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LIFE SATISFACTION IN THE DIGITAL WORLD: THE ROLE OF OVERALL, HOME AND WORKPLACE INTERNET USE*

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Abstract

Technology enables economic agents to achieve their maximization goals more efficiently. One of the indispensable technologies of the 21st century is the internet. This article therefore explores the role of internet use, both at home and at work, in relation to life satisfaction. For this purpose, we use a survey dataset covering 37,688 individuals across 40 European countries in 2023. Life satisfaction is estimated using the generalized ordered logit model. The main findings show that frequent internet users overall and daily home internet users have a significantly higher probability of being very satisfied with life, compared to non-users. However, neither occasional nor daily workplace internet users differ significantly from non-users in any life satisfaction category.

Keywords: Internet, Life Satisfaction, Utility, Technology

JEL Codes: C21, D80, I31

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INTRODUCTION

Technology occupies an indispensable position in facilitating human life. Economic agents can reach their maximization goals more quickly through technology. From the economic point of view, technology is anything that increases the factor productivity. For the consumers, technology can be a good or a service which is subject to consumption. Technology is reflected in firms as productivity and in consumers as utility. With respect to consumers, the utility gained through technology may enhance life satisfaction. An individual is also a production factor, namely labor. A higher level of life satisfaction level among the workforce can be expected to positively affect labor productivity. An increase may also be observed in capital productivity, as labor operates physical capital. Thus, two different technologies and their respective effects on productivity can be identified: the first is producer-related technology, which directly generates gains in labor and capital productivity. The second is labor-related technology, which indirectly increases labor and physical capital productivity through life satisfaction. In this context, the link between technology and life satisfaction is substantial.

Veenhoven (2012) briefly defines happiness as "*personal pleasure from life as a whole*" and notes that happiness is a general term used for quality of life, life satisfaction, wellbeing, and welfare. Frey and Stutzer (2000) likewise state that happiness and subjective well-being are used interchangeably.

Numerous technologies simplify life for people and accelerate the spread of information. Arguably, the internet is the most essential tool for accessing knowledge. However, it has both advantages and disadvantages. According to Nafee et al. (2018), it may improve knowledge, facilitate communication, provide opportunities for leisure and shopping, and help individuals stay informed about the news and advance their language skills, while also potentially leading to addiction, moral corruption, poor family relations, and laziness.

One of the potential drawbacks of internet use is "brain rot", which refers to the deterioration of an individual's cognitive condition resulting from excessive consumption of superficial online content; the term was named Oxford's Word of the Year for 2024 (Oxford University Press, 2024). However, Vuorre and Przybylski (2024) state that evidence regarding the negative psychological outcomes of internet use remains insufficient. Accordingly, balanced technology use appears not to be damaging but rather beneficial (Przybylski & Weinstein, 2017).

As shown above, the harms of internet use remain subject to controversy. In this context, the outcomes of internet use may differ depending on the purpose and intensity of use. Building on the importance of life satisfaction and the internet, this article aims to detect the role of internet use in life satisfaction. We present a comprehensive analysis considering the frequency of internet use, both in overall (general use) and disaggregated by context (home and workplace use). We use the

Eurobarometer 99.4 (European Commission, Brussels, 2023) survey dataset from 2023. The dataset covers 37,688 individuals aged 15 years and older across 40 European countries. We employ the generalized ordered logit model to relate internet use and various control variables to life satisfaction.

The remainder of the paper is organized as follows: Section 2 reviews the literature and develops the research hypotheses; Section 3 describes the empirical framework; Section 4 presents the empirical findings; and the final section concludes the study.

LITERATURE REVIEW

A vast body of literature examines the determinants of happiness. It is observed that certain established variables (such as age, marital status, area of residence, gender, household size or number of children, education, employment, and income) are frequently used in these studies. Table 1 summarizes the findings of various studies with respect to these established variables.

The dependent variables used in the literature are subjective well-being (WB), happiness (H), and life satisfaction (LS). Both the dependent and explanatory variables may take the form of dummy or ordinal variables.

The reviewed literature suggests that the effects of most explanatory variables are mixed, with the exception of gender, marital status (being married or having a partner), household size (or number of children), and income, whose effects appear more consistent. Being female is generally expected to have a positive effect (Stack & Eshleman, 1998; Ulutürk Akman, 2021). Gerdtham and Johannesson (2001) argue that men tend to report lower levels of happiness due to their shorter life expectancy. Conversely, Zweig (2015) contends that women are likely to be less happy owing to disadvantages in education, employment, and health.

In general, happiness is assumed to follow a U-shaped pattern over the life course (Blanchflower & Oswald, 2008; Kavetsos & Koutroumpis, 2011). Consistent with this, Cotten et al. (2012) find that age has a U-shaped effect on happiness among the retired elderly. Also, Selim (2008) reports that the probability of life satisfaction decreases linearly with age.

Another essential variable in happiness studies is marital status. Most studies find that being married or having a partner has a positive effect (Arampatzi et al., 2018; Nikolaev & Rusakov, 2016). Residential area is occasionally included as an explanatory variable. Most of these studies show that individuals living in urban areas are less likely to be happy than those living in rural areas (Frey et al., 2007; Kavetsos & Koutroumpis, 2011).

Table 1: Findings from the selected studies

Author - Country	Dep. var.	Female	Age	Married	City	Size/Child	Education	Employment	Income
Stack and Eshleman (1998) - 17 countries	H	+	–	+			...	+	
Gerdtham and Johannesson (2001) - Sweden	H	+	–	+	–		+	+	+
Frey et al. (2007) - 22 European countries	LS	+	U	+	–	–	+	+	+
Blanchflower and Oswald (2008) - The US	H		U						+
Blanchflower and Oswald (2008) - Europe	LS		U						+
Selim (2008) - Türkiye	LS	+	–	+		–	–	...	+
Selim (2008) - Türkiye	H	+	–	+		–	...	...	+
Kavetsos & Koutroumpis (2011) - 29 European cou.	LS	+	U	+	–		+	+	+
Sabatini (2011) - Italy	WB	...	–	+			+	+	+
Chyi and Mao (2012)[a] - China	H	...	+	+			...		...
Cotten et al. (2012)[b] - The US	H	+	∩	+			+		
Frijters and Beatton (2012) - Germany	LS		–	+				+	+
Frijters and Beatton (2012) - Australia	LS		...	–				+	+
Frijters and Beatton (2012) - The UK	LS		–	+				+	...
Pénard et al. (2013) - Luxembourg	LS	...	+	+			...	–	+
Pénard et al. (2013) - Luxembourg	H	...	+	+			...	–	+
Nikolayev and Rusakov (2016) - Australia	WB		U	+			–	...	...
Rahayu (2016) - Indonesia	H	...	U	+	+	–	+		+
Arampatzi et al. (2018)[c] - The Netherlands	H	...	–	+			...	...	+
Ulutürk-Akman (2021) - Türkiye	LS	+	+	+			+		+
Ulutürk-Akman (2021) - Türkiye	H	+	–	+					+
Doyar (2022) - Georgia	LS	+	–	+	...	...	+	+	+
Dominant finding		+	U	+	–	–	+	+	+

+: Significant and positive effect, **–:** Significant and negative effect, **...:** Insignificant effect, **U:** Significant U-shaped effect, **∩:** Significant inverse U-shaped effect. [a] Sample consists of older adults. [b] Since the original dependent variable was depression, we reversed the findings. Sample consists of retired older adults. [c] Sample consists of those aged between 15 and 44 years.

Household size and the number of children may also affect happiness. The studies reviewed here report negative effects (Rahayu, 2016; Selim, 2008). The findings on the effect of education are mixed. For example, Sabatini (2011) finds a positive effect, while Nikolaev and Rusakov (2016) report a negative one. According to Nikolaev and Rusakov (2016), this negative effect may arise because the relationship between education and happiness varies by age. Being employed is associated with higher happiness levels (Frijters & Beatton, 2012). However, Pénard et al. (2013) find that employment has a negative effect on happiness.

Easterlin (1974) examines 30 happiness surveys across 19 countries and reports that happiness is an increasing function of income within countries. However, no such relationship holds across countries. This finding is known as the Easterlin Paradox. Similarly, Easterlin (1995) highlights that an increase in a society's income does not increase its overall happiness. The broader literature offers contradictory findings on this issue. Doyar (2022) is among those reporting a positive effect of income, whereas Chyi and Mao (2012) find that income has no significant effect.

In the literature, technology is operationalized either as product ownership or as the use of a particular product or service. According to Arampatzi et al. (2018), the duration of internet use has no significant effect on happiness. Doyar (2022) and Pénard et al. (2013) find that internet use has positive effects, whereas other studies report negative effects, both for internet use (Cotten et al., 2012; Hall, 2016) and for television watching (Frey et al., 2007). According to Sabatini (2011), e-shopping is positively related to subjective well-being. Finally, ownership of a fixed telephone, mobile phone, and personal computer is likely to increase subjective well-being (Kavetsos & Koutroumpis, 2011).

Based on the dominant findings from the literature, we formulate the following research hypotheses:

- **H1:** Females display a higher probability of being satisfied with life.
- **H2:** The relationship between age and life satisfaction is U-shaped.
- **H3:** Individuals with a partner display a higher probability of being satisfied with life.
- **H4:** Individuals living in larger households display a lower probability of being satisfied with life.
- **H5:** Individuals living in cities display a lower probability of being satisfied with life.
- **H6:** Individuals with higher levels of education display a higher probability of being satisfied.
- **H7:** The employed display a higher probability of being satisfied.

As the dataset does not include a direct income measure, subjective social class and financial hardship are used as proxy indicators of the respondent's economic situation:

- **H8:** Individuals with higher social class display a higher probability of being satisfied.
- **H9:** Individuals who have experienced financial hardship display a lower probability of being satisfied.

As our dataset lacks information regarding the purposes of internet use at home and at work, we speculate that home internet use serves personal purposes, while workplace internet use serves work-related purposes. Therefore, we develop the following hypotheses:

- **H10:** Overall internet use is positively associated with being satisfied with life.
- **H11:** Home internet use is positively associated with being satisfied with life.
- **H12:** Workplace internet use is negatively associated with being satisfied with life.

EMPIRICAL PROCEDURE

Data and Variables

Happiness level is not directly observable but can be elicited by directly asking individuals to self-report it (Powdthavee, 2007). It therefore seems reasonable to rely on happiness survey data as a proxy for utility. We employ the Eurobarometer 99.4 (European Commission, Brussels, 2023) dataset, collected in 2023, which comprises 37,688 individual-level observations across 40 European countries. The distribution of observations by country is reported in Table 2.

Table 2: Countries and their observation shares

Country	%	Country	%	Country	%	Country	%
Albania	2.66	Finland	2.66	Lithuania	2.62	Serbia	2.70
Austria	2.62	France	2.69	Luxembourg	1.34	Slovakia	2.66
Belgium	2.69	Germany (East)	1.36	Malta	1.36	Slovenia	2.68
Bos. Herz.	2.66	Germany (West)	2.76	Moldova	2.67	Spain	2.69
Bulgaria	2.73	Greece	2.69	Montenegro	1.39	Sweden	2.72
Croatia	2.66	Hungary	2.71	N. Macedonia	2.75	Switzerland	2.79
Cyprus Rep.	1.34	Ireland	2.66	Norway	2.79	Turkish Rep. of N. Cyprus	1.34
Czechia	2.75	Italy	2.74	Poland	2.67	The Netherlands	2.66
Denmark	2.70	Kosovo	2.77	Portugal	2.66	Türkiye	2.66
Estonia	2.66	Latvia	2.72	Romania	2.80	United Kingdom	2.75

The variables are described in Table 3. The “Item” column in the table reports the original survey question used to construct each variable. Note that “Don’t know”, “Refusal”, and “Other” responses were treated as missing across all variables.

LIFESAT is an ordinal variable that measures the respondent's overall life satisfaction. It was reverse-coded so that higher values reflect greater life satisfaction. FEMALE is a dummy variable indicating the respondent's gender. Since the number of observations reporting "None" was very small (69 observations), this category was collapsed into the reference group. AGE is a discrete variable reflecting the respondent's age in years. PARTNER is a dummy variable indicating whether the respondent is married/has a partner or not.

SIZE is an ordinal variable indicating the number of persons in the household. Although 98.81% of households reported five or fewer adults, some observations reported 20, 30, 50, and 90 adults. Similarly, a concentration of observations is found at 8 children, after which the distribution rapidly becomes sparse. These observations were coded as missing, and whenever any of the underlying components was missing, the total was also coded as missing. SIZE enters the analysis as five dummy variables (Base: SIZE:1). LIVE is an ordinal variable indicating the respondent's residential area. It enters the analysis as two dummy variables (Base: LIVE:RURAL).

EDU is an ordinal variable indicating the respondent's educational level. The original 11 categories were grouped into six categories based on conceptual proximity and the frequency of observations. It enters the analysis as five dummy variables (Base: EDU:NO). EMP is a nominal variable indicating the respondent's occupation. The original 18 categories were aggregated into eight categories based on employment position. It enters the analysis as seven dummy variables (Base: EMP:UNEMP).

CLASS is an ordinal variable indicating the respondent's subjective social status. It enters the analysis as four dummy variables (Base: CLASS:LOW). FIN is also an ordinal variable, indicating the frequency of difficulty in paying bills over the last year. It was reverse-coded so that higher values reflect greater difficulty in paying bills. It enters the analysis as two dummy variables (Base: FIN:NEVER).

Table 3: Variable descriptions and percentage distributions

Variable	Description	Item	Mean
LIFESAT	1: Very dissatisfied, 2: Somewhat dissatisfied, 3: Somewhat satisfied, 4: Very satisfied.	D70	3.012
FEMALE	0: Male/None, 1: Female.	D10	0.525
AGE	Age of the respondent.	D11	49.895
AGE2	Square of the age of the respondent.	–	
PARTNER	1: Married/lives with a partner, 0: Otherwise.	D7	0.629
SIZE:1	1: One-person household, 0: Otherwise.	D40A, D40B, D40C	0.207
SIZE:2	1: Two-person household, 0: Otherwise.	–	0.344
SIZE:3	1: Three-person household, 0: Otherwise.	–	0.178

SIZE:4	1: Four-person household, 0: Otherwise.	–	0.172
SIZE:5	1: Five-person household, 0: Otherwise.	–	0.059
SIZE:6+	1: Six-or-more-person household, 0: Otherwise.	–	0.040
LIVE:RURAL	1: Lives in a rural area, 0: Otherwise.	D25	0.356
LIVE:TOWN	1: Lives in a town, 0: Otherwise.	–	0.333
LIVE:CITY	1: Lives in a city, 0: Otherwise.	–	0.311
EDU:NO	1: No education or pre-primary education, 0: Otherwise.	D9A	0.012
EDU:PRI	1: Primary education, 0: Otherwise.	–	0.057
EDU:LOWSEC	1: Lower-secondary education, 0: Otherwise.	–	0.165
EDU:UPSEC	1: Upper-secondary education, 0: Otherwise.	–	0.441
EDU:BACH	1: Bachelor's degree, 0: Otherwise.	–	0.205
EDU:POST	1: Postgraduate degree, 0: Otherwise.	–	0.120
EMP:UNEMP	1: Unemployed, 0: Otherwise.	D15A	0.056
EMP:RETIRED	1: Retired, 0: Otherwise.	–	0.270
EMP:INACT	1: Inactive, 0: Otherwise.	–	0.126
EMP:LARGEBUS	1: Large business owner, 0: Otherwise.	–	0.019
EMP:SELFEMP	1: Self-employed, 0: Otherwise.	–	0.061
EMP:MANAGER	1: Manager/professional, 0: Otherwise.	–	0.125
EMP:WHITECOL	1: White collar, 0: Otherwise.	–	0.137
EMP:BLUECOL	1: Blue collar, 0: Otherwise.	–	0.206
CLASS:LOW	1: Working class, 0: Otherwise.	D63	0.234
CLASS:LOWMID	1: Lower-middle class, 0: Otherwise.	–	0.156
CLASS:MID	1: In the middle class, 0: Otherwise.	–	0.517
CLASS:UPMID	1: In the upper-middle class, 0: Otherwise.	–	0.083
CLASS:HIGH	1: In the high class, 0: Otherwise.	–	0.010
FIN:NEVER	1: Never or rarely had difficulties paying bills, 0: Otherwise.	D60	0.584
FIN:OCCA	1: Occasionally had difficulties paying bills, 0: Otherwise.	–	0.315
FIN:FREQ	1: Frequently had difficulties paying bills, 0: Otherwise.	–	0.101
INTO:NEVER	1: Non-internet user overall, 0: Otherwise.	D62T	0.097
INTO:OCCA	1: Occasional internet user overall, 0: Otherwise.	–	0.069
INTO:DAILY	1: Daily internet user overall, 0: Otherwise.	–	0.834
INTH:NEVER	1: Non-internet user at home, 0: Otherwise.	D62_1	0.118
INTH:OCCA	1: Occasional internet user at home, 0: Otherwise.	–	0.093
INTH:DAILY	1: Daily internet user at home, 0: Otherwise.	–	0.789
INTW:NEVER	1: Non-internet user at work, 0: Otherwise.	D62_2	0.131
INTW:OCCA	1: Occasional internet user at work, 0: Otherwise.	–	0.123
INTW:DAILY	1: Daily internet user at work, 0: Otherwise.	–	0.746

INTO, INTH, and INTW are ordinal variables. INTO indicates the overall frequency of internet use, regardless of context, whereas INTH and INTW indicate the frequency of use at home and at work,

respectively. For INTH, nearly 79% of responses are clustered in the highest category of the original six-category scale, while the intermediate categories jointly account for only about 9% of the sample. Owing to this uneven distribution, the variable was aggregated into three categories. The original six-category INTW item was found to have no missing value for respondents outside employment (i.e., the unemployed, retired, and economically inactive). These respondents were excluded from the analyses involving INTW, since they do not have a workplace and would therefore not use the internet in a work context. For consistency, INTW was likewise aggregated into three categories. For INTO, INTH, and INTW, the "No access" and "No use" responses were combined into a single category. These variables were reverse-coded so that higher values represent heavier internet use.

According to the mean values reported in Table 3, the average respondent appears to be satisfied with life and is approximately 50 years old. In the sample, 53% are female, 63% are married or have a partner, 34% live in a two-person household, and 36% live in a rural area. In terms of education and employment, 44% have attained upper-secondary education and 27% are retired. Also, 51% consider themselves to belong to the middle socio-economic class, and 58% report not having experienced difficulty paying bills in the past year. Finally, internet use is widespread: 83% are daily internet users overall, 79% use the internet daily at home, and 75% of those in employment use the internet daily at work.

Model and Methodology

In this study, we consider life satisfaction from a utilitarian perspective (Veenhoven, 1988). Kimball and Willis (2023) argue that happiness bears a systematic, albeit indirect, relationship to utility. As demonstrated by Hirschauer et al. (2015), happiness measures do not suffer from the shortcomings that characterize cardinal and ordinal approaches to measuring utility. We therefore treat life satisfaction as a proxy measure of utility.

Due to the violation of the proportional odds (parallel lines) assumption (documented in the estimation results), we estimate the generalized ordered logit models below, following Williams (2006, 2016):

$$P(LIFESAT_i > j) = \frac{\exp\left(\alpha_j^{(1)} + X_i\beta_j^{(1)} + \gamma_{1j}^{(1)} INTG{:}\,OCCA_i + \gamma_{2j}^{(1)} INTG{:}\,DAILY_i\right)}{1 + \exp\left(\alpha_j^{(1)} + X_i\beta_j^{(1)} + \gamma_{1j}^{(1)} INTG{:}\,OCCA_i + \gamma_{2j}^{(1)} INTG{:}\,DAILY_i\right)} \quad (1)$$

$$P(LIFESAT_i > j) = \frac{\exp\left(\alpha_j^{(2)} + X_i\beta_j^{(2)} + \gamma_{1j}^{(2)} INTH{:}\,OCCA_i + \gamma_{2j}^{(2)} INTH{:}\,DAILY_i\right)}{1 + \exp\left(\alpha_j^{(2)} + X_i\beta_j^{(2)} + \gamma_{1j}^{(2)} INTH{:}\,OCCA_i + \gamma_{2j}^{(2)} INTH{:}\,DAILY_i\right)} \quad (2)$$

$$P(LIFESAT_i > j) = \frac{\exp\left(\alpha_j^{(3)} + X_i\beta_j^{(3)} + \gamma_{1j}^{(3)} INTW{:}\,OCCA_i + \gamma_{2j}^{(3)} INTW{:}\,DAILY_i\right)}{1 + \exp\left(\alpha_j^{(3)} + X_i\beta_j^{(3)} + \gamma_{1j}^{(3)} INTW{:}\,OCCA_i + \gamma_{2j}^{(3)} INTW{:}\,DAILY_i\right)} \quad (3)$$

Here, i indexes individuals, and $LIFESAT_i$ is the ordinal dependent variable, where $LIFESAT_i \in \{1,2,3,4\}$. j represents the cutoff points, of which there is one fewer than the number of categories of the dependent variable ($j = 1,2,3$). $P(LIFESAT_i > j)$ denotes the probability that individual i is above the threshold j. X_i is the row vector of explanatory variables, and β_j is the column vector of coefficients corresponding to the threshold j. Note that the subscript j indicates that the coefficients can vary across thresholds. α_j is the constant term for the threshold j.

The condition that $\beta_j = \beta$ for all j is known as the proportional odds (parallel lines) assumption. If this assumption holds, the model reduces to the standard ordinal logit model: the coefficients of the explanatory variables are fixed among thresholds, while the constant terms vary across thresholds. If $\beta_j = \beta$ holds for only a subset of coefficients, the model transforms into a partial proportional odds model: the effect of some variables remains constant across thresholds while that of others varies. If no such constraints apply, the model becomes fully generalized ordinal logit model. The model is estimated using maximum likelihood.

The estimated models are potentially subject to endogeneity: a reverse causality between internet use and life satisfaction cannot be ruled out. The closest candidate for an instrumental variable was household internet infrastructure. However, it was not usable, as it is directly correlated with the individual's income and social class. While including additional control variables cannot address reverse causality, it can reduce the risk of omitted variable bias. Accordingly, we control for social class and financial hardship, which may also be regarded as proxies for income, alongside the standard demographic variables drawn from the literature.

X_i comprises variables on gender (Cotten et al., 2012; Stack and Eshleman, 1998), age (Blanchflower & Oswald, 2008; Kavetsos and Koutroumpis, 2011), marital status (Arampatzi et al., 2018; Selim, 2008), household size (Doyar, 2022; Rahayu, 2016), residency (Frey et al., 2007; Gerdtham and Johannesson, 2001), education (Chyi and Mao, 2012; Sabatini, 2011), employment (Frijters and Beatton, 2012; Pénard et al., 2013), social class (Nikolayev and Rusakov, 2016; Ulutürk-Akman, 2021), financial hardship, and internet use (Doyar, 2022; Pénard et al., 2013). The vector of explanatory variables in Models (1) and (2) includes country fixed effects, whereas Model (3) includes region fixed effects instead of country fixed effects. The rationale for this choice is discussed in the Estimation Results section, under Model (3).

ESTIMATION RESULTS

Statistical analyses were performed using Stata 17.0/MP (StataCorp, 2021). The standard errors are clustered at the country level to account for the possibility that error terms are correlated within countries. Also, each model is estimated using the total sample probability weights (W92). Since these measures do not fully eliminate the possibility of endogeneity, the findings are interpreted as associations rather than as causal relationships.

Before estimating the models, the proportional odds (parallel lines) assumption was tested with the Brant (1990) test. Since the Brant test could not be computed when including the country dummies, it was conducted excluding them. The Brant test rejected the proportional odds assumption for Model (1) (χ^2=474.68, p<0.01), Model (2) (χ^2=479.58, p<0.01), and Model (3) (χ^2=308.95, p<0.01), supporting the use of the generalized ordinal logit model. Secondly, the "gologit2" command developed by Williams (2006) was run without country fixed effects, and Wald tests were applied with the "autofit" option to determine which variables should be constrained to be parallel and which would be left unrestricted. Including the 40 countries in the autofit option was also impractical due to the high computational burden. Moreover, according to Williams (2016, p. 16), individuals do not have same responding behavior for a question, and even if the underlying latent variable is the identical throughout all groups, the thresholds used may differ. Considering that such variation may exist across country groups, the country fixed effects were left unconstrained. The results of the variable-specific Wald tests for the proportional odds assumption can be found in Table A1 in the Appendices.

We also examined the possibility of multicollinearity by examining the variance inflation factors (VIFs). The VIF values are mostly below 5, except for the variables related to age and education. The high VIF values (VIF>10) for AGE and AGE2 arise from the structural relationship between these two terms and do not indicate an actual multicollinearity problem. Similarly, the high VIF values observed for the education dummies were found to be an artifact of the low observation share in the reference category; when the reference category is changed, these values decline to acceptable levels. As this did not point to a genuine multicollinearity problem, the analysis proceeded without altering the reference category. The VIFs are available on request.

The complete set of coefficient estimates, and associated statistics are reported in Table A2 in the Appendices. The lower number of observations in the regressions is due to missing values in some of the variables.

To express the estimated relationships on the probability scale, we report average marginal effects below. These are interpreted as changes in the probability of falling into each satisfaction category, measured in percentage points (pp).

Estimation Results of Model (1)

Table 4 reports the average marginal effects for Model (1). Females exhibit a 0.60 pp lower probability of being 'Very Dissatisfied' relative to males, whereas no statistically significant association is detected for the remaining satisfaction categories.

A one-year increase in age is associated with a 0.16 pp decline in the probability of being 'Very Satisfied', while the sign reverses for the lower satisfaction categories. The negative and positive coefficients on AGE and AGE2, respectively, indicate a U-shaped association between age and life satisfaction (see Table A2).

Individuals with a partner exhibit a 5.30 pp higher probability of being 'Very Satisfied' than those without a partner, while the sign reverses for the lower satisfaction categories.

Residing in a two-person household does not differ significantly from residing in a one-person household in any satisfaction category. By contrast, relative to those in one-person households, individuals residing in three-to-five-person households exhibit a higher probability of being 'Very Satisfied', while the probabilities associated with the lower life satisfaction categories are generally lower. Individuals residing in households with six or more persons display a 3.23 pp higher probability of being 'Very Dissatisfied' relative to the base category. The SIZE coefficients are jointly significant (χ^2 =142.86, $p < 0.01$).

Relative to those living in rural areas, individuals residing in towns and cities report a 2.07 pp and 2.25 pp lower probability, respectively, of being 'Very Satisfied'. Their probability of being 'Somewhat Satisfied' is correspondingly higher. Residing in a town does not differ significantly from residing in a rural area in the lower life satisfaction categories. However, relative to the base category, individuals residing in cities exhibit a higher probability of being in the lower life satisfaction categories. The LIVE coefficients are jointly significant ($\chi^2 = 25.13$, $p < 0.01$).

Individuals with education ranging from lower-secondary to bachelor's level do not differ significantly from those with no education in any life satisfaction category. Individuals with primary education exhibit a 7.02 pp higher probability of being 'Very Satisfied' relative to those with no education, while their probability of being in the dissatisfaction categories is lower. Individuals with postgraduate education exhibit a 0.94 pp lower probability of being 'Somewhat Satisfied' relative to the base category. The EDU coefficients are jointly significant ($\chi^2 = 90.99$, $p < 0.01$).

Retirees, the economically inactive, the self-employed, managers, and white- and blue-collar workers show a higher probability of being 'Very Satisfied' relative to the unemployed, and a correspondingly lower probability of being in the dissatisfaction categories. No statistically significant

difference is found for these groups with respect to being 'Somewhat Satisfied'. Large business owners report a 6.56 pp higher probability of being 'Somewhat Satisfied' relative to the base category. The EMP coefficients are jointly significant (χ^2 = 278.94, p < 0.01).

Table 4: Marginal effects – model (1)

	$P(LIFESAT_i = 1)$		$P(LIFESAT_i = 2)$		$P(LIFESAT_i = 3)$		$P(LIFESAT_i = 4)$	
FEMALE	-0.0060***	(0.0019)	0.0018	(0.0055)	-0.0042	(0.0085)	0.0084	(0.0082)
AGE	0.0003***	(0.0001)	0.0007***	(0.0002)	0.0006**	(0.0002)	-0.0016***	(0.0005)
PARTNER	-0.0107***	(0.0023)	-0.0309***	(0.0070)	-0.0114***	(0.0026)	0.0530***	(0.0119)
SIZE:2	-0.0035	(0.0044)	-0.0101	(0.0125)	-0.0023	(0.0023)	0.0158	(0.0192)
SIZE:3	-0.0071*	(0.0037)	-0.0209*	(0.0107)	-0.0066***	(0.0022)	0.0346**	(0.0165)
SIZE:4	-0.0092*	(0.0048)	-0.0277**	(0.0141)	-0.0103**	(0.0044)	0.0471**	(0.0232)
SIZE:5	0.0002	(0.0047)	-0.0280**	(0.0136)	-0.0134	(0.0085)	0.0413***	(0.0159)
SIZE:6+	0.0323***	(0.0111)	-0.0384*	(0.0223)	-0.0331	(0.0279)	0.0393	(0.0403)
LIVE:TOWN	0.0035	(0.0066)	-0.0026	(0.0070)	0.0197***	(0.0064)	-0.0207***	(0.0059)
LIVE:CITY	0.0044**	(0.0021)	0.0132**	(0.0057)	0.0049**	(0.0020)	-0.0225**	(0.0097)
EDU:PRI	-0.0139***	(0.0041)	-0.0403***	(0.0086)	-0.0159	(0.0147)	0.0702***	(0.0110)
EDU:LOWSEC	-0.0043	(0.0099)	-0.0117	(0.0262)	-0.0017	(0.0022)	0.0178	(0.0378)
EDU:UPSEC	-0.0060	(0.0106)	-0.0163	(0.0282)	-0.0030	(0.0021)	0.0253	(0.0409)
EDU:BACH	-0.0089	(0.0121)	-0.0249	(0.0327)	-0.0064	(0.0048)	0.0402	(0.0493)
EDU:POST	-0.0109	(0.0115)	-0.0307	(0.0310)	-0.0094**	(0.0046)	0.0510	(0.0467)
EMP:RETIRED	-0.0208***	(0.0046)	-0.0550***	(0.0111)	-0.0006	(0.0038)	0.0764***	(0.0153)
EMP:INACTIVE	-0.0196***	(0.0047)	-0.0512***	(0.0113)	0.0008	(0.0031)	0.0700***	(0.0149)
EMP:LARGEBUS	-0.0252***	(0.0054)	-0.1066***	(0.0099)	0.0656***	(0.0237)	0.0662***	(0.0257)
EMP:SELFEMP	-0.0239***	(0.0046)	-0.0644***	(0.0114)	-0.0054	(0.0040)	0.0938***	(0.0162)
EMP:MANAGER	-0.0222***	(0.0049)	-0.0592***	(0.0119)	-0.0026	(0.0023)	0.0840***	(0.0159)
EMP:WHITECOL	-0.0184***	(0.0044)	-0.0480***	(0.0106)	0.0019	(0.0030)	0.0645***	(0.0134)
EMP:BLUECOL	-0.0199***	(0.0034)	-0.0523***	(0.0078)	0.0004	(0.0039)	0.0717***	(0.0091)
CLASS:LOWMID	0.0009	(0.0024)	0.0025	(0.0068)	-0.0000	(0.0001)	-0.0033	(0.0092)
CLASS:MID	-0.0134***	(0.0031)	-0.0590***	(0.0131)	0.0421***	(0.0126)	0.0304**	(0.0126)
CLASS:UPMID	-0.0199***	(0.0019)	-0.0666***	(0.0080)	-0.0343***	(0.0049)	0.1208***	(0.0130)
CLASS:HIGH	-0.0310***	(0.0032)	-0.1141***	(0.0172)	-0.1336***	(0.0365)	0.2787***	(0.0562)
FIN:OCCA	0.0183***	(0.0012)	0.0758***	(0.0040)	0.0251***	(0.0014)	-0.1192***	(0.0055)
FIN:FREQ	0.0784***	(0.0110)	0.1569***	(0.0092)	-0.0884***	(0.0150)	-0.1469***	(0.0153)
INTO:OCCA	-0.0178**	(0.0069)	-0.0426***	(0.0070)	0.0354*	(0.0203)	0.0251*	(0.0150)
INTO:DAILY	-0.0164***	(0.0033)	-0.0438***	(0.0084)	-0.0043***	(0.0013)	0.0645***	(0.0106)

Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Individuals in the lower-middle social class do not differ significantly from those in the low class. Individuals in the middle class exhibit a higher probability of being in the satisfaction categories and a correspondingly lower probability of being in the dissatisfaction categories. By contrast, individuals in the upper-middle and high classes exhibit a higher probability of being 'Very Satisfied', while their probability of being in the remaining categories is lower. An individual in the high class exhibits a 27.87 pp higher probability of being 'Very Satisfied' relative to an individual in the low class. The CLASS coefficients are jointly significant ($\chi^2 = 486.53$, $p < 0.01$).

Relative to having experienced financial hardships never or only rarely over the past year, having experienced financial hardship occasionally or frequently is associated with an 11.92 pp and a 14.69 pp lower probability, respectively, of being 'Very Satisfied'. Occasional and frequent financial hardship are both associated with a higher probability of being in the dissatisfaction categories. Occasional financial hardship is associated with a higher probability, whereas frequent financial hardship is associated with a lower probability, of being 'Somewhat Satisfied'. The FIN coefficients are jointly significant ($\chi^2 = 593.64$, $p<0.01$).

Internet users are associated with a lower probability of being in the lower life satisfaction categories. Relative to those who never use the internet, daily internet users show a 1.64 pp lower probability of being 'Very Dissatisfied'. Although daily internet users have a 0.43 pp lower probability of being 'Somewhat Satisfied', their probability of being 'Very Satisfied' is 6.45 pp higher. Occasional internet users have a 3.54 pp higher probability of being 'Somewhat Satisfied', whereas daily users have a 0.43 pp lower probability for this same category. The INTO coefficients are jointly significant ($\chi^2 = 65.66$, $p < 0.01$).

Estimation Results of Model (2)

Table 5 reports the average marginal effects for Model (2). Females exhibit a 0.59 pp lower probability of being 'Very Dissatisfied' relative to males, whereas no statistically significant association is detected for the remaining satisfaction categories.

A one-year increase in age is associated with a 0.17 pp decline in the probability of being 'Very Satisfied', while the sign reverses for the lower satisfaction categories. The negative and positive coefficients on AGE and AGE2, respectively, indicate a U-shaped association between age and life satisfaction (see Table A2).

Individuals with a partner have a 5.26 pp higher probability of being 'Very Satisfied' than those without a partner, while the sign reverses for the lower satisfaction categories.

Table 5: Average marginal effects – model (2)

	$P(LIFESAT_i = 1)$		$P(LIFESAT_i = 2)$		$P(LIFESAT_i = 3)$		$P(LIFESAT_i = 4)$	
FEMALE	-0.0059***	(0.0018)	0.0017	(0.0054)	-0.0038	(0.0084)	0.0080	(0.0082)
AGE	0.0003***	(0.0001)	0.0008***	(0.0002)	0.0006**	(0.0002)	-0.0017***	(0.0004)
PARTNER	-0.0106***	(0.0023)	-0.0306***	(0.0070)	-0.0114***	(0.0026)	0.0526***	(0.0119)
SIZE:2	-0.0036	(0.0044)	-0.0104	(0.0124)	-0.0023	(0.0023)	0.0163	(0.0190)
SIZE:3	-0.0071*	(0.0037)	-0.0211**	(0.0107)	-0.0066***	(0.0022)	0.0349**	(0.0165)
SIZE:4	-0.0093*	(0.0048)	-0.0279**	(0.0140)	-0.0104**	(0.0044)	0.0475**	(0.0231)
SIZE:5	0.0003	(0.0047)	-0.0277**	(0.0136)	-0.0138*	(0.0083)	0.0412**	(0.0162)
SIZE:6+	0.0319***	(0.0111)	-0.0393*	(0.0214)	-0.0324	(0.0280)	0.0398	(0.0405)
LIVE:TOWN	0.0036	(0.0064)	-0.0025	(0.0069)	0.0200***	(0.0065)	-0.0211***	(0.0060)
LIVE:CITY	0.0044**	(0.0021)	0.0131**	(0.0056)	0.0048**	(0.0020)	-0.0223**	(0.0097)
EDU:PRI	-0.0151***	(0.0041)	-0.0432***	(0.0083)	-0.0153	(0.0155)	0.0737***	(0.0121)
EDU:LOWSEC	-0.0057	(0.0100)	-0.0154	(0.0260)	-0.0018	(0.0019)	0.0229	(0.0365)
EDU:UPSEC	-0.0076	(0.0105)	-0.0205	(0.0273)	-0.0032***	(0.0009)	0.0313	(0.0383)
EDU:BACH	-0.0105	(0.0120)	-0.0291	(0.0318)	-0.0066*	(0.0036)	0.0463	(0.0468)
EDU:POST	-0.0125	(0.0112)	-0.0351	(0.0298)	-0.0099***	(0.0036)	0.0575	(0.0436)
EMP:RETIRED	-0.0203***	(0.0045)	-0.0537***	(0.0108)	-0.0012	(0.0038)	0.0752***	(0.0150)
EMP:INACTIVE	-0.0190***	(0.0048)	-0.0497***	(0.0115)	0.0003	(0.0029)	0.0684***	(0.0153)
EMP:LARGEBUS	-0.0243***	(0.0055)	-0.1044***	(0.0100)	0.0643***	(0.0237)	0.0644**	(0.0256)
EMP:SELFEMP	-0.0232***	(0.0046)	-0.0625***	(0.0113)	-0.0057	(0.0039)	0.0914***	(0.0161)
EMP:MANAGER	-0.0215***	(0.0049)	-0.0572***	(0.0119)	-0.0028	(0.0022)	0.0815***	(0.0160)
EMP:WHITECOL	-0.0177***	(0.0044)	-0.0461***	(0.0106)	0.0015	(0.0029)	0.0624***	(0.0135)
EMP:BLUECOL	-0.0194***	(0.0034)	-0.0509***	(0.0078)	-0.0001	(0.0038)	0.0704***	(0.0094)
CLASS:LOWMID	0.0006	(0.0025)	0.0018	(0.0071)	-0.0000	(0.0001)	-0.0024	(0.0095)
CLASS:MID	-0.0134***	(0.0031)	-0.0591***	(0.0133)	0.0407***	(0.0127)	0.0318**	(0.0133)
CLASS:UPMID	-0.0202***	(0.0019)	-0.0677***	(0.0084)	-0.0353***	(0.0051)	0.1231***	(0.0135)
CLASS:HIGH	-0.0312***	(0.0032)	-0.1150***	(0.0176)	-0.1358***	(0.0375)	0.2819***	(0.0575)
FIN:OCCA	0.0183***	(0.0012)	0.0761***	(0.0042)	0.0253***	(0.0015)	-0.1197***	(0.0057)
FIN:FREQ	0.0793***	(0.0124)	0.1570***	(0.0092)	-0.0878***	(0.0144)	-0.1485***	(0.0167)
INTH:OCCA	-0.0082*	(0.0044)	-0.0226*	(0.0122)	-0.0039	(0.0027)	0.0346*	(0.0190)
INTH:DAILY	-0.0095***	(0.0028)	-0.0267***	(0.0075)	-0.0054***	(0.0005)	0.0416***	(0.0106)

Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Living in a two-person household does not differ significantly from living in a one-person household in any satisfaction category. Relative to those in one-person households, individuals residing in three-to-five-person households exhibit a higher probability of being 'Very Satisfied', while the probabilities associated with the lower satisfaction categories are lower. Individuals residing in

households with six or more persons show a 3.19 pp higher probability of being 'Very Dissatisfied' relative to the base group. The SIZE coefficients are jointly significant (χ^2 = 155.19, p<0.01).

Relative to those residing in rural areas, individuals residing in towns and cities report a 2.11 pp and a 2.23 pp lower probability, respectively, of being 'Very Satisfied'. Their probability of being 'Somewhat Satisfied' is higher. Town residents do not differ significantly from rural residents in the dissatisfaction categories. However, relative to the base category, individuals residing in cities exhibit a higher probability of being in the lower satisfaction categories. The LIVE coefficients are jointly significant (χ^2 = 24.47, p < 0.01).

Primary education is negatively associated with the dissatisfaction categories, while it is positively associated with being 'Very Satisfied'. Compared to individuals with no education, those with primary education display a 7.37 pp higher probability of being 'Very Satisfied'. Individuals with education levels above primary do not differ significantly from individuals with no education in the dissatisfaction categories. Those with upper-secondary education or above are associated with a lower probability of being 'Somewhat Satisfied'. The EDU coefficients are jointly significant (χ^2 = 102.40, p < 0.01).

Relative to the unemployed, retirees, the economically inactive, the self-employed, managers, and white- and blue-collar workers display a higher probability of being 'Very Satisfied'. Conversely, their probability of being in the dissatisfaction categories is lower. These employment groups do not differ significantly from the unemployed in the 'Somewhat Satisfied' category. However, large business owners exhibit a 6.43 pp higher probability of being 'Somewhat Satisfied' relative to the base category. The EMP coefficients are jointly significant (χ^2 = 252.93, p < 0.01).

Individuals in the lower-middle social class do not differ significantly from those in the low class. Being in the middle or higher class is associated with a lower probability of being in a dissatisfaction category. Being in an upper-middle or high class is associated with a lower probability of being 'Somewhat Satisfied', whereas individuals in the middle class have 4.07 pp higher probability of being 'Somewhat Satisfied'. The probability of being 'Very Satisfied' also appears to increase as the level of social class increases. The CLASS coefficients are jointly significant (χ^2 = 408.51, p < 0.01).

Relative to having experienced financial hardship never or only rarely over the past year, having experienced financial hardship occasionally or frequently is associated with an 11.97 pp and a 14.85 pp lower probability, respectively, of being 'Very Satisfied'. Occasional and frequent financial hardship are both associated with a higher probability of being in the dissatisfaction categories. Occasional financial hardship is associated with a higher probability of being 'Somewhat Satisfied', whereas

frequent financial hardship is associated with a lower probability. The FIN coefficients are jointly significant ($\chi^2 = 555.61$, $p < 0.01$).

Home internet users display a lower probability of being in the lower satisfaction categories. Relative to those who never use the internet at home, daily home internet users show a 0.95 pp lower probability of being 'Very Dissatisfied'. Although daily home internet users have a 0.54 pp lower probability of being 'Somewhat Satisfied', their probability of being 'Very Satisfied' is 6.24 pp higher. In terms of being 'Somewhat Satisfied', there is no significant difference between those who never use the internet at home and those who occasionally use the internet at home. However, occasional home internet users have a 3.46 pp higher probability of being 'Very Satisfied'. The INTH coefficients are jointly significant ($\chi^2 = 15.33$, $p < 0.01$).

Estimation Results of Model (3)

Table 6 presents the average marginal effects for model (3). recall that model (3) is estimated on the employed subsample. it aims to reveal the relationship between internet use at work and life satisfaction among the employed and is not intended to generalize to the full sample. the findings are considered valid only for employed individuals, and in this context, sample selection bias does not threaten the validity of the analysis. however, estimating 40 country fixed effects within this narrower sample leads to a convergence problem. instead of country fixed effects, we therefore use four geographical sub-regions (northern, southern, eastern, and western europe), based on the united nations (2026) m49 statistical classification, as fixed effects. türkiye and the turkish republic of northern cyprus, which are classified under western asia in the m49 scheme, are included in the southern europe group in this analysis, given their geographical and cultural proximity.

Females exhibit a 0.96 pp lower probability of being 'Very Dissatisfied' relative to males, whereas no statistically significant association is detected for the remaining satisfaction categories.

A one-year increase in age is associated with a 0.19 pp decline in the probability of being 'Very Satisfied', while the sign reverses for being 'Somewhat Dissatisfied'. The negative and positive coefficients on AGE and AGE2, respectively, indicate a U-shaped association between age and life satisfaction (see Table A2).

Individuals with a partner have a 4.30 pp higher probability of being 'Very Satisfied' than those without a partner, while the sign reverses for the lower satisfaction categories.

Residing three-to-five-person households is positively related to being 'Very Satisfied', while the sign is generally negative for the lower satisfaction levels. Residing in households with six or more

persons is associated with a 0.83 pp increase in the probability of being 'Very Dissatisfied'. The SIZE coefficients are jointly significant (χ^2 = 148.58, p<0.01).

Individuals living in a town and a city have a 5.49 pp and a 4.84 pp lower probability, respectively, of being 'Very Satisfied', compared to those living in rural areas. Town dwellers do not differ significantly from rural dwellers in the dissatisfaction categories. However, those living in cities display a higher probability of being dissatisfied. The LIVE coefficients are jointly significant (χ^2 = 22.15, p < 0.01).

Table 6: Marginal effects – model (3)

	$P(LIFESAT_i = 1)$		$P(LIFESAT_i = 2)$		$P(LIFESAT_i = 3)$		$P(LIFESAT_i = 4)$	
FEMALE	-0.0096***	(0.0024)	0.0064	(0.0046)	-0.0077	(0.0112)	0.0110	(0.0124)
AGE	0.0000	(0.0002)	0.0011*	(0.0006)	0.0008	(0.0008)	-0.0019***	(0.0006)
PARTNER	-0.0071**	(0.0030)	-0.0226***	(0.0047)	-0.0133***	(0.0032)	0.0430***	(0.0094)
SIZE:2	-0.0050*	(0.0028)	-0.0165	(0.0112)	-0.0067	(0.0043)	0.0281	(0.0177)
SIZE:3	-0.0062**	(0.0030)	-0.0205**	(0.0088)	-0.0091**	(0.0039)	0.0358**	(0.0143)
SIZE:4	-0.0088**	(0.0035)	-0.0295*	(0.0162)	-0.0159*	(0.0094)	0.0542*	(0.0279)
SIZE:5	0.0064	(0.0050)	-0.0148	(0.0179)	-0.0428*	(0.0246)	0.0512**	(0.0226)
SIZE:6+	0.0421***	(0.0111)	-0.0167	(0.0235)	-0.0906**	(0.0411)	0.0651	(0.0578)
LIVE:TOWN	-0.0040	(0.0030)	-0.0096	(0.0109)	0.0684***	(0.0159)	-0.0549***	(0.0130)
LIVE:CITY	0.0083***	(0.0029)	0.0257**	(0.0100)	0.0144*	(0.0076)	-0.0484**	(0.0192)
EDU:PRI	-0.0265	(0.0195)	-0.0857*	(0.0506)	-0.0794***	(0.0306)	0.1916**	(0.0823)
EDU:LOWSEC	-0.0145	(0.0185)	-0.0350	(0.0502)	0.0631***	(0.0166)	-0.0136	(0.0726)
EDU:UPSEC	-0.0102	(0.0176)	-0.0294	(0.0480)	-0.0071***	(0.0026)	0.0467	(0.0657)
EDU:BACH	-0.0135	(0.0181)	-0.0397	(0.0507)	-0.0133	(0.0089)	0.0665	(0.0713)
EDU:POST	-0.0144	(0.0178)	-0.0428	(0.0485)	-0.0157*	(0.0087)	0.0728	(0.0673)
EMP:LARGEBUS	0.0025	(0.0041)	-0.0520**	(0.0205)	0.0325	(0.0268)	0.0170	(0.0243)
EMP:SELFEMP	-0.0020	(0.0028)	-0.0065	(0.0094)	-0.0038	(0.0051)	0.0124	(0.0172)
EMP:MANAGER	-0.0027	(0.0020)	-0.0087	(0.0065)	-0.0051	(0.0038)	0.0166	(0.0121)
EMP:BLUECOL	-0.0011	(0.0017)	-0.0035	(0.0053)	-0.0021	(0.0031)	0.0067	(0.0100)
CLASS:LOWMID	0.0053	(0.0036)	0.0168	(0.0130)	0.0015	(0.0035)	-0.0236	(0.0194)
CLASS:MID	-0.0106*	(0.0064)	-0.0508**	(0.0202)	0.0434**	(0.0189)	0.0180	(0.0216)
CLASS:UPMID	-0.0158**	(0.0070)	-0.0579***	(0.0165)	-0.0442***	(0.0135)	0.1179***	(0.0308)
CLASS:HIGH	-0.0259**	(0.0108)	-0.1034***	(0.0230)	-0.1659***	(0.0581)	0.2953***	(0.0842)
FIN:OCCA	0.0181***	(0.0038)	0.0813***	(0.0110)	0.0429***	(0.0119)	-0.1423***	(0.0168)
FIN:FREQ	0.0867***	(0.0305)	0.1625***	(0.0154)	-0.0831***	(0.0192)	-0.1661***	(0.0185)
INTW:OCCA	0.0024	(0.0035)	0.0074	(0.0106)	0.0028	(0.0040)	-0.0126	(0.0180)
INTW:DAILY	-0.0034	(0.0031)	-0.0110	(0.0090)	-0.0062	(0.0053)	0.0207	(0.0172)

Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table 7: Marginal effects for p(LIFESAT ≥ 3) – all models

	Model (1)		**Model (2)**		**Model (3)**	
	$P(LIFESAT_i \geq 3)$		$P(LIFESAT_i \geq 3)$		$P(LIFESAT_i \geq 3)$	
FEMALE	0.0042	(0.0065)	0.0042	(0.0062)	0.0033	(0.0063)
AGE	-0.0010***	(0.0003)	-0.0011***	(0.0002)	-0.0011	(0.0008)
PARTNER	0.0416***	(0.0093)	0.0412***	(0.0093)	0.0297***	(0.0074)
SIZE:2	0.0136	(0.0169)	0.0140	(0.0168)	0.0215	(0.0138)
SIZE:3	0.0280*	(0.0145)	0.0283*	(0.0144)	0.0267**	(0.0114)
SIZE:4	0.0368*	(0.0189)	0.0371**	(0.0188)	0.0382**	(0.0192)
SIZE:5	0.0278**	(0.0139)	0.0274*	(0.0140)	0.0084	(0.0193)
SIZE:6+	0.0062	(0.0274)	0.0074	(0.0266)	-0.0255	(0.0285)
LIVE:TOWN	-0.0010	(0.0046)	-0.0011	(0.0046)	0.0136	(0.0123)
LIVE:CITY	-0.0177**	(0.0077)	-0.0175**	(0.0077)	-0.0340***	(0.0123)
EDU:PRI	0.0542***	(0.0126)	0.0583***	(0.0123)	0.1112	(0.0695)
EDU:LOWSEC	0.0160	(0.0361)	0.0211	(0.0360)	0.0495	(0.0672)
EDU:UPSEC	0.0223	(0.0389)	0.0281	(0.0378)	0.0396	(0.0655)
EDU:BACH	0.0338	(0.0448)	0.0397	(0.0437)	0.0531	(0.0685)
EDU:POST	0.0416	(0.0425)	0.0477	(0.0410)	0.0572	(0.0660)
EMP:RETIRED	0.0758***	(0.0157)	0.0739***	(0.0153)		
EMP:INACTIVE	0.0708***	(0.0159)	0.0687***	(0.0162)		
EMP:LARGEBUS	0.1318***	(0.0137)	0.1287***	(0.0138)	0.0495**	(0.0228)
EMP:SELFEMP	0.0883***	(0.0160)	0.0857***	(0.0158)	0.0085	(0.0122)
EMP:MANAGER	0.0815***	(0.0168)	0.0787***	(0.0168)	0.0114	(0.0084)
EMP:WHITECOL	0.0664***	(0.0150)	0.0639***	(0.0149)		
EMP:BLUECOL	0.0722***	(0.0111)	0.0703***	(0.0112)	0.0047	(0.0069)
CLASS:LOWMID	-0.0033	(0.0093)	-0.0025	(0.0095)	-0.0221	(0.0164)
CLASS:MID	0.0725***	(0.0147)	0.0725***	(0.0147)	0.0614**	(0.0258)
CLASS:UPMID	0.0865***	(0.0099)	0.0878***	(0.0102)	0.0736***	(0.0228)
CLASS:HIGH	0.1451***	(0.0204)	0.1461***	(0.0206)	0.1294***	(0.0333)
FIN:OCCA	-0.0941***	(0.0047)	-0.0944***	(0.0048)	-0.0993***	(0.0122)
FIN:FREQ	-0.2354***	(0.0142)	-0.2363***	(0.0157)	-0.2493***	(0.0306)
INTO:OCCA	0.0604***	(0.0115)				
INTO:DAILY	0.0602***	(0.0117)				
INTH:OCCA			0.0308*	(0.0167)		
INTH:DAILY			0.0362***	(0.0104)		
INTW:OCCA					-0.0098	(0.0106)
INTW:DAILY					0.0144	(0.0120)

Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

The significant marginal effects of education are concentrated in the 'Somewhat Satisfied' category. Compared to those without education, those with lower secondary education are 7.94 pp less likely to be 'Somewhat Satisfied', while those with higher secondary education are 6.31 pp more likely. Overall, individuals with education do not differ significantly from those with no education in the dissatisfaction categories. The EDU coefficients are jointly significant ($\chi^2 = 66.49$, $p < 0.01$).

Large business owners display a 5.20 pp lower probability of being 'Somewhat Dissatisfied' relative to white-collar workers. Other employment groups do not differ significantly from white-collar workers in any satisfaction category. The EMP coefficients are jointly significant ($\chi^2 = 25.36$, $p < 0.01$).

Individuals in the lower-middle social class do not differ significantly from those in the low class in any satisfaction category. Those in the upper-middle and high classes have a lower probability of being in the 'Somewhat Satisfied' category and below. Individuals in the high class have a 29.53 pp higher probability of being 'Very Satisfied' than those in the low class. The CLASS coefficients are jointly significant ($\chi^2 = 111.64$, $p < 0.01$).

Neither occasional nor daily workplace internet users differ significantly from non-users in any satisfaction category. However, the INTW coefficients are jointly significant ($\chi^2 = 12.28$, $p < 0.01$).

DISCUSSION AND CONCLUSIONS

The internet has become one of the indispensable technologies of the 21st century. Internet use facilitates access to information and eases communication. Therefore, the number of individuals who do not use the internet is almost non-existent. Drawing from utility maximization, most individuals aim to keep their life satisfaction high. High life satisfaction can also increase the productivity of individuals as a workforce. In light of this idea, our inquiry aims to reveal the role of internet use in life satisfaction. For this purpose, a survey dataset comprising 37,688 individuals from 40 European countries was used, and life satisfaction was estimated using the generalized logit model.

The validity of the hypotheses is evaluated in terms of the probability of life satisfaction, defined as being in the two highest categories ('Somewhat Satisfied' and 'Very Satisfied'). For each variable, the marginal effect on this combined probability is calculated. The standard error of the combined effect is obtained via a linear combination of the category-specific marginal effects, which accounts for the covariance between them. The results are seen in Table 7. Accordingly, the support status of the hypotheses and the discussion of the findings are as follows.

- **H1 (not supported):** Across all models, being female is not significantly associated with the probability of being satisfied with life, in line with Arampatzi et al. (2018) and Rahayu (2016).

- **H2 (partially supported):** Since H2 concerns the shape of the relationship rather than its direction, it is evaluated based on the coefficients rather than the marginal effects. For Models (1) and (2), age exhibits a U-shaped relationship with life satisfaction across all thresholds. For Model (3), age is associated with a higher likelihood of transitioning out of the lowest satisfaction category, whereas the likelihood of transitioning from the dissatisfaction categories to the satisfaction categories, and of reaching the highest satisfaction category, exhibits a U-shaped relationship with age. U-shaped finding is in agreement with Blanchflower and Oswald (2008) and Kavetsos and Koutroumpis (2011).
- **H3 (fully supported):** Across all models, having a partner is positively and significantly associated with the probability of being satisfied with life, in accordance with Rahayu (2016) and Ulutürk-Akman (2021). This may be because marriage improves situations related to finances and health (Stack & Eshleman, 1998).
- **H4 (not supported):** Across all models, living in households with two-to-four members is positively and significantly associated with the probability of being satisfied with life. This finding may be explained by the social support and close relationship networks provided by larger households support life satisfaction.
- **H5 (partially supported):** Across all models, living in a town is not significantly associated with the probability of being satisfied with life, while living in a city is negatively and significantly associated with the probability of being satisfied with life. These findings support Frey et al. (2007) and Kavetsos and Koutroumpis (2011). The negative relationship may stem from urban-specific factors, such as population density and pollution, that are absent in rural areas.
- **H6 (partially supported):** In accordance with accord with Sabatini (2011) and Cotten et al. (2012), having primary education is positively and significantly associated with the probability of being satisfied with life satisfaction in Models (1) and (2). Such a finding may indicate that basic level education is sufficient to provide life satisfaction. However, having any level of education is not significantly associated with the probability of being satisfied with life in Model (3).
- **H7 (partially supported):** For Models (1) and (2), being employed (as well as being retired or economically inactive) is associated positively and significantly associated with the probability of being satisfied with life. These findings mirror Frijters and Beatton (2012) and Doyar (2022). The positive relationship may be related to the financial freedom that employment provides. For Model (3), however, only being a large business owner is positively and significantly associated with the probability of being satisfied with life.
- **H8 (partially supported):** Across all models, being above lower-middle class is significantly and positively associated with the probability of being satisfied with life, in keeping with Pénard et al. (2013) and Arampatzi et al. (2018). Being in the lower-middle class is not significantly associated with the probability of being satisfied with life.

- **H9 (fully supported):** Across all models, having experienced financial hardship is negatively and significantly associated with the probability of being satisfied with life, similar to Pénard et al. (2013) and Doyar (2022). The findings regarding H8 and H9 may be attributed to the enhanced purchasing power and expanded consumption choices afforded by higher social status and financial comfort.
- **H10 (fully supported):** Overall internet use is positively and significantly associated with the probability of being satisfied with life, in alignment with Pénard et al. (2013) and Doyar (2022).
- **H11 (fully supported):** Home internet use is positively and significantly associated with the probability of being satisfied with life.
- **H12 (not supported):** Workplace internet use is not significantly associated with the probability of being satisfied with life.

Since individuals tend to use the internet at home for relaxing activities such as watching films or using social media, home use may be positively associated with life satisfaction. The strong overlap between overall and home internet use confirms that the two measures largely capture the same behavior (Spearman's $\rho = 0.875$). Among individuals with the highest level of overall use, 94.5% also use the internet at home daily. This supports the interpretation that overall internet use primarily reflects home-based use. In contrast, workplace internet use is mostly work-oriented and may therefore show no association with life satisfaction.

Our findings highlight the importance of policies aimed at encouraging working life, improving the income level, and expanding internet use. Since employed people are more pleasant about life than those who are not, policies that increase employment can contribute to increasing the satisfaction level of society.

The limitations of this study are potential endogeneity due to the lack of a suitable instrumental variable, and the inability to account for the purpose of internet use. Future studies could conduct more detailed analyses by considering the purpose of internet use and could make causal inferences by using appropriate instrumental variables.

AUTHOR'S STATEMENT

The authors were equally responsible for the conception, conduct, and preparation of the manuscript. All authors reviewed and approved the final version of the manuscript and declare that there are no conflicts of interest.

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APPENDICES

Table A1: Wald tests for the parallel-lines assumption

Variable	Model (1)	Model (2)	Model (3)	Variable	Model (1)	Model (2)	Model (3)
FEMALE	0.0028	0.0042	0.0000	EMP:LARGEBUS	0.0000	0.0000	0.0000
AGE	0.9885*	0.8742*	0.0000	EMP:SELFEMP	0.9771*	0.9640*	0.5987*
AGE2	0.9644*	0.8029*	0.0007	EMP:MANAGER	0.3037*	0.3453*	0.4115*
PARTNER	0.3710*	0.3099*	0.5027*	EMP:WHITECOL	0.1251*	0.0759*	
SIZE:2	0.1546*	0.1729*	0.4235*	EMP:BLUECOL	0.6951*	0.6895*	0.1202*
SIZE:3	0.3718*	0.3901*	0.1047*	CLASS:LOWMID	0.4709*	0.4519*	0.5817*
SIZE:4	0.2901*	0.3136*	0.2404*	CLASS:MID	0.0021	0.0025	0.0149
SIZE:5	0.0000	0.0000	0.0066	CLASS:UPMID	0.7530*	0.7540*	0.8221*
SIZE:6+	0.0000	0.0000	0.0000	CLASS:HIGH	0.7287*	0.7020*	0.6464*
LIVE:TOWN	0.0000	0.0000	0.0000	FIN:OCCA	0.3117*	0.3706*	0.1740*
LIVE:CITY	0.5531*	0.4907*	0.0790*	FIN:FREQ	0.0000	0.0000	0.0000
EDU:PRI	0.6905*	0.7440*	0.5004*	INTO:OCCA	0.0137		
EDU:LOWSEC	0.1503*	0.2181*	0.0252	INTO:DAILY	0.1783*		
EDU:UPSEC	0.0836*	0.0652*	0.2592*	INTH:OCCA		0.8033*	
EDU:BACH	0.2911*	0.1694*	0.4592*	INTH:DAILY		0.1907*	
EDU:POST	0.0761*	0.0743*	0.0841*	INTW:OCCA			0.6407*
EMP:RETIRED	0.3381*	0.3674*		INTW:DAILY			0.4640*
EMP:INACTIVE	0.8606*	0.8607*					

* indicates that the variable satisfies the parallel lines assumption

Table A2: Coefficients – all models

	Model (1): INTO			Model (2): INTH			Model (3): INTW		
	1 vs 2,3,4	1,2 vs 3,4	1,2,3 vs 4	1 vs 2,3,4	1,2 vs 3,4	1,2,3 vs 4	1 vs 2,3,4	1,2 vs 3,4	1,2,3 vs 4
FEMALE	0.201***	0.036	0.057	0.197***	0.036	0.054	0.371***	0.030	0.070
AGE	-0.057***	-0.057***	-0.057***	-0.053***	-0.053***	-0.053***	-0.019	-0.043**	-0.073***
AGE2	0.001***	0.001***	0.001***	0.001***	0.001***	0.001***	0.000	0.000**	0.001***
PARTNER	0.360***	0.360***	0.360***	0.356***	0.356***	0.356***	0.272***	0.272***	0.272***
SIZE:2	0.112	0.112	0.112	0.116	0.116	0.116	0.188	0.188	0.188
SIZE:3	0.238**	0.238**	0.238**	0.241**	0.241**	0.241**	0.236**	0.236**	0.236**
SIZE:4	0.320**	0.320**	0.320**	0.322**	0.322**	0.322**	0.349*	0.349*	0.349*
SIZE:5	-0.006	0.237**	0.282**	-0.010	0.232**	0.281**	-0.204	0.071	0.331**
SIZE:6+	-0.750***	0.050	0.269	-0.742***	0.061	0.272	-0.978***	-0.201	0.414
LIVE:TOWN	-0.122	-0.009	-0.139***	-0.123	-0.010	-0.141***	0.173	0.133	-0.339***
LIVE:CITY	-0.151**	-0.151**	-0.151**	-0.150**	-0.150**	-0.150**	-0.297***	-0.297***	-0.297***

EDU:PRI	0.472***	0.472***	0.472***	0.501***	0.501***	0.501***	1.115**	1.115**	1.115**
EDU:LOWSEC	0.129	0.129	0.129	0.168	0.168	0.168	0.486	0.408	-0.104
EDU:UPSEC	0.182	0.182	0.182	0.227	0.227	0.227	0.319	0.319	0.319
EDU:BACH	0.282	0.282	0.282	0.327	0.327	0.327	0.442	0.442	0.442
EDU:POST	0.352	0.352	0.352	0.400	0.400	0.400	0.480	0.480	0.480
EMP:RETIRED	0.581***	0.581***	0.581***	0.569***	0.569***	0.569***			
EMP:INACTIVE	0.538***	0.538***	0.538***	0.524***	0.524***	0.524***			
EMP:LARGEBUS	0.744***	1.148***	0.512***	0.717***	1.121***	0.496***	-0.095	0.455**	0.108
EMP:SELFEMP	0.694***	0.694***	0.694***	0.674***	0.674***	0.674***	0.078	0.078	0.078
EMP:MANAGER	0.631***	0.631***	0.631***	0.611***	0.611***	0.611***	0.105	0.105	0.105
EMP:WHITECOL	0.501***	0.501***	0.501***	0.483***	0.483***	0.483***			
EMP:BLUECOL	0.550***	0.550***	0.550***	0.537***	0.537***	0.537***	0.043	0.043	0.043
CLASS:LOWMID	-0.024	-0.024	-0.024	-0.018	-0.018	-0.018	-0.162	-0.162	-0.162
CLASS:MID	0.453***	0.605***	0.210**	0.450***	0.604***	0.220**	0.408**	0.543***	0.116
CLASS:UPMID	0.748***	0.748***	0.748***	0.761***	0.761***	0.761***	0.677***	0.677***	0.677***
CLASS:HIGH	1.543***	1.543***	1.543***	1.558***	1.558***	1.558***	1.521***	1.521***	1.521***
FIN:OCCA	-0.822***	-0.822***	-0.822***	-0.824***	-0.824***	-0.824***	-0.926***	-0.926***	-0.926***
FIN:FREQ	-1.988***	-1.653***	-1.082***	-2.001***	-1.658***	-1.096***	-2.236***	-1.791***	-1.144***
INT:OCCA	0.526**	0.476***	0.197*	0.249*	0.249*	0.249*	-0.084	-0.084	-0.084
INT:DAILY	0.474***	0.474***	0.474***	0.296***	0.296***	0.296***	0.132	0.132	0.132
Constant	4.145***	2.081***	-1.400***	4.241***	2.168***	-1.329***	4.481***	2.757***	0.156
Obs.	36,304			36,304			20,087		
Wald	665685.0***			1096814.1***			844337.42***		
Pseudo R-sq.	0.1418			0.1410			0.1117		

Robust standard errors are dropped to save space and available on request. *** p<0.01, ** p<0.05, * p<0.1.