income level increases, marriage satisfaction increases. Considering that money brings happiness, it can be said that money can buy marriage satisfaction. Married couples who live in their own houses have higher marriage satisfaction than those who live in rent. Government policies to offer low-rate mortgage loans to married couples can increase marriage satisfaction.

Finally, this study estimated overall life satisfaction and its various aspects using the survey data in Turkey. Our findings call for some future work on some issues. To illustrate the mechanism behind the lower satisfaction levels of married women can be enlightened in a more specific study. The mechanism between lower happiness level of young workers and high brain drain of them can be discovered in a different study. Demography specialists can be attracted to find the relationship between low marriage satisfaction and the slowdown of fertility rates in Turkey.

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APPENDICES

APPENDIX 1: Variable Definitions and Descriptive Statistics

Variable Names	Variable Descriptions	Mean
<i>Common Variables for Domains</i>		
Age Groups	=1 if 18<age<25, 0 otherwise*	0.1174121
	=1 if 24<age<35, 0 otherwise	0.2094209
	=1 if 34<age<45, 0 otherwise	0.2121154
	=1 if 44<age<55, 0 otherwise	0.1859608
	=1 if 54<age<65, 0 otherwise	0.1435084
	=1 if 64<age, 0 otherwise	0.1315824
Gender	=1 if Male, 0 otherwise *	0.4263631
	=1 if Female, 0 otherwise	0.5736369
Marital Status	=1 if Never Married, 0 otherwise	0.1458553
	=1 if Married, 0 otherwise*	0.7601903
	=1 if Widowed, 0 otherwise	0.0232034
	=1 if Divorced, 0 otherwise	0.070751
Highest Education Level Attained	=1 if Illiterate, 0 otherwise*	0.1370765
	=1 if Literate But Not a Graduate, 0 otherwise	0.0583258
	=1 if Primary School, 0 otherwise	0.3907625
	=1 if Primary Education, 0 otherwise	0.0415263
	=1 if Secondary School, 0 otherwise	0.0756012
	=1 if Vocational Secondary School, 0 otherwise	0.0074257
	=1 if High School, 0 otherwise	0.1203236
	=1 if Vocational High School, 0 otherwise	0.0438779
	=1 if 2 or 3 Years Higher Education, 0 otherwise	0.0442838
	=1 if Faculty, 0 otherwise	0.0705481
	=1 if Master/Doctorate, 0 otherwise	0.0102486
Private/Public	<i>Does your workplace/job belong to the public or private sector?</i>	
	=1 if Private, 0 otherwise	0.2550135
	=1 if Public, 0 otherwise*	0.0708723
	=1 if Other, 0 otherwise	0.0136477
Job Status	=1 if Employee, 0 otherwise	0.2400477
	=1 if Employer, 0 otherwise	0.0160973
	=1 if Self-Employed, 0 otherwise*	0.0582138
	=1 if Unpaid Family Worker, 0 otherwise	0.0251747
Satisfaction with Neighborhood	<i>Are you satisfied with your neighborhood?</i>	
	=1 if Very Satisfied, 0 otherwise	0.0914045
	=1 if Satisfied, 0 otherwise	0.7920629
	=1 if Average, 0 otherwise	0.0710683

	=1 if Dissatisfied, 0 otherwise	0.0381925
	=1 if Very Dissatisfied, 0 otherwise*	0.0072718
Satisfaction with Household Income	<i>Are you satisfied with your monthly household income?</i>	
	=1 if Very Satisfied, 0 otherwise	0.0198883
	=1 if Satisfied, 0 otherwise	0.415074
	=1 if Average, 0 otherwise	0.1973223
	=1 if Dissatisfied, 0 otherwise	0.2894523
	=1 if Very Dissatisfied, 0 otherwise*	0.0782631
TR Job Market Expectations	<i>How do you think Turkish Job Market will be in the next year?</i>	
	=1 if Better, 0 otherwise	0.2925691
	=1 if Same, 0 otherwise	0.2358414
	=1 if Worse, 0 otherwise*	0.2416994
	=1 if No Idea, 0 otherwise	0.2298901
Got a Job	<i>I got a job in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.0742831
	=1 if No, 0 otherwise	0.596523
	=1 if Irrelevant, 0 otherwise	0.3291939
Lost His/Her Job	<i>I lost my job in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.0500952
	=1 if No, 0 otherwise	0.6365585
	=1 if Irrelevant, 0 otherwise	0.3133463
Income Decreased	<i>My income decreased in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.2427259
	=1 if No, 0 otherwise	0.5622335
	=1 if Irrelevant, 0 otherwise	0.1950406
Income Increased	<i>My income increased in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.1519723
	=1 if No, 0 otherwise	0.6564655
	=1 if Irrelevant, 0 otherwise	0.1915622
Newborn Baby	<i>My child came into the world in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.0465888
	=1 if No, 0 otherwise	0.9534112
Got Promotion	<i>I got a promotion in the recent year.</i>	
	=1 if Yes, 0 otherwise*	0.0097074
	=1 if No, 0 otherwise	0.3298261
Other People's Income Levels	<i>How important are other people's income levels to you?</i>	
	=1 if Important, 0 otherwise*	0.2692724
	=1 if Moderately Important, 0 otherwise	0.0606961

	=1 if Unimportant, 0 otherwise	0.6700315
Your Income Level	<i>How important is the other people's (such as relatives, friends, neighbors) thoughts about your income to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise =1 if Irrelevant, 0 otherwise	0.2743955 0.0554679 0.6293194 0.0408171
Gender Pressure	<i>Do you feel any social pressure because of your gender?</i> =1 if Never, 0 otherwise =1 if Sometimes, 0 otherwise =1 if Often, 0 otherwise =1 if Always, 0 otherwise*	0.9301052 0.043472 0.0208681 0.0055547
Job Pressure	<i>Do you feel any social pressure because of your gender?</i> =1 if Never, 0 otherwise =1 if Sometimes, 0 otherwise =1 if Often, 0 otherwise =1 if Always, 0 otherwise*	0.3285454 0.007603 0.0025196 0.0008655
Household Size	<i>Number of people living in the household</i>	3.905005
Tenure Status	=1 if Owner, 0 otherwise* =1 if Tenant, 0 otherwise =1 if Lodging, 0 otherwise =1 if Other, 0 otherwise	0.6644838 0.2132819 0.0142239 0.1080104
Presence of Toilet	<i>Is there a toilet in the dwelling you live in?</i> =1 if Within Dwelling, 0 otherwise* =1 if Out of Dwelling, 0 otherwise =1 if Absent, 0 otherwise	0.8941849 0.1022294 0.0035857
Leaky Roof Problem	<i>Are there leaky roofs, moist walls, and decayed window sash problems in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.3042898 0.6957102
Daylight Problem	<i>Is there a darkness, inadequate daylight problem in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.2011716 0.7988284
Heating Problem	<i>Is there a heating problem in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.202632 0.797368
Number of Person Providing Household	<i>How many household members provides your household's monthly total net income?</i>	1.453959

Income Brackets**	<i>Which income bracket do you belong to?</i>	
	=1 if Income Bracket 1 (0-1509 TL), 0 otherwise*	0.4435966
	=1 if Income Bracket 2 (1510-2166 TL), 0 otherwise	0.1737899
	=1 if Income Bracket 3 (2167-3032 TL), 0 otherwise	0.1565798
	=1 if Income Bracket 4 (3033-4442 TL), 0 otherwise	0.129632
	=1 if Income Bracket 5 (4443+ TL), 0 otherwise	0.0964017
Make Ends Meet	<i>Ability to MAKE ENDS MEET with total monthly household income</i>	
	=1 if Very Easily, 0 otherwise	0.0160273
	=1 if Easily, 0 otherwise	0.1145589
	=1 if Fairly Easily, 0 otherwise	0.3568486
	=1 if With Difficulty, 0 otherwise	0.3322664
	=1 if With a Great Difficulty, 0 otherwise*	0.1802988
Specific Variables for All Domains		
Life Satisfaction	<i>All things considered, how happy you are with your life?</i>	
	=1 if Very Happy, 0 otherwise	
	=1 if Happy, 0 otherwise	
	=1 if Average, 0 otherwise	
	=1 if Unhappy, 0 otherwise	
	=1 if Very Unhappy, 0 otherwise*	
Housing Satisfaction	<i>Are you satisfied with your dwelling?</i>	
	=1 if Very Satisfied, 0 otherwise	0.0236723
	=1 if Satisfied, 0 otherwise	0.096488
	=1 if Average, 0 otherwise	0.0786923
	=1 if Dissatisfied, 0 otherwise	0.7445316
	=1 if Very Dissatisfied, 0 otherwise*	0.0566157
Satisfaction with Neighbors	<i>Are you satisfied with your neighborhood?</i>	
	=1 if Very Satisfied, 0 otherwise	0.0914045
	=1 if Satisfied, 0 otherwise	0.7920629
	=1 if Average, 0 otherwise	0.0710683
	=1 if Dissatisfied, 0 otherwise	0.0381925
	=1 if Very Dissatisfied, 0 otherwise*	0.0072718
Rooms	<i>How many rooms do you live in? (Living room is included. Kitchen, toilet, bathroom, and cellar are excluded.)</i>	3.520616
Square Meter	<i>How many square meters is the net area used in your dwelling?</i>	108.4781
Piped Water System with Dwelling	<i>Do you have a piped water system in the dwelling you live in?</i>	
	=1 if Within Dwelling, 0 otherwise*	0.9480781
	=1 if Out of Dwelling, 0 otherwise	0.0278623
	=1 if Absent, 0 otherwise	0.0240596

Presence of Bath	<i>Is there a bath in the dwelling you live in?</i> =1 if Within Dwelling, 0 otherwise* =1 if Out of Dwelling, 0 otherwise =1 if Absent, 0 otherwise	0.9505324 0.0338229 0.0156447
Flood Problem	<i>Is there a sewer overflow or flood problem in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.0972275 0.9027725
Noisy Neighbors	<i>Is there any noise from your neighbors in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.102507 0.897493
Noisy Street	<i>Is there any noise from the street in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.1825478 0.8174522
Power Cut	<i>Is there a power cut problem in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.2855726 0.7144274
Water Cut	<i>Is there a water cut problem in the dwelling you live in?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if No Mains Water, 0 otherwise*	0.2048087 0.7427376 0.0524538
Financial Satisfaction	<i>Are you satisfied with your income from your job?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.057361 0.272955 0.1915031 0.4504452 0.0277357
Money	<i>What makes you most happy in your life?</i> =1 if Money, 0 otherwise	0.0391
Household Income Expectations	<i>How do you think about your household's next year financial situation?</i> =1 if Better, 0 otherwise* =1 if Same, 0 otherwise =1 if Worse, 0 otherwise =1 if No Idea, 0 otherwise	0.265913 0.4675395 0.1113651 0.1551824
TR Economic Situation Expectations	<i>How do you think will be economic situation in Turkey next year?</i> =1 if Better, 0 otherwise* =1 if Same, 0 otherwise =1 if Worse, 0 otherwise	0.332537 0.2280564 0.1960508

	=1 if No Idea, 0 otherwise	0.2433558
Savings Decreased	<i>My savings decreased in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.2322463 0.5087345 0.2590191
Cut Down Vacation Expenses	<i>I cut down my vacation expenses in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.2183864 0.2904788 0.4911348
Buy a Car	<i>I bought a car in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.0654809 0.9345191
Buy a House	<i>I bought a house in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.0278296 0.9721704
Sold His/Her Car	<i>I sold my car in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.0466774 0.7398097 0.2135128
Sold His/Her House	<i>I sold my house in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.0125745 0.783438 0.2039875
Got Into Debt	<i>I got into debt in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.3756474 0.6243526
Paid His/Her Debt	<i>I paid my debt in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.2096285 0.6078004 0.1825711
Other People's Belongings	<i>How important are other people's house and personal belongings (such as cellphone, car) to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise	0.2096285 0.0565878 0.7229193
Your Belongings	<i>How important is other people's (such as relatives, friends, and neighbors) thoughts about your house and personal belongings (such as mobile phone, and car) to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise	0.2711248 0.0582255

	=1 if Unimportant, 0 otherwise	0.6706498
Income Pressure	<i>Do you feel any social pressure because of your income level?</i> =1 if Never, 0 otherwise =1 if Sometimes, 0 otherwise =1 if Often, 0 otherwise =1 if Always, 0 otherwise*	0.9586813 0.0267215 0.0107338 0.0038633
Interested in Economy	<i>How interested are you with the economy?</i> =1 if Interested, 0 otherwise* =1 if Moderately Interested, 0 otherwise =1 if Not Interested, 0 otherwise =1 if No Idea, 0 otherwise	0.2214355 0.1838099 0.5587667 0.0359879
Job Satisfaction	<i>Are you satisfied with your job?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0164698 0.0937893 0.0975477 0.7278805 0.0643127
Job	<i>What makes you most happy in your life?</i> =1 if Job, 0 otherwise	0.0215004
Satisfaction with Leisure Time	<i>Are you satisfied with making time for yourself?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.031364 0.5987883 0.1507545 0.1891406 0.0299526
Satisfaction with Commuting Time	<i>Are you satisfied with the time you spend for commuting?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0163259 0.2240717 0.0404112 0.049351 0.0093737
Relations with Co-Workers	<i>Are you satisfied with your relationship with people in your workplace?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0251047 0.2775613 0.0262129 0.0091544 0.0015001
Job Status Expectations	<i>How do you think will be your job status next year?</i> =1 if Better, 0 otherwise*	0.1960741

	=1 if Same, 0 otherwise	0.357994
	=1 if Worse, 0 otherwise	0.0598725
	=1 if No Idea, 0 otherwise	0.1154151
	=1 if No Job, 0 otherwise	0.2706442
Opened a Workplace	<i>I run a workplace in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if Irrelevant, 0 otherwise	0.0064506 0.6575457 0.3360038
Other People's Job	<i>How important is other people's job for you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise	0.4093583 0.0693956 0.5212461
Your Job	<i>How important is other people's (such as relatives, friends, and neighbors) thoughts about your work to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise	0.1216231 0.023901 0.1940095
Interested in Labor Union	<i>How interested are you in union/association activities?</i> =1 if Interested, 0 otherwise* =1 if Moderately Interested, 0 otherwise =1 if Not Interested, 0 otherwise =1 if No Idea, 0 otherwise	0.0642538 0.0506714 0.8329196 0.0521552
Health Satisfaction	<i>Are you satisfied with your job?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0239896 0.1364186 0.1441709 0.6293148 0.0661061
Health	<i>What makes you most happy in your life?</i> =1 if Health, 0 otherwise	0.7005417
Satisfaction with General Health Services	<i>Are you satisfied with health services?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise* =1 if No Idea, 0 otherwise	0.0601991 0.7007097 0.100489 0.1124593 0.0255503 0.0005926
Satisfaction with Water Services	<i>How satisfied are you with municipality's or special provincial administration's water supply services?</i> =1 if Very Satisfied, 0 otherwise	0.0386428

	=1 if Satisfied, 0 otherwise	0.621812
	=1 if Average, 0 otherwise	0.0777918
	=1 if Dissatisfied, 0 otherwise	0.1500709
	=1 if Very Dissatisfied, 0 otherwise*	0.0650003
	=1 if No Idea, 0 otherwise	0.0099103
Satisfaction with Green Services	<i>How satisfied are you with municipality's green field and afforestation services?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise* =1 if No Service by Municipality, 0 otherwise =1 if No Idea, 0 otherwise	0.0284572 0.4264868 0.0768703 0.1665788 0.0606891 0.0326985 0.0238193
Satisfaction with Pollution Prevention	<i>How satisfied are you with municipality's struggle against pollution?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise* =1 if No Service by Municipality, 0 otherwise =1 if No Idea, 0 otherwise	0.019606 0.3621257 0.0713483 0.1292588 0.047312 0.1210608 0.0648883
Registration to Social Security Services	<i>Which of the following social security institution are you registered?</i> =1 if Not Registered, 0 otherwise* =1 if Social Insurance Institution, 0 otherwise =1 if SS for Artisans and The Self-Employed, 0 otherwise =1 if Government Retirement Fund, 0 otherwise =1 if Bank Fund, 0 otherwise	0.1901811 0.5033641 0.1667468 0.1368805 0.0028275
Health Problem	<i>I got serious health problem in the recent year.</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise	0.1795266 0.8204734
Interested in Health Issues	<i>How interested are you with the health issues?</i> =1 if Interested, 0 otherwise* =1 if Moderately Interested, 0 otherwise =1 if Not Interested, 0 otherwise =1 if No Idea, 0 otherwise	0.7233858 0.157296 0.1094008 0.0099173
Safety Satisfaction	<i>How secure do you feel when you're walking alone in your neighborhood?</i> =1 if Very Insecure, 0 otherwise	0.0631036

	=1 if Insecure, 0 otherwise	0.1792303
	=1 if Average, 0 otherwise	0.1369062
	=1 if Secure, 0 otherwise	0.5331907
	=1 if Very Secure, 0 otherwise*	0.0875692
Satisfaction with Public Order Services	<i>Are you satisfied with public order services?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise* =1 if No Idea, 0 otherwise	0.0494956 0.7689248 0.0875108 0.0713179 0.0157147 0.0070361
A Timely Intervention by the Police	<i>Do police or gendarmerie intervene scene in time?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if No Idea, 0 otherwise	0.8054306 0.1817149 0.0128545
Police Behavior	<i>Are you satisfied with the behavior of the police or gendarmerie?</i> =1 if Yes, 0 otherwise* =1 if No, 0 otherwise =1 if No Idea, 0 otherwise	0.8100358 0.1782575 0.0117067
Sexual Assault	<i>Have you ever experienced suffer from sexual assaults in the reference year?</i> =1 if Yes, 0 otherwise =1 if No, 0 otherwise*	0.0009145 0.9990855
Fraud	<i>Have you experienced suffering from fraud in the reference year?</i> =1 if Yes, 0 otherwise =1 if No, 0 otherwise*	0.0068612 0.9931388
Other Victimizations	<i>Have you experienced suffering from any other reason in reference year?</i> =1 if Yes, 0 otherwise =1 if No, 0 otherwise*	0.0045679 0.9954321
Social Rights Expectations	<i>How will our country change over the next five years in terms of social rights and freedoms in your opinion?</i> =1 if Positively, 0 otherwise =1 if No Change, 0 otherwise =1 if Negatively, 0 otherwise* =1 if No Idea, 0 otherwise	0.4272473 0.1768601 0.1327768 0.2631158
Entrance and Exit Time to Home	<i>How important is other people's (such as relatives, friends, neighbors) thoughts about your entrance and exit time to home to you?</i> =1 if Important, 0 otherwise*	0.35208

	=1 if Moderately Important, 0 otherwise	0.0593476
	=1 if Unimportant, 0 otherwise	0.5885723
Political View Pressure	<i>Do you feel any social pressure because of your political view?</i> =1 if Never, 0 otherwise =1 if Sometimes, 0 otherwise =1 if Often, 0 otherwise =1 if Always, 0 otherwise*	0.956773 0.0300086 0.0099057 0.0033128
Robbery	<i>Have you experienced suffering from robbery, auto theft, housebreaking in the reference year?</i> =1 if Yes, 0 otherwise =1 if No, 0 otherwise*	0.0304145 0.9695855
Marriage Satisfaction	<i>Are you satisfied with your marriage?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0065981 0.0133435 0.0432498 0.7811945 0.1556141
Spouse	<i>Who makes you most happy in your life?</i> =1 if Spouse, 0 otherwise	0.0623058
Love	<i>What makes you most happy in your life?</i> =1 if Love, 0 otherwise	0.151795
Satisfaction with Social Life	<i>Are you satisfied with your social life (such as fun, cultural, and sportive activities)?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0222469 0.5106219 0.1780638 0.2437944 0.045273
Satisfaction with Relatives	<i>Are you satisfied with your relatives?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise =1 if Very Dissatisfied, 0 otherwise*	0.0841957 0.7836526 0.0750693 0.0475266 0.0095557
Satisfaction with Friend Relationships	<i>Are you satisfied with your friends?</i> =1 if Very Satisfied, 0 otherwise =1 if Satisfied, 0 otherwise =1 if Average, 0 otherwise =1 if Dissatisfied, 0 otherwise	0.0958091 0.8252629 0.0534569 0.0220953

	=1 if Very Dissatisfied, 0 otherwise*	0.0033758
Got Married	<i>I got married in the recent year.</i> =1 if Yes, 0 otherwise =1 if No, 0 otherwise	0.0141003 0.9751309
Other People's Family Life	<i>How important is other people's family life to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise	0.517693 0.0663231 0.4159839
Your Family Life	<i>How important is other people's (such as relatives, friends, and neighbors) thoughts about your family life to you?</i> =1 if Important, 0 otherwise* =1 if Moderately Important, 0 otherwise =1 if Unimportant, 0 otherwise	0.4536119 0.0636519 0.4827363

Note: * denotes reference groups. ** represents household's monthly net income (such as salary, wages, rent, interest, and entrepreneur) range as Turkish Lira in 2017.

APPENDIX 2: Marginal Effects of Each Outcome for Housing Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(Housing S.)	0.002507	0.051845	0.075896	0.851333	0.018531
RG: Dummy for 2013					
Dummy for 2014	-0.0000787 (0.00011)	-0.0010421 (0.00152)	-0.001037 (0.00152)	0.0016883 (0.00246)	0.0004694 (0.0007)
Dummy for 2015	-0.0003013*** (0.0001)	-0.004059*** (0.00139)	-0.004087*** (0.00143)	0.0065281*** (0.00222)	0.0019185*** (0.0007)
Dummy for 2016	-0.0005942*** (0.00008)	-0.007605*** (0.00104)	-0.00739*** (0.00099)	0.0124623*** (0.00171)	0.0031269*** (0.0004)
Dummy for 2017	-0.0002294 (0.21987)	-0.0030797 (3.0122)	-0.0030942 (3.06873)	0.0049611 (4.80993)	0.0014422 (1.49087)
RG: Male					
Female	0.0010559*** (0.00005)	0.0138821*** (0.0006)	0.0137603*** (0.0006)	-0.022486*** (0.00097)	-0.006212*** (0.00028)
RG: Illiterate					
Literate But Not a Graduate	0.0001262 (0.00012)	0.0016465 (0.00152)	0.0016211 (0.00149)	-0.0026827 (0.00249)	-0.0007112 (0.00064)
Primary School	0.0003077*** (0.00008)	0.0040173*** (0.00107)	0.0039583*** (0.00105)	-0.006542*** (0.00175)	-0.001741*** (0.00046)
Primary Education	-0.0007691*** (0.00009)	-0.010783*** (0.00135)	-0.011173*** (0.00147)	0.0169757*** (0.00205)	0.0057493*** (0.00087)
Secondary School	-0.0002467*** (0.0001)	-0.003303** (0.0013)	-0.0033121** (0.00132)	0.0053268** (0.00208)	0.001535** (0.00063)
Vocational Secondary School	-0.0011005*** (0.00024)	-0.01614*** (0.00399)	-0.017268*** (0.00463)	0.0246014*** (0.00548)	0.0099063*** (0.00339)
High School	0.0014319*** (0.00014)	0.0173573*** (0.00153)	0.0162493*** (0.00136)	-0.028811*** (0.00258)	-0.006228*** (0.00045)
Vocational High School	0.0005783*** (0.00013)	0.0073287*** (0.00154)	0.0070721*** (0.00145)	-0.012048*** (0.00256)	-0.002931*** (0.00056)
2 or 3 Higher Education	0.0005888*** (0.00015)	0.0074349*** (0.00183)	0.0071562*** (0.00172)	-0.012236*** (0.00305)	-0.002944*** (0.00065)
Faculty	0.0013891*** (0.00016)	0.0167902*** (0.00177)	0.0156843*** (0.00156)	-0.027895*** (0.00298)	-0.005969*** (0.00051)
Master/Doctorate	0.003629*** (0.00047)	0.0385868*** (0.0041)	0.0329944*** (0.00304)	-0.065037*** (0.00696)	-0.010173*** (0.00064)
Very Satisfied Neighborhood	-0.0046275*** (0.00011)	-0.076074*** (0.00063)	-0.097534*** (0.0007)	-0.645301*** (0.00543)	0.823536*** (0.00568)
Satisfied Neighborhood	-0.0474512*** (0.00174)	-0.249415*** (0.00475)	-0.139035*** (0.00143)	0.3961619*** (0.00681)	0.0397395*** (0.00067)
Average	-0.0027148*** (0.00007)	-0.046927*** (0.00085)	-0.057641*** (0.00123)	0.0412355*** (0.00152)	0.0660472*** (0.00331)
Dissatisfied Neighborhood	-0.0024373*** (0.00008)	-0.040055*** (0.00108)	-0.047026*** (0.00148)	0.0480635*** (0.00059)	0.0414538*** (0.00248)

RG: Very Dissatisfied Neighborhood					
Very Satisfied with Neighbors	-0.0027093*** (0.00008)	-0.046924*** (0.00102)	-0.057721*** (0.00154)	0.0407612*** (0.0019)	0.066593*** (0.00426)
Satisfied with Neighbors	-0.0030761*** (0.00035)	-0.035493*** (0.00353)	-0.032225*** (0.00293)	0.0590927*** (0.00593)	0.0117011*** (0.00088)
Average	-0.0013809*** (0.00013)	-0.020234*** (0.00212)	-0.021662*** (0.00246)	0.0307105*** (0.00287)	0.0125659*** (0.00184)
Dissatisfied with Neighbors	-0.0001359*** (0.00021)	-0.001808*** (0.00286)	-0.001805*** (0.00287)	0.0029238*** (0.0046)	0.0008245*** (0.00134)
RG: Very Dissatisfied with Neighbors					
Household Size	0.0001522*** (0.00001)	0.0020035*** (0.00015)	0.0019854*** (0.00015)	-0.003253*** (0.00025)	-0.000888*** (0.00007)
RG: Owner					
Tenant	0.0037203*** (0.00012)	0.0423619*** (0.00092)	0.0381962*** (0.00078)	-0.070431*** (0.00153)	-0.013847*** (0.00027)
Lodging	0.0042831*** (0.00048)	0.0442619*** (0.00399)	0.0371155*** (0.00285)	-0.074672*** (0.00676)	-0.010989*** (0.00056)
Other	0.0015397*** (0.00011)	0.0184887*** (0.0012)	0.0171953*** (0.00105)	-0.030747*** (0.00203)	-0.006477*** (0.00034)
Rooms	-0.0007036*** (0.00004)	-0.009264*** (0.00049)	-0.00918*** (0.00049)	0.0150435*** (0.00079)	0.0041043*** (0.00022)
Square Meter	-0.0000298*** (0.0000001)	-0.000392*** (0.00001)	-0.000388*** (0.00001)	0.0006364*** (0.00002)	0.0001736*** (0.00001)
Piped Water System in Dwelling	0.0009912*** (0.00017)	0.0143003*** (0.00263)	0.0151215*** (0.00297)	-0.022081*** (0.00376)	-0.008332*** (0.00201)
Piped Water System Out of Dwelling	0.0007146* (0.0004)	0.0089177* (0.00471)	0.008513* (0.00434)	-0.0147227* (0.00788)	-0.0034226** (0.00157)
RG: Piped Water System Absent					
RG: Toilet in Dwelling					
Toilet Out of Dwelling	0.0022051*** (0.00019)	0.0253852*** (0.00187)	0.0229336*** (0.00155)	-0.042488*** (0.00317)	-0.008036*** (0.00043)
Toilet Absent	0.0053993*** (0.00139)	0.0532046*** (0.01087)	0.0431668*** (0.00727)	-0.089821*** (0.01833)	-0.01195*** (0.0012)
Bath in Dwelling	-0.0084236*** (0.00101)	-0.075485*** (0.00675)	-0.05743*** (0.00396)	0.1270328*** (0.01117)	0.0143055*** (0.00055)

Bath Out of Dwelling	-0.002178*** (0.00008)	-0.037455*** (0.0016)	-0.04529*** (0.00243)	0.0409157*** (0.00104)	0.0440072*** (0.00492)
RG: Bath Absent					
RG: Leaky Roofs					
No Leaky Roofs	-0.0042494*** (0.00013)	-0.047804*** (0.00093)	-0.042826*** (0.00078)	0.0793883*** (0.00154)	0.0154914*** (0.00028)
RG: Daylight Problem					
No Daylight Problem	-0.0012935*** (0.00008)	-0.01598*** (0.00085)	-0.015162*** (0.00077)	0.0264057*** (0.00141)	0.00603*** (0.00028)
RG: Flood Problem					
No Flood Problem	-0.0026382*** (0.00014)	-0.02994*** (0.00133)	-0.0268*** (0.00108)	0.0501525*** (0.00225)	0.0092257*** (0.0003)
RG: Noisy Neighbors					
No Noisy Neighbors	-0.0007338*** (0.00009)	-0.009233*** (0.00107)	-0.008866*** (0.00099)	0.015206*** (0.00177)	0.0036262*** (0.00037)
RG: Noisy Streets					
No Noisy Streets	-0.0006194*** (0.00007)	-0.007912*** (0.00082)	-0.007678*** (0.00078)	0.0129729*** (0.00135)	0.0032366*** (0.00031)
RG: Power Cut					
No Power Cut	-0.000333*** (0.00006)	-0.004328*** (0.00077)	-0.00425*** (0.00075)	0.0070586*** (0.00126)	0.0018525*** (0.00032)
RG: Water Cut					
No Water Cut	-0.0004218*** (0.00007)	-0.00544*** (0.0009)	-0.005314*** (0.00086)	0.0088952*** (0.00147)	0.0022802*** (0.00036)
No Mains Water	0.0009771*** (0.00019)	0.0120115*** (0.00214)	0.0113484*** (0.00193)	-0.019898*** (0.0036)	-0.004439*** (0.00066)
RG: Heating Problem					
No Heating Problem	-0.0024901*** (0.0001)	-0.029412*** (0.00089)	-0.027109*** (0.00077)	0.0488704*** (0.00149)	0.0101414*** (0.00026)
RG: Income Bracket 1					
Income Bracket 2	-0.0005176*** (0.00006)	-0.00702*** (0.00086)	-0.007104*** (0.00089)	0.0112504*** (0.00136)	0.0033914*** (0.00045)
Income Bracket 3	-0.0007944*** (0.00006)	-0.010872*** (0.0008)	-0.011078*** (0.00084)	0.0173274*** (0.00125)	0.0054165*** (0.00045)
Income Bracket 4	-0.0003419*** (0.00007)	-0.004576*** (0.00088)	-0.004588*** (0.0009)	0.0073801*** (0.00141)	0.0021261*** (0.00043)
Income Bracket 5	-0.000534*** (0.00007)	-0.007254*** (0.001)	-0.00735*** (0.00104)	0.0116162*** (0.00158)	0.0035213*** (0.00054)

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.

APPENDIX 3: Marginal Effects of Each Outcome for Financial Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(F.S.)	0.017985	0.254836	0.241267	0.474711	0.00905
RG: Dummy for 2013					
Dummy for 2014	0.008193*** (0.00138)	0.046903*** (0.00696)	0.0079832*** (0.0008)	-0.059786*** (0.00872)	-0.003294*** (0.00041)
Dummy for 2015	0.0051757*** (0.00118)	0.0310409*** (0.00653)	0.0059316*** (0.001)	-0.039823*** (0.00827)	-0.002325*** (0.00043)
Dummy for 2016	0.0053601*** (0.00061)	0.0373423*** (0.00445)	0.0098774*** (0.00134)	-0.04902*** (0.0059)	-0.00356*** (0.00048)
Dummy for 2017	0.0053015 (2.38633)	0.0314018 (12.893)	0.0058155 (1.82244)	-0.0402118 (16.285)	-0.002307 (0.81713)
RG: 18<age<25					
24<age<35	0.005831*** (0.00081)	0.0361996*** (0.00475)	0.007527*** (0.00089)	-0.046689*** (0.00608)	-0.002869*** (0.00036)
34<age<45	0.0046621*** (0.00089)	0.0292963*** (0.00539)	0.0062506*** (0.00107)	-0.037849*** (0.00693)	-0.00236*** (0.00042)
44<age<55	0.0044141*** (0.00103)	0.0272666*** (0.00602)	0.0055895*** (0.00109)	-0.035134*** (0.0077)	-0.002136*** (0.00044)
54<age<65	0.0016618 (0.00113)	0.0105417 (0.00697)	0.0022897 (0.00143)	-0.0136357 (0.00898)	-0.0008576 (0.00054)
64<age	0.0001443 (0.00162)	0.0009371 (0.01048)	0.0002142 (0.00238)	-0.0012165 (0.01359)	-0.0000791 (0.00088)
RG: Male					
Female	0.0017553*** (0.00049)	0.0112451*** (0.00309)	0.0024964*** (0.00066)	-0.014568*** (0.004)	-0.000929*** (0.00025)
Never Married	-0.0012898** (0.00057)	-0.0085142** (0.00384)	-0.0020139** (0.00093)	0.0110803** (0.00501)	0.0007377** (0.00034)
RG: Married					
Widowed	0.0148017*** (0.00159)	0.0771538*** (0.00664)	0.0100255*** (0.00035)	-0.097175*** (0.00812)	-0.004806*** (0.00033)
Divorced	0.0001349 (0.00186)	0.0008766 (0.01208)	0.0002005 (0.00275)	-0.001138 (0.01568)	-0.000074 (0.00102)
RG: Illiterate					
Literate But Not a Graduate	0.0368835*** (0.00414)	0.150054*** (0.01087)	0.0049464*** (0.00187)	-0.184672*** (0.01287)	-0.007212*** (0.00034)
Primary School	0.0128459*** (0.00168)	0.0757164*** (0.00882)	0.0141733*** (0.0013)	-0.097044*** (0.01116)	-0.005692*** (0.00061)
Primary Education	0.0268186*** (0.00323)	0.1226567*** (0.01055)	0.009619*** (0.00086)	-0.152441*** (0.01265)	-0.006654*** (0.0004)
Secondary School	0.0176999*** (0.00232)	0.0920861*** (0.00968)	0.0120867*** (0.00047)	-0.116062*** (0.01187)	-0.005811*** (0.00048)
Vocational Secondary School	0.0747751*** (0.01144)	0.2202367*** (0.01579)	-0.0180359** (0.00735)	-0.268704*** (0.01962)	-0.008272*** (0.00033)
High School	0.0186636*** (0.00236)	0.0966401*** (0.00971)	0.0125453*** (0.00046)	-0.121762*** (0.01191)	-0.006087*** (0.00048)
Vocational High School	0.0180163*** (0.00244)	0.0928361*** (0.00999)	0.0117865*** (0.00042)	-0.116861*** (0.01222)	-0.005778*** (0.00048)

2 or 3 Years Higher Education	0.0246102*** (0.00304)	0.1160569*** (0.01052)	0.0105411*** (0.00063)	-0.144687*** (0.01267)	-0.006521*** (0.00042)
Faculty	0.0241516*** (0.00271)	0.1189385*** (0.01011)	0.0132041*** (0.00042)	-0.149136*** (0.01229)	-0.007158*** (0.00048)
Master/Doctorate	0.0370061*** (0.00458)	0.1505104*** (0.01204)	0.0049603** (0.00206)	-0.18524*** (0.01427)	-0.007237*** (0.00037)
Private	0.0059209*** (0.00052)	0.0418634*** (0.00386)	0.0113983*** (0.00123)	-0.055085*** (0.00514)	-0.004098*** (0.00045)
RG: Public					
Other	0.0118554** (0.00501)	0.0635857*** (0.02236)	0.0089938*** (0.00126)	-0.080348*** (0.02753)	-0.004087*** (0.00107)
Employee	-0.0005819 (0.00056)	-0.0037705 (0.00364)	-0.0008573 (0.00082)	0.0048927 (0.00472)	0.000317 (0.0003)
Employer	-0.0018884** (0.00088)	-0.0127285** (0.00617)	-0.0031426* (0.00163)	0.0166185** (0.0081)	0.0011409* (0.00059)
RG: Self-Employed					
Unpaid Family Worker	-0.005854*** (0.00072)	-0.042589*** (0.00579)	-0.01221*** (0.00201)	0.0562853*** (0.00778)	0.0043684*** (0.00072)
Money	0.0065696*** (0.00122)	0.0384009*** (0.00639)	0.0068879*** (0.00084)	-0.049086*** (0.00804)	-0.002772*** (0.0004)
Better Household Income in Future	-0.015423*** (0.0007)	-0.104859*** (0.00445)	-0.027481*** (0.00136)	0.1374932*** (0.00586)	0.0102693*** (0.00057)
Same Household Income in Future	-0.009713*** (0.00065)	-0.064234*** (0.00419)	-0.015504*** (0.00108)	0.0837165*** (0.00546)	0.0057356*** (0.00043)
RG: Worse Household Income in Future					
No Idea	-0.006281*** (0.0007)	-0.045933*** (0.00573)	-0.013306*** (0.00202)	0.0607579*** (0.00771)	0.0047618*** (0.00073)
Better Turkish Job Market in Future	-0.007541*** (0.0006)	-0.050978*** (0.00409)	-0.012784*** (0.00113)	0.066635*** (0.00538)	0.004668*** (0.00042)
Same Turkish Job Market in Future	-0.0014478** (0.00057)	-0.0095668** (0.00381)	-0.0022677** (0.00093)	0.012452** (0.00497)	0.0008303** (0.00034)
RG: Worse Turkish Job Market in Future					
No Idea	-0.004461*** (0.00078)	-0.031359*** (0.00589)	-0.008424*** (0.00182)	0.0412186*** (0.00784)	0.003025*** (0.00065)
Better TR Economy in Future	0.0003085 (0.00066)	0.0020074 (0.00428)	0.0004605 (0.00098)	-0.0026065 (0.00556)	-0.0001699 (0.00036)
Same Turkish Economy in Future	0.0012416* (0.00064)	0.0079853** (0.00405)	0.0017873** (0.00088)	-0.0103505** (0.00524)	-0.0006637** (0.00033)

RG: Worse Turkish Economy in the Future					
No Idea	-0.0004269 (0.00089)	-0.0027994 (0.00589)	-0.0006529 (0.00139)	0.0036393 (0.00767)	0.0002399 (0.00051)
RG: Got a Job					
No Got a Job	0.0014688** (0.00059)	0.0096782** (0.00395)	0.0022809** (0.00095)	-0.0125917** (0.00514)	-0.0008362** (0.00035)
Irrelevant	-0.0016482** (0.00081)	-0.0110008** (0.00555)	-0.0026622* (0.00141)	0.0143409** (0.00726)	0.0009704* (0.00051)
RG: Lost His/Her Job					
No Lost His/Her Job	0.0041595*** (0.00074)	0.0286415*** (0.00532)	0.0073927*** (0.00153)	-0.037525*** (0.00703)	-0.002669*** (0.00055)
Irrelevant	-0.0011503 (0.00108)	-0.0076304 (0.00731)	-0.001823 (0.00181)	0.0099375 (0.00955)	0.0006662 (0.00066)
RG: Income Decreased					
No Income Decreased	-0.012935*** (0.00072)	-0.074468*** (0.00353)	-0.013097*** (0.00051)	0.0951095*** (0.0044)	0.0053896*** (0.00026)
Irrelevant	-0.007467*** (0.00118)	-0.056799*** (0.01051)	-0.017668*** (0.00417)	0.0756011*** (0.01432)	0.0063333*** (0.00153)
RG: Income Increased					
No Income Increased	0.0087926*** (0.00043)	0.0594039*** (0.00275)	0.0149322*** (0.00078)	-0.077661*** (0.00361)	-0.005468*** (0.00031)
Irrelevant	0.0200178*** (0.00343)	0.0975119*** (0.01273)	0.0099569*** (0.00045)	-0.121878*** (0.01538)	-0.005609*** (0.0005)
RG: Savings Decreased					
Savings Did Not Decrease	-0.003902*** (0.00051)	-0.024823*** (0.00315)	-0.005438*** (0.00066)	0.0321274*** (0.00406)	0.0020354*** (0.00026)
Irrelevant	0.0008157 (0.00071)	0.00525 (0.00449)	0.0011768 (0.00098)	-0.0068057 (0.00581)	-0.0004368 (0.00037)
RG: Cut Down Vacation					
No Cut Down Vacation	-0.009444*** (0.00047)	-0.062401*** (0.00292)	-0.015023*** (0.00077)	0.0813122*** (0.00382)	0.0055561*** (0.00031)
Irrelevant	0.0041952*** (0.00058)	0.0262053*** (0.00343)	0.0055111*** (0.00066)	-0.033823*** (0.00439)	-0.002089*** (0.00026)
RG: Buy a New Car					
Not Buy a New Car	0.006447*** (0.00051)	0.0463585*** (0.00396)	0.0130352*** (0.00134)	-0.061164*** (0.00531)	-0.004677*** (0.00049)
RG: Buy a New House					

Not Buy a New House	0.0065926*** (0.00073)	0.0490838*** (0.00613)	0.0146837*** (0.00229)	-0.065108*** (0.0083)	-0.005252*** (0.00083)
RG: Sold His/Her Car					
Not Sold His/Her Car	0.0045596*** (0.00067)	0.0312176*** (0.00478)	0.0079737*** (0.00135)	-0.040866*** (0.00631)	-0.002885*** (0.00049)
Irrelevant	0.001865 (0.00126)	0.0118354 (0.00776)	0.0025733 (0.00159)	-0.0153101 (0.01)	-0.0009636 (0.00061)
RG: Sold His/Her House					
Not Sold His/Her House	-0.0028859* (0.00167)	-0.0180918* (0.01007)	-0.0038303* (0.00195)	0.0233613* (0.01293)	0.0014467* (0.00076)
Irrelevant	-0.0026306 (0.00161)	-0.0177996 (0.01132)	-0.0044309 (0.00304)	0.0232542 (0.01488)	0.001607 (0.00109)
RG: Got Into Debt					
Did Not Get Into Debt	-0.008547*** (0.00048)	-0.054749*** (0.00287)	-0.012302*** (0.00066)	0.0709868*** (0.0037)	0.0046109*** (0.00027)
RG: Paid His/Her Debt					
Did Not Pay His/Her Debt	0.0021383*** (0.00042)	0.0139972*** (0.00277)	0.0032552*** (0.00065)	-0.018193*** (0.0036)	-0.001198*** (0.00024)
Irrelevant	0.0040795*** (0.00095)	0.0249503*** (0.00543)	0.0049931*** (0.00093)	-0.0321*** (0.00693)	-0.001923*** (0.00038)
RG: Newborn Baby					
No Newborn Baby	0.0062005*** (0.00063)	0.0455017*** (0.00511)	0.0132596*** (0.00182)	-0.060219*** (0.00689)	-0.004743*** (0.00066)
RG: Got Promotion					
Did Not Get Promotion	-0.003713*** (0.00127)	-0.022673*** (0.00724)	-0.004519*** (0.00123)	0.0291626*** (0.00923)	0.0017419*** (0.00051)
RG: Others					
Belongings Important					
Others Belongings Moderately Important	0.0051445*** (0.00109)	0.0309538*** (0.00607)	0.0059627*** (0.00095)	-0.039731*** (0.0077)	-0.00233*** (0.00041)
Others Belongings Unimportant	0.0061313*** (0.00057)	0.0420707*** (0.00402)	0.0108251*** (0.00116)	-0.055104*** (0.00531)	-0.003923*** (0.00042)
RG: Others Income					
Others Income Moderately Important	0.0001455 (0.0009)	0.0009451 (0.00586)	0.0002162 (0.00133)	-0.001227 (0.0076)	-0.0000798 (0.00049)
Others Income Unimportant	0.0015315** (0.0006)	0.0100887** (0.00396)	0.0023766** (0.00096)	-0.0131254** (0.00516)	-0.0008714** (0.00035)
RG: Your Belongings					
Important					

Your Belongings Moderately Important	-0.003431*** (0.00086)	-0.023709*** (0.00629)	-0.006154*** (0.00183)	0.0310761*** (0.00833)	0.0022174*** (0.00065)
Your Belongings Unimportant	-0.002724*** (0.00072)	-0.017394*** (0.00449)	-0.003838*** (0.00095)	0.0225234*** (0.00579)	0.0014321*** (0.00036)
RG: Your Income Important					
Your Income Moderately Important	0.0059497*** (0.00125)	0.0353277*** (0.00674)	0.0065919*** (0.00098)	-0.04526*** (0.00852)	-0.00261*** (0.00044)
Your Income Unimportant	-0.0003541 (0.00067)	-0.0023009 (0.00436)	-0.0005264 (0.00099)	0.0029871 (0.00565)	0.0001943 (0.00037)
Irrelevant	0.0071014** (0.00353)	0.0408954** (0.01807)	0.0070553*** (0.00211)	-0.0521635** (0.02265)	-0.002889*** (0.00106)
Never Pressure Income	-0.05108*** (0.01417)	-0.184017*** (0.02945)	0.0018435*** (0.00785)	0.2252016*** (0.03515)	0.0080524*** (0.00065)
Sometimes Pressure Income	-0.008367*** (0.00302)	-0.0654965** (0.02883)	-0.0214264* (0.01244)	0.0875709** (0.03963)	0.0077193* (0.00464)
Often Pressure Income	-0.0071689** (0.00341)	-0.0547063* (0.03082)	-0.0170939 (0.01233)	0.0728472* (0.04205)	0.006122 (0.0045)
RG: Always Pressure Income					
RG: Interested in Economy					
Moderately Interested in Economy	-0.0011392** (0.00046)	-0.0074963** (0.00306)	-0.0017615** (0.00073)	0.0097508** (0.00398)	0.0006461** (0.00027)
Not Interested in Economy	-0.004663*** (0.00045)	-0.030933*** (0.00299)	-0.007417*** (0.00076)	0.040296*** (0.0039)	0.0027168*** (0.00028)
No Idea	-0.005112*** (0.00138)	-0.037065*** (0.01114)	-0.010549*** (0.0038)	0.0489554*** (0.01496)	0.00377*** (0.00135)
Household Size	0.000519*** (0.00012)	0.0033801*** (0.00076)	0.0007772*** (0.00018)	-0.00439*** (0.00099)	-0.000287*** (0.00007)
RG: Owner					
Tenant	0.0018803*** (0.00045)	0.0120665*** (0.00282)	0.0026891*** (0.00061)	-0.015636*** (0.00365)	-0.000109*** (0.00005)
Lodging	0.0032113*** (0.00157)	0.0197522*** (0.0091)	0.0040024** (0.0016)	-0.0254324** (0.01162)	-0.0015335** (0.00065)
Other	0.0029607*** (0.00069)	0.0184462*** (0.00411)	0.0038504*** (0.00078)	-0.023797*** (0.00527)	-0.001461*** (0.00031)
Number of Household for Income	0.0032195*** (0.00028)	0.0209698*** (0.00181)	0.0048216*** (0.00042)	-0.027233*** (0.00235)	-0.001778*** (0.00016)
Very Easily Make Ends Meet	-0.017756*** (0.00043)	-0.20387*** (0.00413)	-0.12629*** (0.00502)	0.2744413*** (0.00432)	0.0734754*** (0.00529)
Easily Make Ends Meet	-0.024569*** (0.00059)	-0.2178*** (0.00354)	-0.099226*** (0.00257)	0.2945867*** (0.00461)	0.0470081*** (0.00193)

Fairly Easily Make Ends Meet	-0.028756*** (0.00083)	-0.190055*** (0.00417)	-0.052138*** (0.00144)	0.2496584*** (0.00537)	0.0212906*** (0.00082)
Make Ends Meet with Difficulty	-0.016732*** (0.00059)	-0.12166*** (0.00408)	-0.036546*** (0.00156)	0.1612438*** (0.00543)	0.0136937*** (0.0007)
RG: Make Ends Meet with a Great Difficulty					
RG: Income Bracket 1					
Income Bracket 2	-0.005997*** (0.00053)	-0.042705*** (0.00404)	-0.011783*** (0.00131)	0.0562543*** (0.00538)	0.0042306*** (0.00048)
Income Bracket 3	-0.012656*** (0.00049)	-0.095538*** (0.00368)	-0.02996*** (0.00151)	0.1271708*** (0.00499)	0.0109831*** (0.00063)
Income Bracket 4	-0.0145*** (0.00055)	-0.108192*** (0.00401)	-0.033584*** (0.00162)	0.1438428*** (0.00542)	0.0124325*** (0.00069)
Income Bracket 5	-0.013573*** (0.00062)	-0.102087*** (0.00487)	-0.03197*** (0.00198)	0.1358515*** (0.00661)	0.0117778*** (0.00081)

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.

APPENDIX 4: Marginal Effects of Each Outcome for Job Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(J.S.)	0.002405	0.054762	0.100359	0.804067	0.038408
RG: Dummy for 2013					
Dummy for 2014	-0.000537*** (0.00016)	-0.008037*** (0.00248)	-0.009795*** (0.00313)	0.011347*** (0.00334)	0.0070218*** (0.00243)
Dummy for 2015	-0.0002941* (0.00017)	-0.0043082* (0.00248)	-0.0051626* (0.00302)	0.0062101* (0.00349)	0.0035548 (0.00217)
Dummy for 2016	-0.0003184** (0.00014)	-0.0044771** (0.00196)	-0.0052002** (0.00225)	0.0066559** (0.00295)	0.0033398** (0.0014)
Dummy for 2017	-0.000193 (0.33489)	-0.0028103 (4.96416)	-0.0033521 (6.00139)	0.0040721 (7.08716)	0.0022834 (4.21328)
RG: 18<age<25					
24<age<35	-0.0003** (0.00012)	-0.0043394** (0.00172)	-0.0051509** (0.00206)	0.0063185** (0.00248)	0.0034719** (0.00142)
34<age<45	-0.001238*** (0.00012)	-0.018415*** (0.00172)	-0.022387*** (0.00216)	0.0259261*** (0.00231)	0.0161131*** (0.0017)
44<age<55	-0.001099*** (0.00012)	-0.016763*** (0.0018)	-0.020752*** (0.00234)	0.0230667*** (0.00227)	0.0155467*** (0.00199)
54<age<65	-0.001354*** (0.00012)	-0.021746*** (0.00185)	-0.028027*** (0.00261)	0.027823*** (0.00188)	0.0233041*** (0.00272)
64<age	-0.00089*** (0.00019)	-0.013881*** (0.00315)	-0.017456*** (0.00424)	0.0187025*** (0.00374)	0.0135247*** (0.00384)
RG: Male					
Female	-0.000964*** (0.00008)	-0.014322*** (0.0011)	-0.017374*** (0.00138)	0.0202759*** (0.0015)	0.0123834*** (0.00106)
RG: Illiterate					
Literate But Not a Graduate	-0.0004625* (0.00024)	-0.0068959* (0.00376)	-0.0083767* (0.00472)	0.0097798* (0.00512)	0.0059552* (0.00361)
Primary School	-0.001286*** (0.0002)	-0.019129*** (0.00292)	-0.023261*** (0.00365)	0.026909*** (0.00389)	0.0167667*** (0.00288)
Primary Education	-0.001033*** (0.00018)	-0.016221*** (0.00311)	-0.020518*** (0.00424)	0.0216089*** (0.00357)	0.0161629*** (0.00397)
Secondary School	-0.001547*** (0.00016)	-0.024936*** (0.00257)	-0.032272*** (0.00365)	0.0314696*** (0.00246)	0.0272861*** (0.00393)
Vocational Secondary School	-0.002118*** (0.00014)	-0.040946*** (0.00288)	-0.061606*** (0.00578)	0.0202208*** (0.00751)	0.0844494*** (0.0161)
High School	-0.001113*** (0.00018)	-0.017234*** (0.00288)	-0.021579*** (0.00383)	0.0233077*** (0.00346)	0.0166182*** (0.00344)
Vocational High School	-0.001808*** (0.00014)	-0.03008*** (0.00236)	-0.039978*** (0.00354)	0.0352371*** (0.00167)	0.0366283*** (0.00445)
2 or 3 Years Higher Education	-0.001101*** (0.00018)	-0.017342*** (0.00301)	-0.021994*** (0.00412)	0.0229778*** (0.0034)	0.0174596*** (0.00392)
Faculty	-0.000673*** (0.00021)	-0.010062*** (0.00327)	-0.01226*** (0.00412)	0.0142013*** (0.00439)	0.0087938*** (0.00321)
Master/Doctorate	-0.0000773 (0.00031)	-0.0011132 (0.00457)	-0.0013167 (0.00543)	0.0016273 (0.00664)	0.00088 (0.00367)
Private	0.0003232*** (0.00011)	0.0047179*** (0.00159)	0.0056385*** (0.00193)	-0.00682*** (0.00226)	-0.00386*** (0.00137)

RG: Public					
Other	0.0011715 (0.00084)	0.015319 (0.01009)	0.0168461 (0.01038)	-0.0236722 (0.01616)	-0.0096644* (0.00516)
Employee	-0.00155*** (0.00015)	-0.020873*** (0.00172)	-0.023524*** (0.00186)	0.0316342*** (0.00268)	0.0143127*** (0.00105)
Employer	-0.000946*** (0.00013)	-0.014746*** (0.00206)	-0.01855*** (0.00277)	0.0198473*** (0.00245)	0.0143945*** (0.00252)
RG: Self-Employed					
Unpaid Family Worker	0.001903*** (0.00027)	0.0241361*** (0.00291)	0.0259663*** (0.00287)	-0.037661*** (0.00471)	-0.014345*** (0.00133)
Job	0.0014857*** (0.00033)	0.019099*** (0.00376)	0.02074*** (0.00378)	-0.029702*** (0.00607)	-0.011622*** (0.00179)
Very Satisfied with Household Income	-0.002704*** (0.00013)	-0.058767*** (0.00085)	-0.103967*** (0.00114)	-0.383132*** (0.01706)	0.5485708*** (0.01732)
Satisfied with Household Income	-0.006978*** (0.00038)	-0.088589*** (0.00292)	-0.100196*** (0.00299)	0.1178426*** (0.00342)	0.0779206*** (0.00292)
Average	-0.002899*** (0.00016)	-0.047016*** (0.00186)	-0.06212*** (0.00264)	0.052165*** (0.00132)	0.0598706*** (0.00368)
Dissatisfied with Household Income	-0.001112*** (0.00015)	-0.016642*** (0.00236)	-0.020315*** (0.00297)	0.0233414*** (0.00312)	0.0147277*** (0.00238)
RG: Very Dissatisfied with Household Income					
Very Satisfied with Leisure Time	-0.002515*** (0.00012)	-0.052827*** (0.00095)	-0.087264*** (0.00185)	-0.055385*** (0.01097)	0.1979907*** (0.01312)
Satisfied with Leisure Time	-0.002993*** (0.00025)	-0.041431*** (0.00285)	-0.048127*** (0.00322)	0.0599176*** (0.00403)	0.0326331*** (0.0023)
Average	-0.001901*** (0.00014)	-0.030426*** (0.00209)	-0.039284*** (0.00292)	0.0381368*** (0.00199)	0.0334735*** (0.00321)
Dissatisfied with Leisure Time	-0.001498*** (0.00016)	-0.022674*** (0.00235)	-0.027965*** (0.00302)	0.0311829*** (0.00296)	0.0209532*** (0.00258)
RG: Very Dissatisfied with Leisure Time					
Very Satisfied with Commuting Time	-0.001696*** (0.00014)	-0.029022*** (0.00242)	-0.039376*** (0.0038)	0.0321574*** (0.00123)	0.0379366*** (0.00527)
Satisfied with Commuting Time	-0.002057*** (0.0003)	-0.027688*** (0.0036)	-0.031249*** (0.00388)	0.0417375*** (0.00552)	0.0192566*** (0.00225)
Average	-0.000558*** (0.0002)	-0.008297*** (0.00311)	-0.010056*** (0.00388)	0.0117938*** (0.00425)	0.0071171*** (0.00294)
Dissatisfied with Commuting Time	0.0007795*** (0.00028)	0.0106653*** (0.00363)	0.01214*** (0.004)	-0.016106*** (0.00561)	-0.007479*** (0.0023)

RG: Very Dissatisfied with Commuting Time					
Very Satisfied					
Relations with Co- Worker	-0.003101*** (0.00016)	-0.062365*** (0.00134)	-0.102328*** (0.00247)	-0.114401*** (0.02264)	0.2821945*** (0.02589)
Satisfied Relations with Co-Worker	-0.00951*** (0.00193)	-0.093148*** (0.01374)	-0.083842*** (0.00934)	0.1490368*** (0.02197)	0.0374627*** (0.00301)
Average	-0.001697*** (0.00027)	-0.028416*** (0.00518)	-0.037912*** (0.00786)	0.0331152*** (0.00332)	0.0349105*** (0.01002)
Dissatisfied Relations with Co-Worker	0.0006688 (0.00072)	0.0090821 (0.00936)	0.0102761 (0.01018)	-0.0137843 (0.01459)	-0.0062426 (0.00568)
RG: Very Dissatisfied Relations with Co-Worker					
Better Job Status in Future	-0.002904*** (0.00017)	-0.043398*** (0.00183)	-0.053617*** (0.00231)	0.0573612*** (0.00213)	0.0425576*** (0.00222)
Same Job Status in Future	-0.002626*** (0.00019)	-0.036378*** (0.00203)	-0.042158*** (0.0023)	0.0530954*** (0.00294)	0.0280667*** (0.00158)
RG: Worse Job Status in Future					
No Idea	-0.001067*** (0.00013)	-0.016758*** (0.00208)	-0.021209*** (0.00284)	0.0222928*** (0.00239)	0.0167405*** (0.00267)
No Job in Future	0.0002016 (0.00038)	0.0028356 (0.0052)	0.0032943 (0.00596)	-0.0042157 (0.00781)	-0.0021159 (0.00372)
Better TR Job Market in Future	0.0011962*** (0.00012)	0.0165412*** (0.00144)	0.0190032*** (0.00162)	-0.024736*** (0.00219)	-0.012005*** (0.00098)
Same TR Job Market in Future	0.000846*** (0.00012)	0.0116506*** (0.00145)	0.0133293*** (0.00162)	-0.017517*** (0.00223)	-0.008309*** (0.00095)
RG: Worse TR Job Market in Future					
No Idea	-0.000358*** (0.00012)	-0.00526*** (0.00181)	-0.006319*** (0.00222)	0.0075591*** (0.00254)	0.0043769*** (0.00161)
RG: Got a Job					
No Got a Job	-0.001487*** (0.00015)	-0.020121*** (0.00182)	-0.02275*** (0.00198)	0.0304306*** (0.00282)	0.0139272*** (0.00113)
Irrelevant	-0.001336*** (0.00012)	-0.021057*** (0.00183)	-0.026759*** (0.00251)	0.0276777*** (0.00203)	0.0214741*** (0.00243)
RG: Lost His/Her Job					
No Lost His/Her Job	0.0000889 (0.00015)	0.0012786 (0.00222)	0.0015109 (0.00263)	-0.0018709 (0.00323)	-0.0018694 (0.00329)
Irrelevant	0.0007439*** (0.00027)	0.0101287*** (0.00349)	0.0114846*** (0.00382)	- 0.0153443*** (0.00543)	-0.007013*** (0.00215)

RG: Opened a Workplace					
Did Not Open a Workplace	0.0008782*** (0.0002)	0.0131879*** (0.00316)	0.0161217*** (0.00401)	-0.018505*** (0.00418)	-0.011683*** (0.00319)
Irrelevant	0.0004806 (0.00031)	0.0066937 (0.00415)	0.0077199* (0.00469)	-0.0100094 (0.0063)	-0.0048848* (0.00284)
RG: Income Decreased					
No Income Decreased	-0.000895*** (0.00011)	-0.012311*** (0.00144)	-0.014079*** (0.0016)	0.0185102*** (0.00221)	0.0087741*** (0.00095)
Irrelevant	0.0000258 (0.00032)	0.0003685 (0.00455)	0.000433 (0.00534)	-0.0005421 (0.0067)	-0.0002851 (0.0035)
RG: Income Increased					
No Income Increased	0.0004717*** (0.00008)	0.0068127*** (0.00113)	0.0080782*** (0.00135)	-0.009925*** (0.00164)	-0.005437*** (0.00093)
Irrelevant	-0.0001729 (0.00031)	-0.0025091 (0.00454)	-0.0029857 (0.00545)	0.0036449 (0.00651)	0.0020228 (0.00379)
RG: Got Promotion					
Did Not Get Promotion	0.0009482*** (0.00014)	0.0148518*** (0.00236)	0.0187462*** (0.0032)	-0.01988*** (0.00275)	-0.014667*** (0.00295)
RG: Others Job Important					
Others Job Moderately Important	0.0004681*** (0.00017)	0.0064802*** (0.00231)	0.0074398*** (0.00259)	-0.009728*** (0.00354)	-0.00466*** (0.00154)
Others Job Unimportant	0.0001288 (0.00009)	0.0018409 (0.00129)	0.0021657 (0.00152)	-0.0027054 (0.0019)	-0.0014301 (0.001)
RG: Others Income Important					
Others Income Moderately Important	-0.000546*** (0.00015)	-0.00815*** (0.00224)	-0.009915*** (0.00282)	0.0115318*** (0.00303)	0.0070783*** (0.00217)
Others Income Unimportant	0.0003632*** (0.00011)	0.0052595*** (0.00154)	0.0062488*** (0.00185)	-0.00765*** (0.00221)	-0.004222*** (0.00128)
RG: Your Job Important					
Your Job Moderately Important	0.001144*** (0.00027)	0.0151423*** (0.00325)	0.0168107*** (0.00341)	-0.023256*** (0.00516)	-0.009841*** (0.00177)
Your Job Unimportant	0.001107*** (0.00012)	0.0159991*** (0.00165)	0.0190114*** (0.00197)	-0.02317*** (0.00235)	-0.012948*** (0.00139)
RG: Your Income Important					

Your Income Moderately Important	-0.0000159 (0.00021)	-0.0002276 (0.00294)	-0.0002681 (0.00347)	0.000334 (0.00432)	0.0001775 (0.0023)
Your Income Unimportant	-0.000838*** (0.00015)	-0.011678*** (0.00199)	-0.013479*** (0.00225)	0.0174266*** (0.00301)	0.0085679*** (0.00138)
Irrelevant	-0.001236*** (0.0002)	-0.020157*** (0.00373)	-0.02627*** (0.0054)	0.0252833*** (0.00345)	0.0223787*** (0.0059)
Never Job Pressure	-0.00557*** (0.00183)	-0.058968*** (0.01511)	-0.055486*** (0.01139)	0.0953193*** (0.02496)	0.0247047*** (0.00337)
Sometimes Job Pressure	-0.000434 (0.00057)	-0.0064564 (0.00884)	-0.0078293 (0.01105)	0.0091768 (0.01209)	0.0055429 (0.00838)
Often Job Pressure	0.0012462 (0.00104)	0.0162287 (0.01239)	0.0177923 (0.01266)	-0.0251186 (0.01987)	-0.0101487 (0.00622)
RG: Always Job Pressure					
RG: Interested in Labor Union					
Moderately Interested in Labor Union	0.0009252*** (0.00021)	0.0124443*** (0.00263)	0.0139829*** (0.00282)	-0.018968*** (0.00413)	-0.008385*** (0.00154)
Not Interested in Labor Union	0.0007968*** (0.00011)	0.0119121*** (0.00163)	0.0145103*** (0.00206)	-0.016802*** (0.00219)	-0.010417*** (0.0016)
No Idea	0.0013375*** (0.00042)	0.0173344*** (0.00495)	0.0189377*** (0.00503)	-0.026878*** (0.00796)	-0.010732*** (0.00244)
Very Easily Make Ends Meet	0.0000642 (0.0003)	0.0009129 (0.00418)	0.0010699 (0.00488)	-0.0013463 (0.00618)	-0.0007006 (0.00316)
Easily Make Ends Meet	-0.0002719* (0.00014)	-0.0039511* (0.00211)	-0.0047052* (0.00254)	0.0057338* (0.00302)	0.0031945* (0.00177)
Fairly Easily Make Ends Meet	-0.000704*** (0.00013)	-0.010161*** (0.00184)	-0.012052*** (0.0022)	0.0147835*** (0.00265)	0.0081322*** (0.00151)
Make Ends Meet with Difficulty	0.0000789 (0.00013)	0.0011255 (0.00184)	0.0013218 (0.00216)	-0.0016567 (0.00271)	-0.0008695 (0.00141)
RG: Make Ends Meet with a Great Difficulty					
RG: Income Bracket 1					
Income Bracket 2	-0.0001949* (0.00011)	-0.0028232* (0.00168)	-0.0033549* (0.00201)	0.0041069* (0.00242)	0.002266 (0.00139)
Income Bracket 3	-0.000523*** (0.0001)	-0.007686*** (0.00153)	-0.009238*** (0.00187)	0.0110323*** (0.00214)	0.0064143*** (0.00137)
Income Bracket 4	-0.0000453 (0.00011)	-0.0006496 (0.00165)	-0.0007656 (0.00195)	0.0009528 (0.00242)	0.0005077 (0.0013)
Income Bracket 5	-0.000328*** (0.00012)	-0.004767*** (0.00181)	-0.00568*** (0.00218)	0.0069128*** (0.00259)	0.0038613** (0.00153)

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.

APPENDIX 5: Marginal Effects of Each Outcome for Health Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(Health S.)	0.002006	0.042731	0.121093	0.763223	0.070946
RG: Dummy for 2013					
Dummy for 2014	0.0001154 (0.00018)	0.0015807 (0.00242)	0.0027552 (0.00418)	-0.0020731 (0.00323)	-0.0023782 (0.00355)
Dummy for 2015	0.0000419 (0.00016)	0.0005776 (0.00225)	0.0010124 (0.00392)	-0.0007491 (0.00293)	-0.0008827 (0.0034)
Dummy for 2016	9.07e-06 (0.00012)	0.0001256 (0.00163)	0.0002209 (0.00286)	-0.0001616 (0.00209)	-0.0001939 (0.00251)
Dummy for 2017	0.0000558 (0.32512)	0.0007684 (4.45069)	0.0013448 (7.75209)	-0.0014846 (8.62804)	-0.0011691 (6.6815)
RG: 18<age<25					
24<age<35	0.0012075*** (0.00016)	0.0158765*** (0.00181)	0.0267789*** (0.00292)	-0.021891*** (0.00265)	-0.021972*** (0.00225)
34<age<45	0.0039527*** (0.00032)	0.0467229*** (0.00247)	0.0729914*** (0.00337)	-0.068315*** (0.00386)	-0.055352*** (0.00227)
44<age<55	0.0056462*** (0.00048)	0.0595432*** (0.00328)	0.0844222*** (0.00375)	-0.094078*** (0.00552)	-0.055533*** (0.00192)
54<age<65	0.0104686*** (0.00093)	0.0911332*** (0.00498)	0.1099351*** (0.00418)	-0.151528*** (0.00842)	-0.060009*** (0.00153)
64<age	0.0238875*** (0.00265)	0.1542683*** (0.00983)	0.1440122*** (0.00454)	-0.257212*** (0.01549)	-0.064956*** (0.00128)
RG: Male					
Female	0.0017067*** (0.00014)	0.0217628*** (0.00121)	0.0358123*** (0.00185)	-0.030968*** (0.00187)	-0.028313*** (0.00132)
Never Married	0.0006375*** (0.00011)	0.0085385*** (0.00141)	0.0146062*** (0.00234)	-0.011567*** (0.00199)	-0.012216*** (0.00186)
RG: Married					
Widowed	0.0004963*** (0.00019)	0.0065817*** (0.00234)	0.0111583*** (0.00383)	-0.009065*** (0.0034)	-0.009172*** (0.00295)
Divorced	-0.0009373*** (0.00019)	-0.014474*** (0.00313)	-0.028018*** (0.0067)	0.0136263*** (0.00144)	0.0298033*** (0.00863)
RG: Illiterate					
Literate But Not a Graduate	-0.0002026 (0.00027)	-0.0028611 (0.00391)	-0.005118 (0.00711)	0.0035469 (0.00464)	0.0046349 (0.00665)
Primary School	-0.0005535*** (0.00021)	-0.007831*** (0.00297)	-0.014042*** (0.00544)	0.009624*** (0.00347)	0.0128019** (0.00515)
Primary Education	-0.0008496*** (0.00018)	-0.012809*** (0.00291)	-0.02428*** (0.00596)	0.0132117*** (0.00203)	0.024726*** (0.00704)
Secondary School	-0.000498** (0.0002)	-0.0071716** (0.00305)	-0.0130541** (0.00574)	0.0084876*** (0.00324)	0.012236** (0.00575)
Vocational Secondary School	0.0005883 (0.00064)	0.0077199 (0.00793)	0.0129719 (0.01275)	-0.0107809 (0.0118)	-0.0104991 (0.00952)
High School	-0.0011191*** (0.00017)	-0.016919*** (0.00262)	-0.032207*** (0.00539)	0.0169661*** (0.00167)	0.0332787*** (0.00656)

Vocational High School	-0.0005245** (0.00021)	-0.0075807** (0.00309)	-0.0138413** (0.00586)	0.0088938*** (0.00322)	0.0130528** (0.00594)
2 or 3 Years Higher Education	-0.001166*** (0.00016)	-0.018145*** (0.00255)	-0.035424*** (0.00554)	0.0161552*** (0.00091)	0.0385804*** (0.00748)
Faculty	-0.0010882*** (0.00018)	-0.016331*** (0.00278)	-0.030881*** (0.00564)	0.0168365*** (0.00196)	0.0314629*** (0.00668)
Master/Doctorate	-0.0014108*** (0.00014)	-0.023261*** (0.00241)	-0.047883*** (0.00586)	0.0135803*** (0.00189)	0.0589745*** (0.01009)
Health	-0.0001968*** (0.00007)	-0.002705*** (0.0009)	-0.004727*** (0.00156)	0.0035267*** (0.00119)	0.0041018*** (0.00134)
Very Satisfied with Household Income	-0.0020966*** (0.00013)	-0.041737*** (0.00083)	-0.106399*** (0.00218)	-0.126772*** (0.01403)	0.2770044*** (0.0163)
Satisfied with Household Income	-0.0026163*** (0.00023)	-0.035466*** (0.00242)	-0.062185*** (0.00413)	0.043169*** (0.0028)	0.0570987*** (0.00402)
Average	-0.0015237*** (0.00014)	-0.022874*** (0.00191)	-0.043433*** (0.00386)	0.0226172*** (0.00125)	0.045213*** (0.00476)
Dissatisfied with Household Income	-0.0011391*** (0.00015)	-0.016585*** (0.00206)	-0.030566*** (0.00395)	0.0186531*** (0.00193)	0.0296368*** (0.00424)
RG: Very Dissatisfied with Household Income					
Very Satisfied with General Health Service	-0.0023625*** (0.00015)	-0.044446*** (0.00095)	-0.107778*** (0.00235)	-0.087997*** (0.01009)	0.242584*** (0.01269)
Satisfied with General Health Service	-0.0038736*** (0.0004)	-0.046648*** (0.00368)	-0.074146*** (0.00519)	0.066573*** (0.00552)	0.0580937*** (0.00373)
Average	-0.0012109*** (0.00015)	-0.01849*** (0.00224)	-0.035528*** (0.00469)	0.0177219*** (0.00121)	0.0375065*** (0.00595)
Dissatisfied with General Health Service	-0.0011917*** (0.00015)	-0.018141*** (0.00226)	-0.034758*** (0.0047)	0.0176276*** (0.00129)	0.036463*** (0.00589)
RG: Very Dissatisfied with General Health Service					
No Idea	-0.0016531*** (0.00014)	-0.029209*** (0.00234)	-0.06427*** (0.00663)	0.0009*** (0.00727)	0.0942327*** (0.01619)

Very Satisfied with Water Services	-0.0004233** (0.0002)	-0.0061023** (0.00298)	-0.0111159** (0.00563)	0.0072143** (0.00316)	0.0104272* (0.00564)
Satisfied with Water Services	-0.0000741 (0.00017)	-0.0010237 (0.0024)	-0.001796 (0.00419)	0.001325 (0.00311)	0.0015688 (0.00365)
Average	0.0000254 (0.0002)	0.0003513 (0.0027)	0.0006167 (0.00474)	-0.0004544 (0.00351)	-0.000539 (0.00413)
Dissatisfied with Water Services	0.0003014 (0.0002)	0.0040861 (0.00269)	0.0070583 (0.00457)	-0.0054499 (0.0037)	-0.0059959 (0.00376)
RG: Very Dissatisfied with Water Services					
No Idea	0.0003006 (0.00058)	0.0040443 (0.00765)	0.0069408 (0.01281)	-0.0054589 (0.01075)	-0.0058268 (0.0103)
No Service	-0.0011349*** (0.00017)	-0.018032*** (0.00304)	-0.035827*** (0.00687)	0.0145744*** (0.00056)	0.0404191*** (0.00995)
Very Satisfied with Green Services	-0.001257*** (0.00014)	-0.020078*** (0.00224)	-0.040127*** (0.00511)	0.0154249*** (0.00064)	0.0460364*** (0.00764)
Satisfied Green with Service	0.0000125 (0.00016)	0.0001731 (0.00215)	0.0003044 (0.00379)	-0.0002231 (0.00278)	-0.000267 (0.00332)
Average	-0.0004998*** (0.00015)	-0.007202*** (0.00217)	-0.013117*** (0.00408)	0.0085127*** (0.0023)	0.0123061*** (0.0041)
Dissatisfied with Green Services	0.000314* (0.00018)	0.0042667* (0.00233)	0.0073851* (0.00398)	-0.0056686* (0.00319)	-0.0062972* (0.0033)
RG: Very Dissatisfied with Green Services					
No Idea	0.0017274*** (0.00046)	0.0209146*** (0.00481)	0.0328524*** (0.00678)	-0.031611*** (0.00797)	-0.023884*** (0.00407)
No Service	-0.0001783 (0.00022)	-0.0025091 (0.00311)	-0.0044762 (0.00563)	0.0031305 (0.00375)	0.004033 (0.00522)
Very Satisfied Pollution Prevention	-0.0014586 (0.00107)	-0.015463*** (0.00296)	-0.030033*** (0.00637)	0.0142826*** (0.00123)	0.032212*** (0.00834)
Satisfied Pollution Prevention	-0.0005847*** (0.00016)	-0.00814*** (0.00225)	-0.014397*** (0.00401)	0.0103251*** (0.00281)	0.0127971*** (0.00361)
Average	0.000696*** (0.00024)	0.0091449*** (0.0029)	0.0153878*** (0.00467)	-0.012732*** (0.0043)	-0.012496*** (0.00351)
Dissatisfied Pollution Prevention	-0.000638*** (0.00015)	-0.009212*** (0.00212)	-0.016814*** (0.00402)	0.0107997*** (0.00221)	0.0158637*** (0.00408)

RG: Very Dissatisfied Pollution Prevention					
No Idea	-0.0004666*** (0.00015)	-0.006699*** (0.00219)	-0.012162*** (0.00411)	0.0079871*** (0.00238)	0.0113402*** (0.00408)
No Service	-0.0005639*** (0.00015)	-0.008197*** (0.00227)	-0.015043*** (0.00435)	0.0094743*** (0.00228)	0.0143297*** (0.0045)
RG: Not Registered to Social Insurance					
Social Insurance Institution	-0.0010521*** (0.00014)	-0.014082*** (0.00166)	-0.024107*** (0.00276)	0.0189564*** (0.00233)	0.0202843*** (0.00223)
SS for Artisans and The Self-Employed	-0.0013974*** (0.00011)	-0.02171*** (0.00131)	-0.04243*** (0.00281)	0.0188569*** (0.0007)	0.0466822*** (0.00385)
Government Retirement Fund	-0.0006259*** (0.00012)	-0.009096*** (0.00182)	-0.016693*** (0.00349)	0.0105016*** (0.00183)	0.0159138*** (0.00361)
Other	-0.0014177*** (0.00019)	-0.023816*** (0.00366)	-0.049841*** (0.00929)	0.0113532*** (0.00423)	0.0637214*** (0.01726)
RG: Experienced Health Problem					
Did Not Experience Health Problem	-0.0186812*** (0.00106)	-0.135485*** (0.00371)	-0.14136*** (0.00257)	0.2247766*** (0.00576)	0.0707496*** (0.00104)
Never Job Pressure	-0.0048954*** (0.00173)	-0.050573*** (0.01405)	-0.069758*** (0.01531)	0.0824685*** (0.02457)	0.0427578*** (0.0065)
Sometimes Job Pressure	-0.0014997*** (0.00022)	-0.025248*** (0.00437)	-0.053012*** (0.01116)	0.011135*** (0.00562)	0.0686251*** (0.02126)
Often Job Pressure	-0.0009525*** (0.00038)	-0.0147391*** (0.00653)	-0.0285853*** (0.01404)	0.0137432*** (0.00273)	0.0305336*** (0.01824)
RG: Always Job Pressure					
RG: Interested with Health					
Moderately Interested in Health	0.0001964*** (0.00008)	0.0026888*** (0.00103)	0.0046849*** (0.00178)	-0.003529*** (0.00138)	-0.004042*** (0.00151)
Not Interested in Health	0.0010893*** (0.00014)	0.01398*** (0.00157)	0.0230695*** (0.00242)	-0.019978*** (0.00242)	-0.018161*** (0.00171)
No Idea	0.0040522*** (0.00143)	0.0430579*** (0.01219)	0.0606895*** (0.01389)	-0.069821*** (0.02137)	-0.037979*** (0.00613)

RG: Toilet in Dwelling					
Toilet Out of Dwelling	-0.0009481*** (0.00012)	-0.014536*** (0.00179)	-0.027968*** (0.00378)	0.0140512*** (0.001)	0.0294005*** (0.00475)
Toilet Absent	-0.0014123*** (0.00045)	-0.0237547** (0.0097)	-0.0497614** (0.02473)	0.0111862 (0.01132)	0.0637422 (0.04616)
RG: Leaky Roofs					
No Leaky Roofs	-0.000162** (0.00008)	-0.0022233** (0.00105)	-0.0038815** (0.00181)	0.0029065** (0.00139)	0.0033603** (0.00155)
RG: Daylight Problem					
No Daylight Problem	-0.0002475*** (0.00009)	-0.003372*** (0.00115)	-0.005852*** (0.00197)	0.0044603*** (0.00156)	0.0050109*** (0.00165)
RG: Heating Problem					
No Heating Problem	-0.0008493*** (0.00011)	-0.011186*** (0.00122)	-0.01887*** (0.00196)	0.0154904*** (0.00179)	0.0154149*** (0.00149)
Number of Household for Income	-0.0002739*** (0.00005)	-0.003791*** (0.00061)	-0.006666*** (0.00106)	0.0048854*** (0.00078)	0.0058454*** (0.00093)
Very Easily Make Ends Meet	-0.0012169*** (0.00013)	-0.019518*** (0.00217)	-0.039127*** (0.00499)	0.0147497*** (0.00066)	0.0451121*** (0.00754)
Easily Make Ends Meet	-0.0010572*** (0.00011)	-0.015684*** (0.00157)	-0.02936*** (0.0031)	0.0168008*** (0.0013)	0.0292998*** (0.00352)
Fairly Easily Make Ends Meet	-0.0007603*** (0.00012)	-0.010626*** (0.00159)	-0.018866*** (0.00284)	0.0133291*** (0.00194)	0.0169229*** (0.00261)
Make Ends Meet with Difficulty	-0.0004492*** (0.00011)	-0.006326*** (0.00152)	-0.011296*** (0.00276)	0.0078614*** (0.00182)	0.010209*** (0.00257)
RG: Make Ends Meet with a Great Difficulty					
RG: Income Bracket 1					
Income Bracket 2	0.0000664 (0.00011)	0.0009148 (0.00157)	0.0016019 (0.00274)	-0.0011888 (0.00206)	-0.0013943 (0.00237)
Income Bracket 3	0.0000358 (0.00011)	0.0004942 (0.0015)	0.0008674 (0.00264)	-0.0006391 (0.00195)	-0.0007582 (0.0023)
Income Bracket 4	0.000062 (0.00012)	0.000856 (0.00161)	0.0015012 (0.00282)	-0.0011091 (0.0021)	-0.0013102 (0.00245)
Income Bracket 5	0.0000814 (0.00014)	0.0011225 (0.00196)	0.0019667 (0.00343)	-0.0014572 (0.00257)	-0.0017136 (0.00297)

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.

APPENDIX 6: Marginal Effects of Each Outcome for Safety Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(S. S.)	0.038064	0.19781	0.165703	0.541333	0.057091
RG: Dummy for 2013					
Dummy for 2014	-0.0010757 (0.00101)	-0.0029515 (0.00281)	-0.0010447 (0.001)	0.0035531 (0.00337)	0.0015188 (0.00146)
Dummy for 2015	0.007679*** (0.00114)	0.0197403*** (0.00276)	0.0063985*** (0.00082)	-0.02447*** (0.0035)	-0.009348*** (0.00122)
Dummy for 2016	0.0053649*** (0.00061)	0.0149998*** (0.00176)	0.005445*** (0.00066)	-0.017883*** (0.00207)	-0.007927*** (0.00097)
Dummy for 2017	0.009994 (2.51887)	0.0250587 (5.83033)	0.0078417 (1.60976)	-0.0313847 (7.54479)	-0.0115097 (2.41417)
RG: 18<age<25					
24<age<35	-0.005147*** (0.00069)	-0.014357*** (0.00197)	-0.005195*** (0.00074)	0.0171381*** (0.00232)	0.0075618*** (0.00107)
34<age<45	-0.014583*** (0.0007)	-0.04265*** (0.00216)	-0.016462*** (0.00092)	0.0494835*** (0.0024)	0.0242116*** (0.00137)
44<age<55	-0.017081*** (0.00069)	-0.051421*** (0.00228)	-0.020608*** (0.00104)	0.058552*** (0.00242)	0.030558*** (0.00158)
54<age<65	-0.02026*** (0.00067)	-0.063527*** (0.00235)	-0.026816*** (0.00118)	0.070224*** (0.00232)	0.0403784*** (0.00187)
64<age	-0.021769*** (0.0007)	-0.069384*** (0.00254)	-0.029909*** (0.00132)	0.0756578*** (0.00242)	0.0454039*** (0.00214)
RG: Male					
Female	0.0534567*** (0.00059)	0.1391567*** (0.00121)	0.0486572*** (0.00051)	-0.165444*** (0.00143)	-0.075827*** (0.00076)
Never Married	-0.016771*** (0.00052)	-0.049926*** (0.00165)	-0.019731*** (0.00073)	0.0572507*** (0.00178)	0.0291778*** (0.00111)
RG: Married					
Widowed	-0.008693*** (0.00094)	-0.025511*** (0.00297)	-0.009857*** (0.00126)	0.0296232*** (0.00329)	0.0144383*** (0.00187)
Divorced	0.0039005*** (0.00097)	0.0103068*** (0.0025)	0.0034687*** (0.00081)	-0.012626*** (0.0031)	-0.00505*** (0.00118)
RG: Illiterate					
Literate But Not a Graduate	0.0110403*** (0.00122)	0.0277086*** (0.00282)	0.0086868*** (0.00078)	-0.034682*** (0.00364)	-0.012753*** (0.00117)
Primary School	0.0105893*** (0.00081)	0.0279501*** (0.00206)	0.0094108*** (0.00067)	-0.034219*** (0.00256)	-0.013732*** (0.00098)
Primary Education	0.011042*** (0.00144)	0.02769*** (0.00333)	0.0086705*** (0.00092)	-0.034671*** (0.0043)	-0.012731*** (0.00138)
Secondary School	0.0142128*** (0.0012)	0.0352017*** (0.00271)	0.0108393 (0.00072)	-0.044276*** (0.00353)	-0.015978*** (0.0011)
Vocational Secondary School	0.0144235*** (0.00448)	0.0350035*** (0.00972)	0.0104536*** (0.00241)	-0.044397*** (0.01287)	-0.015483*** (0.00373)
High School	0.014838*** (0.0012)	0.0367609*** (0.00271)	0.0113283*** (0.00073)	-0.046224*** (0.00353)	-0.016703*** (0.0011)
Vocational High School	0.0158742*** (0.00133)	0.0387911*** (0.00292)	0.0117169*** (0.00075)	-0.049044*** (0.00384)	-0.017338*** (0.00115)

2 or 3 Years Higher Education	0.0072388*** (0.00137)	0.0186428*** (0.00335)	0.0060575*** (0.00101)	-0.023092*** (0.00424)	-0.008847*** (0.00148)
Faculty	0.0142775*** (0.00136)	0.0352654*** (0.00304)	0.0108151*** (0.00081)	-0.044406*** (0.00398)	-0.015952*** (0.00123)
Master/Doctorate	-0.0018441 (0.00186)	-0.0050973 (0.00523)	-0.0018219 (0.00191)	0.0061141 (0.00622)	0.0026492 (0.00278)
Very Satisfied with Neighborhood	-0.04354*** (0.00047)	-0.189023*** (0.00173)	-0.124292*** (0.00182)	0.0584086*** (0.00448)	0.2984465*** (0.00783)
Satisfied with Neighborhood	-0.103307*** (0.00355)	-0.182546*** (0.00396)	-0.034945*** (0.00039)	0.2519268*** (0.00622)	0.0688713*** (0.00131)
Average	-0.029206*** (0.00079)	-0.103727*** (0.00363)	-0.051182*** (0.00237)	0.100493*** (0.00223)	0.0836219*** (0.00457)
Dissatisfied with Neighborhood	-0.015345*** (0.00127)	-0.047143*** (0.0044)	-0.019335*** (0.00208)	0.0530786*** (0.00453)	0.0287433*** (0.00321)
RG: Very Dissatisfied with Neighborhood					
Very Satisfied with Public Order Services	-0.029833*** (0.00075)	-0.109514*** (0.00362)	-0.056135*** (0.00254)	0.1014628*** (0.00177)	0.0940199*** (0.00517)
Satisfied with Public Order Services	-0.027048*** (0.00211)	-0.066483*** (0.00464)	-0.020448*** (0.00123)	0.0835005*** (0.00603)	0.0304783*** (0.00194)
Average	-0.013369*** (0.00132)	-0.04034*** (0.00442)	-0.016168*** (0.002)	0.0459911*** (0.00469)	0.0238853*** (0.00304)
Dissatisfied with Public Order Services	-0.004715*** (0.00159)	-0.013295*** (0.00464)	-0.004879*** (0.00178)	0.0157839*** (0.0054)	0.0071041*** (0.0026)
RG: Very Dissatisfied with Public Order Services					
No Idea	-0.01512*** (0.00131)	-0.046584*** (0.00457)	-0.019167*** (0.00217)	0.0523646*** (0.00469)	0.0285055*** (0.00336)
RG: Police Intervene in Time					
No Police Intervene in Time	0.0201335*** (0.00077)	0.0494761*** (0.00168)	0.0151162*** (0.00045)	-0.062325*** (0.0022)	-0.0224*** (0.00069)
No Idea	0.0095335*** (0.00094)	0.0244123*** (0.00225)	0.0078739*** (0.00067)	-0.030303*** (0.00287)	-0.011517*** (0.00099)
RG: Satisfied with Behavior of the Police					

Do Not Satisfied with Behavior of the Police	0.0042924*** (0.00066)	0.0114044*** (0.00171)	0.0038673*** (0.00056)	-0.013936*** (0.00211)	-0.005628*** (0.00082)
No Idea	0.0056368*** (0.00092)	0.0147761*** (0.00233)	0.0049197*** (0.00074)	-0.018164*** (0.00292)	-0.007169*** (0.00108)
Experienced Sexual Assault	0.0143715* (0.00753)	0.0348759** (0.01635)	0.0104145*** (0.00405)	-0.0442367** (0.02165)	-0.0154252** (0.00627)
RG: Did Not Experience Sexual Assault					
Experienced Fraud	0.0306979*** (0.0033)	0.0668133*** (0.00578)	0.0168954*** (0.00091)	-0.088015*** (0.00821)	-0.026391*** (0.00176)
RG: Did Not Experience Fraud					
Experienced Other Sufferings	0.0179992*** (0.00504)	0.0425686*** (0.01041)	0.0122399*** (0.00235)	-0.054509*** (0.01403)	-0.018299*** (0.00377)
RG: Did Not Experience Other Sufferings					
Better Social Rights	-0.01125*** (0.0006)	-0.030651*** (0.00163)	-0.010777*** (0.00058)	0.0369597*** (0.00196)	0.0157177*** (0.00085)
Same Social Rights	-0.003497*** (0.00063)	-0.009686*** (0.00177)	-0.003472*** (0.00065)	0.0116056*** (0.0021)	0.0050497*** (0.00094)
RG: Worse Social Rights					
No Idea	-0.002607*** (0.00071)	-0.007202*** (0.00198)	-0.002572*** (0.00072)	0.0086402*** (0.00236)	0.0037408*** (0.00105)
RG: Important Entrance and Exit Time to Home					
Moderately Important Entrance and Exit Time to Home	-0.003398*** (0.00071)	-0.009483*** (0.00203)	-0.003433*** (0.00076)	0.0113193*** (0.00239)	0.0049943*** (0.00111)
Unimportant Entrance and Exit Time to Home	-0.005995*** (0.00043)	-0.016134*** (0.00114)	-0.00557*** (0.00039)	0.0195937*** (0.00138)	0.0081053*** (0.00056)
Never Gender Pressure	-0.066609*** (0.00481)	-0.123581*** (0.0061)	-0.023905*** (0.0003)	0.1704958*** (0.00951)	0.0435997*** (0.00152)
Sometimes Gender Pressure	-0.023261*** (0.00131)	-0.078398*** (0.00551)	-0.036106*** (0.0032)	0.0815254*** (0.00448)	0.0562395*** (0.00554)
Often Gender Pressure	-0.025251*** (0.00117)	-0.089206*** (0.00549)	-0.043439*** (0.00351)	0.0881861*** (0.00366)	0.0697096*** (0.00652)

RG: Always Gender Pressure					
Never Political View Pressure	-0.052097*** (0.00531)	-0.102624*** (0.00761)	-0.022043*** (0.00059)	0.1392487*** (0.01147)	0.037515*** (0.002)
Sometimes Political View Pressure	-0.018486*** (0.00183)	-0.059555*** (0.00703)	-0.0259*** (0.00369)	0.0647186*** (0.00658)	0.0392227*** (0.00597)
Often Political View Pressure	-0.018399*** (0.0019)	-0.059977*** (0.00749)	-0.026436*** (0.00403)	0.0646182*** (0.00684)	0.0401939*** (0.00658)
RG: Always Political View Pressure					
Household Size	-0.000968*** (0.00011)	-0.002633*** (0.00029)	-0.000921*** (0.0001)	0.0031822*** (0.00035)	0.0013394*** (0.00015)
Very Easily Make Ends Meet	-0.025809*** (0.00072)	-0.092603*** (0.00341)	-0.045915*** (0.00226)	0.0898325*** (0.00212)	0.0744941*** (0.00428)
Easily Make Ends Meet	-0.018775*** (0.0006)	-0.057384*** (0.00201)	-0.023458*** (0.00095)	0.0646292*** (0.00208)	0.0349882*** (0.00147)
Fairly Easily Make Ends Meet	-0.014008*** (0.00064)	-0.039021*** (0.00182)	-0.014149*** (0.00068)	0.0464881*** (0.00213)	0.0206897*** (0.00101)
Make Ends Meet with Difficulty	-0.005618*** (0.00064)	-0.015548*** (0.00179)	-0.005569*** (0.00066)	0.0186309*** (0.00212)	0.0081044*** (0.00096)
RG: Make Ends Meet with a Great Difficulty					
RG: Income Bracket 1					
Income Bracket 2	0.0065324*** (0.00067)	0.0171155*** (0.00168)	0.0056961*** (0.00053)	-0.021041*** (0.0021)	-0.008303*** (0.00078)
Income Bracket 3	0.0086433*** (0.00065)	0.022522*** (0.00163)	0.007443*** (0.00051)	-0.027747*** (0.00204)	-0.010862*** (0.00075)
Income Bracket 4	0.0058702*** (0.00066)	0.0155095*** (0.0017)	0.0052208*** (0.00055)	-0.018997*** (0.0021)	-0.007604*** (0.0008)
Income Bracket 5	0.012949*** (0.00087)	0.0326958*** (0.00203)	0.0103502*** (0.00058)	-0.040802*** (0.00261)	-0.015194*** (0.00087)
Experienced Robbery	0.0345846*** (0.00155)	0.074394*** (0.00265)	0.0185012*** (0.00042)	-0.09831*** (0.00378)	-0.02917*** (0.00081)
RG: Did Not Experience Robbery					

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.

APPENDIX 7: Marginal Effects of Each Outcome for Marriage Satisfaction

	Outcome (1)	Outcome (2)	Outcome (3)	Outcome (4)	Outcome (5)
y=Pr(M. S.)	0.003047	0.009088	0.036011	0.813233	0.13862
RG: Dummy for 2013					
Dummy for 2014	-0.000748*** (0.00012)	-0.001843*** (0.00031)	-0.00582*** (0.00101)	-0.012325*** (0.00252)	0.0207355*** (0.00395)
Dummy for 2015	-0.000728*** (0.00012)	-0.001792*** (0.0003)	-0.005652*** (0.00097)	-0.011873*** (0.0024)	0.0200446*** (0.00379)
Dummy for 2016	-0.0000634 (0.0001)	-0.0001519 (0.00023)	-0.0004671 (0.00071)	-0.0008174 (0.00123)	0.0014998 (0.00227)
Dummy for 2017	0.0002212 (0.34495)	0.0005264 (0.81432)	0.0016082 (2.46921)	0.0026859 (3.89451)	-0.0050417 (7.52299)
RG: 18<age<25					
24<age<35	-0.000432*** (0.00015)	-0.001047*** (0.00037)	-0.003251*** (0.00116)	-0.006126*** (0.00232)	0.0108561*** (0.004)
34<age<45	0.0011776*** (0.0002)	0.0027662*** (0.00046)	0.008353*** (0.00136)	0.0128804*** (0.00182)	-0.025177*** (0.00384)
44<age<55	0.0017226*** (0.00023)	0.0039882*** (0.00052)	0.0118851*** (0.00148)	0.0166527*** (0.0016)	-0.034249*** (0.00381)
54<age<65	0.0026249*** (0.0003)	0.0059169*** (0.00062)	0.0172109*** (0.00168)	0.0199634*** (0.00115)	-0.045716*** (0.00368)
64<age	0.0039804*** (0.00039)	0.0086655*** (0.00076)	0.0244347*** (0.00195)	0.0216554*** (0.00059)	-0.058736*** (0.0035)
RG: Male					
Female	0.0018552*** (0.00009)	0.0044405*** (0.00017)	0.0136628*** (0.00049)	0.0246391*** (0.00091)	-0.044598*** (0.00156)
RG: Illiterate					
Literate But Not a Graduate	0.0006464*** (0.00018)	0.0015192*** (0.00041)	0.0045881*** (0.00122)	0.0070359*** (0.00161)	-0.01379*** (0.00341)
Primary School	-0.00103*** (0.00011)	-0.002482*** (0.00026)	-0.007677*** (0.0008)	-0.014133*** (0.00154)	0.0253222*** (0.00269)
Primary Education	-0.001936*** (0.00011)	-0.005046*** (0.00028)	-0.016868*** (0.00098)	-0.053078*** (0.00499)	0.0769277*** (0.0063)
Secondary School	-0.001369*** (0.00011)	-0.003432*** (0.00026)	-0.011033*** (0.00087)	-0.026567*** (0.00274)	0.0424006*** (0.00394)
Vocational Secondary School	0.0016474*** (0.0008)	0.0037462*** (0.00172)	0.0109745*** (0.00482)	0.0132515*** (0.00356)	-0.02962*** (0.01089)
High School	-0.001554*** (0.00011)	-0.003929*** (0.00026)	-0.012731*** (0.00086)	-0.032468*** (0.003)	0.0506811*** (0.00418)
Vocational High School	-0.0013688** (0.00011)	-0.00345** (0.00029)	-0.0111447** (0.00095)	-0.027707*** (0.0032)	0.0436707*** (0.00452)
2 or 3 Years Higher Education	-0.001316*** (0.00013)	-0.003323*** (0.00034)	-0.010758*** (0.00113)	-0.027062*** (0.0039)	0.0424588*** (0.00548)
Faculty	-0.001705*** (0.00011)	-0.004354*** (0.00028)	-0.014251*** (0.00094)	-0.038965*** (0.00373)	0.0592752*** (0.00501)
Master/Doctorate	-0.001703*** (0.00015)	-0.004407*** (0.00041)	-0.014614*** (0.00147)	-0.043313*** (0.00676)	0.0640377*** (0.00876)
Spouse	-0.002992*** (0.00011)	-0.008125*** (0.00019)	-0.028492*** (0.00046)	-0.13238*** (0.00378)	0.1719881*** (0.0042)

Love	-0.000773*** (0.00007)	-0.001893*** (0.00017)	-0.005945*** (0.00055)	-0.012129*** (0.00128)	0.0207392*** (0.00206)
Very Satisfied with Household Income	-0.00242*** (0.00011)	-0.006546*** (0.00029)	-0.022761*** (0.00107)	-0.094461*** (0.00894)	0.1261868*** (0.0103)
Satisfied with Household Income	0.0000425 (0.00014)	0.0001019 (0.00034)	0.0003138 (0.00106)	0.0005531 (0.00186)	-0.0010113 (0.00341)
Average	0.0003599** (0.00015)	0.000857** (0.00036)	0.0026199** (0.0011)	0.004398** (0.00176)	-0.0082348** (0.00337)
Dissatisfied with Household Income	0.0006611*** (0.00015)	0.001569*** (0.00035)	0.0047823*** (0.00106)	0.007868*** (0.00163)	-0.01488*** (0.00319)
RG: Very Dissatisfied with Household Income					
Very Satisfied with Social Life	-0.003021*** (0.00011)	-0.008605*** (0.00021)	-0.031849*** (0.0006)	-0.221826*** (0.01163)	0.2653008*** (0.01221)
Satisfied with Social Life	-0.001734*** (0.00017)	-0.004147*** (0.00039)	-0.012752*** (0.00117)	-0.022801*** (0.00212)	0.0414335*** (0.0038)
Average	-0.001516*** (0.00013)	-0.003757*** (0.00032)	-0.011946*** (0.00103)	-0.0269*** (0.00288)	0.0441183*** (0.00433)
Dissatisfied with Social Life	-0.0002038 (0.00015)	-0.0004906 (0.00037)	-0.0015159 (0.00114)	-0.0027473 (0.00212)	0.0049576 (0.00379)
RG: Very Dissatisfied with Social Life					
Very Satisfied from Relatives	-0.003242*** (0.00014)	-0.008898*** (0.00032)	-0.031655*** (0.00113)	-0.168707*** (0.01441)	0.2125014*** (0.0158)
Satisfied from Relatives	-0.0008476* (0.00044)	-0.0019961* (0.00102)	-0.0060403** (0.00305)	-0.0094242** (0.00416)	0.0183083** (0.00867)
Average	0.0004955 (0.00045)	0.0011709 (0.00103)	0.0035543 (0.0031)	0.0056602 (0.00442)	-0.0108809 (0.009)
Dissatisfied from Relatives	0.0012991** (0.00055)	0.0029942** (0.00121)	0.0088813*** (0.00346)	0.0118706*** (0.00333)	-0.025045*** (0.00854)
RG: Very Dissatisfied from Relatives					
Very Satisfied with Friend Relationships	-0.003293*** (0.00018)	-0.009025*** (0.00046)	-0.032074*** (0.00179)	-0.170976*** (0.02349)	0.2153674*** (0.0258)
Satisfied with Friend Relationships	-0.002722*** (0.00103)	-0.006126*** (0.00217)	-0.017799*** (0.00597)	-0.020478*** (0.00385)	0.0471256*** (0.01301)

Average	-0.0009632* (0.0005)	-0.0023918* (0.00128)	-0.0076125 (0.00421)	-0.0170329 (0.0117)	0.0280004 (0.01768)
Dissatisfied with Friend Relationships	0.000514 (0.00078)	0.0012117 (0.00181)	0.0036692 (0.00539)	0.0057388 (0.00741)	-0.0111337 (0.0154)
RG: Very Dissatisfied with Friend Relationships					
Experienced Maltreating	0.0857066*** (0.00977)	0.0974718*** (0.0072)	0.1628878*** (0.00683)	-0.213391*** (0.02217)	-0.132676*** (0.00137)
RG: Did Not Experience Maltreating					
RG: Got Married into Reference Year					
Did Not Get Married into Reference Year	0.0002875 (0.0002)	0.000697 (0.00048)	0.0021676 (0.00152)	0.0041145 (0.00309)	-0.0072666 (0.00528)
RG: Newborn Baby					
No Newborn Baby	0.0009372*** (0.0001)	0.0023232*** (0.00025)	0.0073822*** (0.0008)	0.016333*** (0.00216)	-0.026976*** (0.00329)
RG: Others Family Life Important					
Others Family Life Moderately Important	0.0001914 (0.00012)	0.0004564 (0.00028)	0.0013974 (0.00086)	0.00237* (0.00141)	-0.0044153* (0.00267)
Others Family Life Unimportant	0.000647*** (0.00008)	0.0015429*** (0.00018)	0.0047241*** (0.00054)	0.0080376*** (0.00089)	-0.014952*** (0.00168)
RG: Your Family Life Important					
Your Family Life Moderately Important	-0.000343*** (0.00011)	-0.000832*** (0.00027)	-0.002589*** (0.00085)	-0.004933*** (0.00175)	0.0086969*** (0.00298)
Your Family Life Unimportant	-0.0000542 (0.00007)	-0.0001299 (0.00017)	-0.0003999 (0.00052)	-0.0007062 (0.00092)	0.0012902 (0.00167)
Never Gender Pressure	-0.007235*** (0.0012)	-0.014733*** (0.00214)	-0.0391941 (0.00499)	-0.018051*** (0.00202)	0.0792125*** (0.00636)
Sometimes Gender Pressure	-0.0004543 (0.0004)	-0.0011074 (0.00098)	-0.0034619 (0.00311)	-0.0068201 (0.00681)	0.0118438 (0.0113)
Often Gender Pressure	-0.001855*** (0.00023)	-0.004831*** (0.00063)	-0.016133*** (0.0023)	-0.050287*** (0.01165)	0.0731047*** (0.01478)

RG: Always					
Gender Pressure					
Household Size	-0.0000412** (0.00002)	-0.0000988** (0.00004)	-0.0003042** (0.00012)	-0.0005372** (0.00022)	0.0009814** (0.0004)
RG: Owner					
Tenant	0.0003548*** (0.00008)	0.0008454*** (0.00018)	0.0025865*** (0.00055)	0.0043662*** (0.00088)	-0.008153*** (0.00168)
Lodging	-0.001411*** (0.00015)	-0.003595*** (0.00041)	-0.011735*** (0.00141)	-0.031194*** (0.00534)	0.0479348*** (0.00728)
Other	0.0000819 (0.00001)	0.000196 (0.00025)	0.0006019 (0.00076)	0.0010452 (0.00129)	-0.001925 (0.0024)
RG: Income Bracket 1					
Income Bracket 2	-0.0001938** (0.00009)	-0.0004671** (0.00021)	-0.0014446** (0.00067)	-0.0026359** (0.00125)	0.0047415** (0.00222)
Income Bracket 3	-0.00054*** (0.00008)	-0.001311*** (0.0002)	-0.004082*** (0.00063)	-0.007822*** (0.00131)	0.0137556*** (0.00221)
Income Bracket 4	-0.000906*** (0.00009)	-0.002218*** (0.00021)	-0.00696*** (0.00064)	-0.014151*** (0.00149)	0.0242342*** (0.00241)
Income Bracket 5	-0.001327*** (0.00009)	-0.0033*** (0.00023)	-0.010523*** (0.00072)	-0.024026*** (0.00206)	0.039175*** (0.00307)

Note: “***,” “**,” and “*” show statistical significance at the 1%, 5%, 10% levels, respectively.