

# Urban Regrets

## (Unhappy Metros: Satisfaction With Life Scale (SWLS))

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There are dozens of studies on urban-rural happiness gradient, but all studies use a simple single-item measurement of SWB. Such limitation is understandable and common—multi-item scale measurement is typically restricted to small-sample laboratory settings. And urban-rural measurement requires wide geographical coverage and large sample. This is the first study of urban-rural happiness gradient using multi-item Satisfaction With Life Scale (SWLS). A new finding is that urbanites fail especially on “If I could live my life over, I would change almost nothing”—urban way of life may result in regrets. Effect sizes of urbanicity on SWB are substantial—about half of the coefficient on health—living in a metro depresses one’s happiness as much as going half way from fair health to poor health, for instance.

PANEL STUDY OF INCOME DYNAMICS (PSID), URBAN-RURAL HAPPINESS GRADIENT, URBAN, CITIES, HAPPINESS, LIFE SATISFACTION, SUBJECTIVE WELLBEING (SWB), SATISFACTION WITH LIFE SCALE (SWLS)

The urban-rural happiness gradient means that happiness raises from its lowest in largest cities to highest in smallest places, little towns, villages, and open country. Urban unhappiness is common (Okulicz-Kozaryn and Valente 2021, Senior 2006, Office for National Statistics 2011, Chatterji 2013, Lu et al. 2015, Lenzi and Perucca 2016, Morrison 2015, Morrison and Weckroth 2017).<sup>1</sup> As a corollary, exposure to nature, the opposite of urbanicity, is related to happiness (Pretty 2012, Frumkin 2001, Wheeler et al. 2012, White et al. 2013a,b, Tesson 2013, Maller et al. 2006, Berman et al. 2008, 2012).

Despite the evidence, some economists are still trying to argue the opposite, that happiness has its home in the city. The pro-urban bias in economics is arguably due to economic theory. In economics, *happiness*  $\approx$  *utility*  $\approx$  *money*—there is most money in cities, there is most utility, and there must be most happiness as well, economic thinking goes. Economists cherry-pick data, e.g., the poorest African countries where indeed urbanites are happier, to find “the evidence” to support the economic theory (Glaeser 2011, Glaeser et al. 2016, Burger et al. 2020).

There are dozens of studies on urban-rural happiness gradient (for a recent review see Okulicz-Kozaryn 2015), but all studies use a simple single-item measurement of SWB. Such limitation is understandable and apparently insurmountable, as multi-item scale measurement is typically restricted to small-sample laboratory settings. And urbanicity deriving from place of residence by definition requires wide geographical coverage and large sample. This is the first study of urban-rural happiness gradient using multi-item scale measurement of SWB.

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<sup>1</sup>Recent studies added nuance: Lenzi and Perucca (2020), Morrison (2021), Okulicz-Kozaryn and Valente (2018), Carlsen and Leknes (2022, 2019), Lenzi and Perucca (2022).

# 1 Data

We use unique (in SWB research) data, 2016 Wellbeing Module of Panel Study of Income Dynamics merged with 2015 family file (`psidonline.isr.umich.edu`). All wellbeing measures come from the 2016 module, and all other measures, including the urbanicity measure come from 2015 family file.<sup>2</sup>

A unique advantage of PSID 2016 Wellbeing Module is multiple SWB measures. All variables are described in table 1, and summary statistics are in Supplementary Online Material (SOM). We will use several SWB measures. We start with a usual SWB item, a life satisfaction measure: “How satisfied are you with your life as a whole these days?” Next, we use a “ladder” SWB measure. And finally, we have constructed a SWLS scale. Cronbach’s alpha of the scale has good validity at .88.<sup>3</sup> The items that have been used for the scale construction are listed under “swls items” in table 1.

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<sup>2</sup>There is no corresponding 2016 family file. Such setup also helps with reverse causality—wellbeing cannot cause urbanicity (moving or staying) as it is observed afterwards. Still, of course, as any non-experimental study, the present study cannot claim causality. We keep only the reference person (head) following Brown and Gathergood (2019).

<sup>3</sup>Using command `alpha` in stata without `'asis'` and `'std'` options: `alpha WB16A3A WB16A3B WB16A3C WB16A3D WB16A3E,gen(SWLS)`

**Table 1:** Variable definitions.

name	description
<b>global swb measures</b>	
satisfied with life as a whole	"How satisfied are you with your life as a whole these days?"
life satisfaction ladder	"Suppose that the top of the ladder below represents the best possible life for you and the bottom of the ladder represents the worst possible life for you. On which step of the ladder do you feel you personally stand at the present time?"
swls	Satisfaction With Life Scale (SWLS)
<b>swls items</b>	
life is close to ideal	"How much do you agree or disagree with each of the following statements: In most ways, my life is close to my ideal."
conditions of life excellent	"(How much do you agree or disagree with each of the following statements:) The conditions of my life are excellent."
satisfied with life	"(How much do you agree or disagree with each of the following statements:) I am satisfied with my life."
gotten the important things	"(How much do you agree or disagree with each of the following statements:) So far, I have gotten the important things I want in life."
would change almost nothing	"(How much do you agree or disagree with each of the following statements:) If I could live my life over, I would change almost nothing."
<b>explanatory variables</b>	
metro	"Metropolitan/Non-metropolitan Indicator. This indicator is derived from the 2013 Beale-Ross Rural-Urban Continuum Codes published by USDA based on matches to the FIPS state and county codes." 1 Metropolitan area (Beale-Ross Code ER775923= 1-3) 0 Non-metropolitan area (Beale-Ross Code ER775923= 4-9)
age	age
age sq	age squared
last year total family income	last year total family income
employment status	"We would like to know about what (you/HEAD) (do/does) – (are/is) (you/HEAD) working now, looking for work, retired, keeping house, a student, or what?–FIRST MENTION"
race	"What is (your/his/her) race? (Are/Is) (you/he/she) white, black, American Indian, Alaska Native, Asian, Native Hawaiian or other Pacific Islander?–FIRST MENTION" NOTE: "latino" category derived from ER64809: " In order to get an idea of the different races and ethnic groups that participate in the study, I would like to ask you about (your/your spouse's/[HEAD]'s) background. (Are/Is) (you/he/she) Spanish, Hispanic, or Latino? That is, Mexican, Mexican American, Chicano, Puerto Rican, Cuban, or other Spanish?"
kids	"Number of Persons Now in the FU Under 18 Years of Age"
college	"Did (you/he/she) attend college?" 1='yes', 0='no'
health	"Now I have a few questions about your health. Would you say your health in general is excellent, very good, good, fair, or poor?" 1 (poor) to 5 (excellent)
male	gender
married	"Are you married, widowed, divorced, separated, or have you never been married?" 1='married'; 0 otherwise
family unit size	Number of Persons in FU at the Time of the Interview
important to live in a city/place that one likes	"(Below is a list of things that may or may not be important to you. How important are each of the following to you: ) Living in a city or place that I like."

Diener’s Satisfaction With Life Scale (SWLS) (Diener et al. 1985) consists of 5 items. SWLS is the most popular scale for measurement of life satisfaction, e.g., the original paper introducing the scale (Diener et al. 1985) is cited over 30k times.

More recently, Diener concludes that SWLS has good convergent validity with other scales and with other types of assessments of Subjective WellBeing (SWB). SWLS has some temporal stability (e.g., 0.54 for 4 years). Further, the scale has discriminant validity from emotional well-being measures (Pavot and Diener 2009, p. 101).

SWLS consists of 5 items. Pavot and Diener (2009) argue that the fifth item is the weakest in terms of convergence with other items. This may be because 4 first items refer primarily to the present, but the fifth item refers primarily to the past. A similar point is made by Slocum-Gori et al. (2009): in terms of unidimensionality of SWLS it holds up reasonably well, except the fifth item. Oishi (2006) groups together first three items as referring to external living conditions or the present level of satisfaction, and the last two items as referring to one’s satisfaction with past accomplishments.

Our main explanatory variable of interest is `metro` dummy, a dummy variable that equals 1 if a county is metropolitan, and 0 if a county is non-metropolitan. More information about the metro classification is in Supplementary Online Material (SOM).

We control for a usual set of SWB predictors following Okulicz-Kozaryn and Valente (2018). Race is an important variable, as it not only predicts SWB, but is also confounded with urbanicity (e.g., Berry and Okulicz-Kozaryn 2011). Likewise, religiosity (Okulicz-Kozaryn 2010) and type of work (Okulicz-Kozaryn and Golden 2017) may affect SWB, and confound with urbanicity—we include additional models in SOM. We also would like to control for political views as they predict SWB (Okulicz-Kozaryn et al. 2014) and confound with urbanicity, but there are no political measures in PSID.

The US is a geographically diverse country with a multitude of regional differences that may affect the results, notably urban areas differ in their character greatly depending on the region, and hence, we include state dummies.

Finally, the 2016 PSID Wellbeing Module contains an item ‘‘important to live in a city/place that one likes’’—a weight that ones gives to place may affect results, hence, we include this item as a control as well.

We use ordinary least squares (OLS). Although OLS assumes cardinality of the outcome variable, and SWB measures are technically ordinal, OLS is an appropriate estimation method. Ferrer-i-Carbonell and Frijters (2004) has shown that OLS results are substantially the same as those from discrete models, and OLS has become the default method in happiness research (Blanchflower and Oswald 2011). Theoretically, while there is still debate about the cardinality of SWB, there are strong arguments to treat it as a cardinal variable (Ng 1996, 1997, 2011).

## 2 Results

Life satisfaction’s usual distribution is left-skewed—most people are quite happy at around 6-9 on 1-10 scale. PSID data are no different as shown in figure 1—most people are at 4, and then at 5 and 3 on 1-5 scale. Yet the fifth SWLS item ‘‘If I could live my life over, I would change almost nothing’’ is slightly bimodal, still with tallest distribution at 4, but then a curious bump at 2 indicating that quite a few people do have regrets and would have changed their life if they could live again. Next we explore SWLS scale across metro non-metro dichotomy.

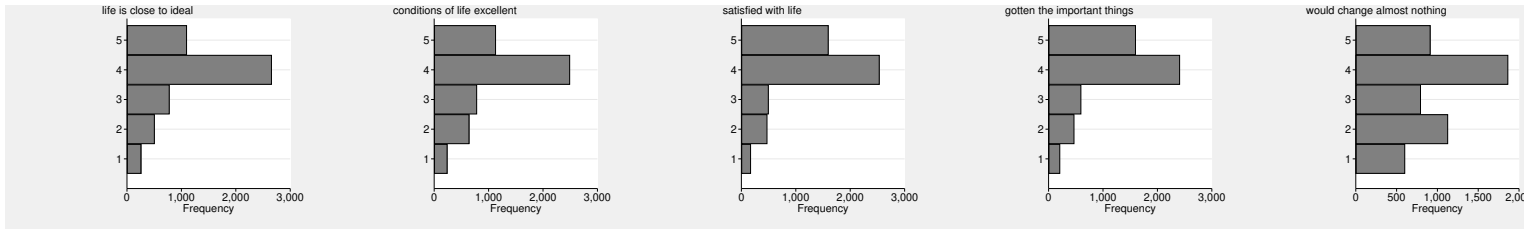


Figure 1: SWLS items' distribution.

We begin with differences of means of SWB measures by metro/non-metro. In table 2 we look at 3 global measures in first panel, and then 5 components of SWLS in second panel. There is small metro SWB penalty in 1st panel. In the 2nd panel, the first 2 SWLS components have small metro penalty as well, third component is about the same, and the last two components, especially the last one, have a substantial metro penalty. All mean differences from table 2 will be about twice as large when controlling for full set of SWB predictors in regressions<sup>4</sup> This is consistent with past research—urban rural happiness gradient emerges or strengthens when controlling for predictors of SWB (Okulicz-Kozaryn and Valente 2021).

	satisfied with life as a whole	life satisfaction ladder	swls	life is close to ideal	conditions of life excellent	satisfied with life	gotten the important things	would change almost nothing
nonmetro	3.69	7.15	3.69	3.71	3.66	3.86	3.88	3.32
metro	3.61	7.05	3.63	3.65	3.63	3.88	3.80	3.17

Table 2: Metro non-metro differences of means: global SWB measures in 1st panel, and SWLS components in 2nd panel.

OLS regressions of global measures of SWB are in table 3. Columns a1\* show results from models with basic controls. While residents of metros are less happy, as expected, results are borderline statistically significant or insignificant. Addition of race categories in columns a2\* raises statistical significance.<sup>5</sup> Addition of evaluation whether living in a city/place that one likes is important further increases statistical significance in columns a3\*. Finally, there are additional results controlling for occupational sector, religiosity, and satisfaction with city in SOM—results are substantively very similar.

Effect sizes are consistent. Satisfaction with life as a whole and SWLS are both on scales 1-5, whereas life satisfaction ladder question is on scale 1-10, and correspondingly coefficients are about twice as large on the ladder question. In full specifications a3\*, effect sizes on metro are about half of the coefficient on health, so in practical terms this means that living in a metro depresses one's happiness as much as going half way from fair health to poor health, for instance.

<sup>4</sup>Except the last SWLS item, which will be only slightly larger.

<sup>5</sup>Results on racial categories are unexpected. Blacks and Latinos are happier than whites, and we do not have an explanation for that. Except perhaps that minorities have advanced recently socio-economically as compared to whites in the US. Race is not a topic of inquiry here, but a statistical control only.

**Table 3:** OLS regressions of global measures of SWB.

	a1a	a1b	a1c	a2a	a2b	a2c	a3a	a3b	a3c
	satisfied	life	sat-	satisfied	life	sat-	satisfied	life	sat-
	with life as a	isfaction	swls	with life as a	isfaction	swls	with life as a	isfaction	swls
	whole	ladder		whole	ladder		whole	ladder	
metro	-0.08+	-0.09	-0.07+	-0.12**	-0.21*	-0.10*	-0.14***	-0.25**	-0.13**
age	-0.00	0.00	-0.02*	-0.00	-0.00	-0.02*	-0.00	-0.00	-0.02**
age sq	0.00	0.00	0.00**	0.00	0.00	0.00**	0.00	0.00	0.00***
last year to- tal family in- come	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***
temp not working	-0.15	-0.56	-0.36	-0.17	-0.61	-0.36	-0.14	-0.55	-0.33
unemployed	-0.21**	-0.47**	-0.32***	-0.22**	-0.50**	-0.32***	-0.19*	-0.44**	-0.30***
retired	0.17***	0.19+	0.14**	0.17***	0.20+	0.14**	0.15**	0.17+	0.13**
disabled	-0.05	-0.23	-0.22**	-0.07	-0.27+	-0.23**	-0.06	-0.25+	-0.22**
housekeeping	-0.03	-0.05	-0.02	-0.04	-0.08	-0.03	-0.03	-0.07	-0.02
student	-0.18	-0.39	-0.21	-0.21	-0.46	-0.22	-0.21	-0.48	-0.24
kids	-0.07*	-0.08	-0.03	-0.06*	-0.07	-0.03	-0.06*	-0.07	-0.03
college	-0.07*	-0.20**	-0.09**	-0.04	-0.14*	-0.07*	-0.05	-0.16*	-0.08*
health	0.28***	0.56***	0.26***	0.28***	0.57***	0.26***	0.27***	0.54***	0.25***
male	-0.09*	-0.18*	-0.11**	-0.07+	-0.12	-0.10*	-0.05	-0.08	-0.08*
married	0.19***	0.51***	0.32***	0.21***	0.56***	0.33***	0.21***	0.55***	0.32***
family unit size	0.08**	0.08	0.04+	0.07**	0.05	0.04	0.07**	0.05	0.04
black				0.20***	0.52***	0.11**	0.18***	0.48***	0.09*
other				0.27+	0.45	0.12	0.27*	0.46	0.12
asian				0.11	0.16	0.10	0.14	0.22	0.13
latino				0.27***	0.72***	0.25***	0.25***	0.70***	0.24***
important to live in a city/place that one likes							0.16***	0.32***	0.17***
constant	2.79***	4.84***	3.06***	2.65***	4.46***	2.96***	2.12***	3.35***	2.39***
state dum- mies	yes	yes	yes	yes	yes	yes	yes	yes	yes
N	3707	3696	3722	3697	3686	3713	3688	3676	3703

+ p<0.10, \*  
p<0.05, \*\*  
p<0.01, \*\*\*  
p<0.001; ro-  
bust std err

Next, we turn to SWLS components—regression results are in table 4. In final five specifications b3\*, the first two items, ‘‘life is close to ideal’’, and ‘‘conditions of life excellent’’ are of similar magnitude at about .1. ‘‘Satisfied with life’’ in column b3d is insignificant<sup>6</sup>. And two final items, ‘‘gotten the important things’’ and ‘‘would change almost nothing’’ are of greatest magnitude, especially the last one. Again, all the metro effect sizes are about 2x larger than simple mean differences from table 2.

<sup>6</sup>Note, wording of this question is different from general life satisfaction question in table 3.

**Table 4:** OLS regressions of SWLS components.

	b2a	b2b	b2c	b2d	b2e	b3a	b3b	b3c	b3d	b3e		
	life	is	condi-	satis-	gotten	would	life	is	condi-	satis-	gotten	would
	close	to	tions of life	fied with	the im-	change	close	to	tions of life	fied with	the im-	change
	ideal		excellent	life	portant	almost	ideal		excellent	life	portant	almost
					things	nothing					things	nothing
metro	-0.08+		-0.10*	-0.02	-0.12*	-0.16**	-0.11*		-0.12*	-0.04	-0.14**	-0.19**
age	-0.01		-0.01+	-0.01	-0.03***	-0.03**	-0.01		-0.02*	-0.01	-0.03***	-0.03**
age sq	0.00		0.00+	0.00	0.00***	0.00**	0.00+		0.00*	0.00	0.00***	0.00**
last year to- tal family in- come	0.00***		0.00***	0.00***	0.00***	0.00***	0.00***		0.00***	0.00***	0.00***	0.00***
temp not working	-0.33		-0.39	-0.58	-0.13	-0.38	-0.30		-0.36	-0.55	-0.10	-0.34
unemployed	-0.33***		-0.28**	-0.29***	-0.39***	-0.33***	-0.31***		-0.26**	-0.27**	-0.37***	-0.31**
retired	0.07		0.11+	0.12*	0.20***	0.20**	0.06		0.10	0.11+	0.18**	0.18*
disabled	-0.22**		-0.23**	-0.23**	-0.23**	-0.25**	-0.21*		-0.23**	-0.22*	-0.23*	-0.24*
housekeeping	-0.21*		0.06	-0.07	0.07	0.01	-0.21*		0.06	-0.06	0.07	0.02
student	-0.16		-0.19	-0.16	-0.35+	-0.24	-0.17		-0.20	-0.17	-0.37+	-0.25
kids	-0.02		-0.05	-0.03	-0.00	-0.02	-0.02		-0.05	-0.03	-0.00	-0.02
college	-0.06		-0.04	-0.08*	-0.00	-0.16***	-0.07+		-0.05	-0.09*	-0.01	-0.17***
health	0.28***		0.32***	0.27***	0.20***	0.24***	0.27***		0.30***	0.26***	0.19***	0.22***
male	-0.06		-0.03	-0.11*	-0.18***	-0.13*	-0.04		-0.00	-0.09+	-0.15**	-0.11+
married	0.33***		0.28***	0.31***	0.38***	0.35***	0.33***		0.28***	0.30***	0.37***	0.35***
family unit size	0.02		0.03	0.04	0.03	0.04	0.02		0.03	0.04	0.04	0.04
black	0.11*		0.10*	0.19***	-0.01	0.17**	0.09*		0.08+	0.17***	-0.03	0.14*
other	0.11		0.11	0.15	0.12	0.14	0.11		0.11	0.15	0.12	0.14
asian	0.20		0.03	0.06	0.13	0.06	0.22		0.06	0.09	0.16	0.09
latino	0.32***		0.29***	0.29***	0.17*	0.20+	0.31***		0.28***	0.28***	0.16+	0.19+
important to live in a city/place that one likes							0.16***		0.19***	0.17***	0.16***	0.18***
constant	2.80***		2.69***	2.84***	3.34***	2.99***	2.30***		2.07***	2.27***	2.78***	2.38***
state dum- mies	yes		yes	yes	yes	yes	yes		yes	yes	yes	yes
N	3697		3692	3686	3691	3698	3687		3682	3676	3681	3688
+ p<0.10, * p<0.05, ** p<0.01, *** p<0.001; ro- bust std err												

### 3 Conclusion and Discussion

There are dozens of studies on urban-rural happiness gradient, but all studies use a simple single-item measurement of SWB. Such limitation is understandable and common, as multi-item scale measurement is typically restricted to small-sample laboratory settings. And urbanicity deriving from place of residence by definition requires wide geographical coverage and large sample. This is the first study of urban-rural happiness gradient using elaborate multi-item scale measurement of SWB. Satisfaction With Life Scale (SWLS) confirms earlier single-item finding of urban-rural happiness

gradient.

Regressions coefficients on `metro` are about twice as large as simple differences of means—it is important to adjust the metro non-metro happiness gap with happiness predictors, unlike in Burger et al. (2020).<sup>7</sup>

Effect sizes are about half of the coefficient on `health`, so in practical terms this means that living in a metro depresses one’s happiness as much as going half way from fair health to poor health, for instance.

As compared to the first two items of SWLS scale ‘‘In most ways my life is close to my ideal,’’ and ‘‘The conditions of my life are excellent,’’ the largest difference is on the fifth item ‘‘If I could live my life over, I would change almost nothing’’ and almost as large on the fourth item, which has a similar meaning: ‘‘So far I have gotten the important things I want in life.’’

Hence, a new finding is that urbanites fail especially on item ‘‘If I could live my life over, I would change almost nothing’’ indicating that urban way of life may result in regrets. Already 40 years ago, Campbell has noted that urbanites tend to find life frustrating as they think they weren’t able to achieve their full share of happiness (Campbell 1981). Furthermore, aspirations and comparisons are critical to explaining urban unhappiness (Campbell et al. 1976). Campbell’s observations can help explain our study’s results.

Arguably an urbanite has fuller life: more experience and achievement than rural folks—and more experience or achievement could perhaps result in more happiness. But urban life also increases expectations and aspirations, arguably more than experience or achievement.<sup>8</sup> And a simple happiness equation states  $SWB = experience + achievement - expectations - aspirations$

As city exposes one to multitude of stimuli and experiences (Okulicz-Kozaryn and Valente 2017), an urbanite is more likely to regret things in life and wish it went in different direction, whereas in rural areas choices and pathways are more limited, constrained, and hence less regret-prone (Schwartz 2004). Perhaps, in a way, ‘‘ignorance is a bliss.’’ It remains for future research to explore it in detail.

There is an eye-opening book by a palliative nurse about the top regrets of the dying (Ware 2012). It is an amazing treasure trove for anyone interested in happiness—people on their deathbed have a full (lived their life) and honest (nothing to lose) perspective on what matters in life. None of the top regrets is about money, production, and consumption: ‘‘I wish I’d had the courage to live a life true to myself, not the life others expected of me,’’ ‘‘I wish I hadn’t worked so hard,’’ ‘‘I wish I’d had the courage to express my feelings,’’ ‘‘I wish I had stayed in touch with my friends,’’ ‘‘I wish that I had let myself be happier.’’ Indeed, if anything, is it actually production and consumption that produce regrets at the end of the life, as we devote our lives to them and little else. And the conspicuous consumption capitalistic rat race has its home in metros (Rosenthal and Strange 2002, 2003, 2008, O’Sullivan 2009, Molotch 1976, Okulicz-Kozaryn 2015).

Of course, to be fair, there are multiple advantages to urbanism, notably emancipative (Tönnies [1887] 2002, Yamagishi et al. 2012), environmental (Meyer 2013), and creative (Florida 2008). Yet, in rural areas, too, one can be creative (Nietzsche and Parkes 2005, Florida 2018), free, and environmentally sustainable (Thoreau 1995 [1854], Tesson 2013).

<sup>7</sup>Burger et al. (2020) also uses faulty Gallup data as elaborated in Okulicz-Kozaryn and Valente (2021)—in general, one should steer away from Gallup happiness data—Gallup charges \$30,000 for access (per one year), clearly ‘‘happiness industry’’, not happiness research Davies (2015).

<sup>8</sup>For instance people tend to make upward comparisons (Frey and Stutzer 2002) and hence end up relatively deprived and there are vastly more comparisons to be made in a city. It is better to be a small fish in a small pond than even a quite large fish in a very large pond.



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# SUPPLEMENTARY ONLINE MATERIAL

## (SOM)

[note: this section will NOT be a part of the final version of the manuscript, but will be available online instead]

### Variables' definitions, coding, and distributions

#### Metro definition

The metro v non-metro classification is based on the following:

metro	beale rural-urban code	description
1	1	Metro: Counties in metro areas of 1 million population or more
1	2	Metro: Counties in metro areas of 250,000 to 1 million population
1	3	Metro: Counties in metro areas of fewer than 250,000 population
0	4	Nonmetro: Urban population of 20,000 or more, adjacent to a metro area
0	5	Nonmetro: Urban population of 20,000 or more, not adjacent to a metro area
0	6	Nonmetro: Urban population of 2,500 to 19,999, adjacent to a metro area
0	7	Nonmetro: Urban population of 2,500 to 19,999, not adjacent to a metro area
0	8	Nonmetro: Completely rural or less than 2,500 urban population, adjacent to a metro area
0	9	Nonmetro: Completely rural or less than 2,500 urban population, not adjacent to a metro area

**Table 5:** metro variable: Metropolitan/Non-metropolitan Indicator: This indicator is derived from the 2013 Beale-Ross Rural-Urban Continuum Codes published by USDA based on matches to the FIPS state and county codes: 1. Metropolitan area (Beale-Ross Code ER775923= 1-3); 0. Non-metropolitan area (Beale-Ross Code ER775923= 4-9). Each county in the U.S. is assigned one of the 9 codes.

The PSID 2015 family file codebook ([https://psidonline.isr.umich.edu/documents/psid/codebook/fam2015er\\_codebook.pdf](https://psidonline.isr.umich.edu/documents/psid/codebook/fam2015er_codebook.pdf)) defines the BEALE RURAL-URBAN CODE:

ER65453 "BEALE RURAL-URBAN CODE" NUM(2.0) Metropolitan/Non-metropolitan Indicator 2013 Beale-Ross Rural-Urban Continuum Code for 2015 Residence

This variable is suppressed (filled with zeroes) in the public release file to protect the anonymity of respondents. The data are available in a separate file: FAM19YEAR\_rst where Year is the corresponding Family File year (i.e. FAM1968\_rst contains data for suppressed variables from the 1968 file). This file is available to qualified users under special contractual arrangements with the PSID. For more information, contact us at PSIDhelp@umich.edu and request County Level Identifiers restricted file. These codes are based on matches to the FIPS state and county codes against the 2013 Rural-Urban Continuum Codes published by USDA downloaded from <https://www.ers.usda.gov/data-products/rural-urban-continuum-codes/>. The 2013 Rural-Urban Continuum Codes form a classification scheme that distinguishes metropolitan counties by the population size of their metro area, and nonmetropolitan counties by degree of urbanization and adjacency to a metro area. The official Office of Management and Budget (OMB) metro and nonmetro categories have

been subdivided into three metro and six nonmetro categories. Each county in the U.S. is assigned one of the 9 codes. This scheme allows researchers to break county data into finer residential groups, beyond metro and nonmetro, particularly for the analysis of trends in nonmetro areas that are related to population density and metro influence. The Rural-Urban Continuum Codes were originally developed in 1974. They have been updated each decennial since (1983, 1993, 2003, 2013), and slightly revised in 1988. Note that the 2013 Rural-Urban Continuum Codes are not directly comparable with the codes prior to 2000 because of the new methodology used in developing the 2000 metropolitan areas.

## Variables' coding, and distributions

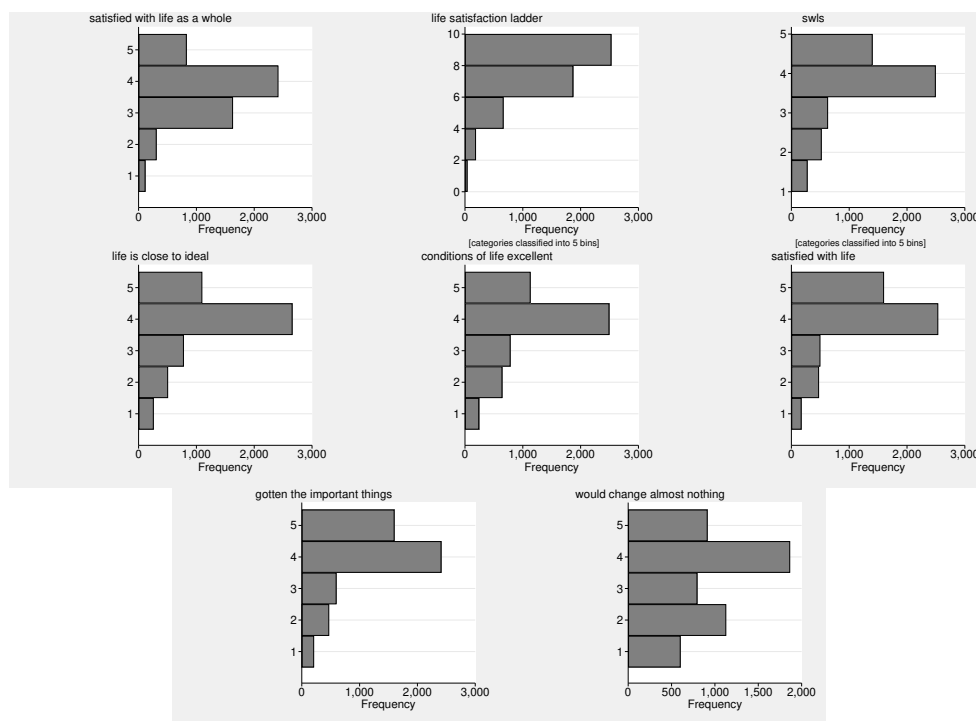


Figure 2: Variables' distribution.

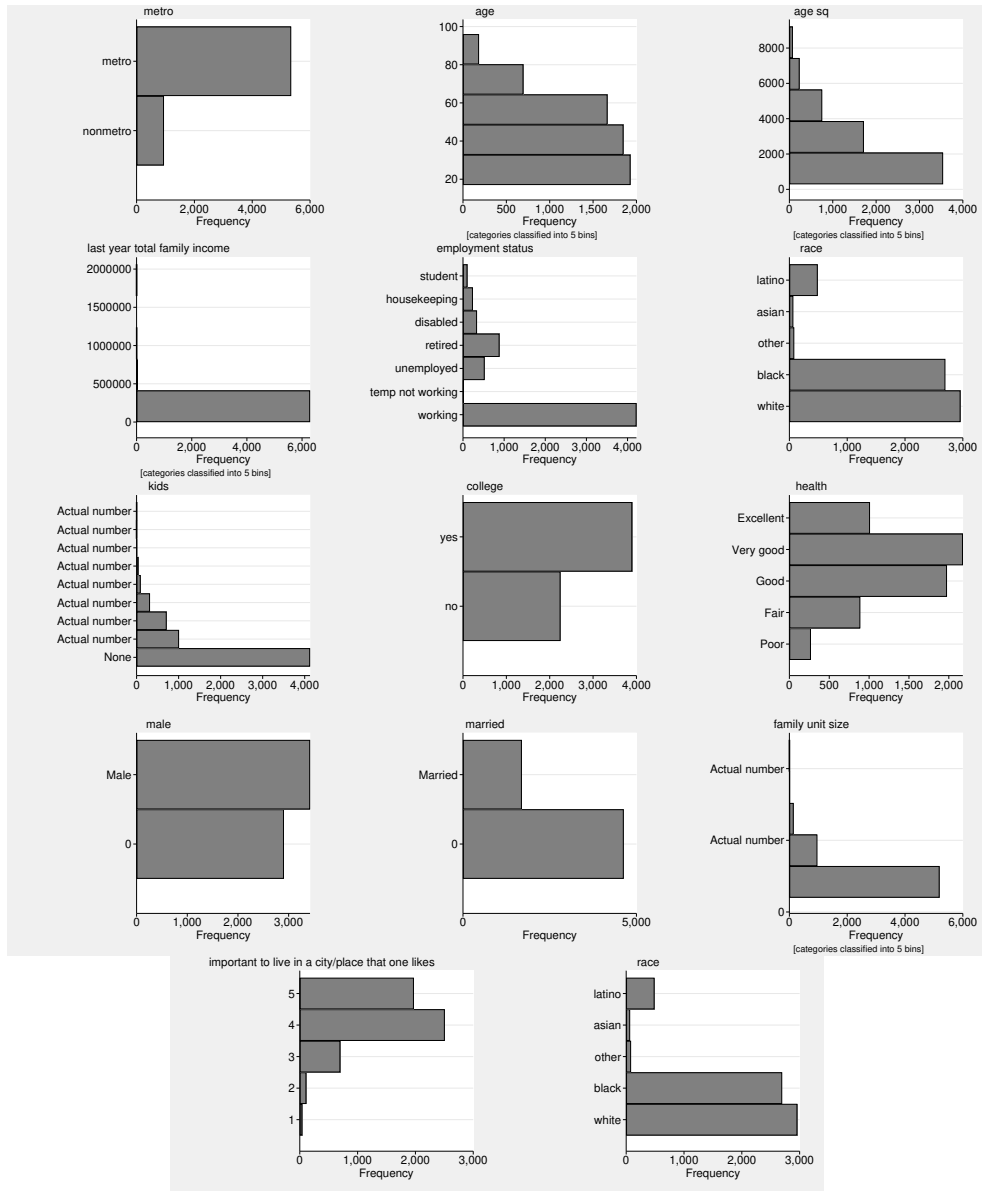


Figure 3: Variables' distribution.

## Robustness Check: Additional Results

Repeating models a3a a3b a3c and b3a-b3e, but with religiosity, city satisfaction, and industry dummies. Conclusion: results substantively very similar.

**Table 6:** OLS regressions of SWB.

	c3a	c3b	c3c	d3a	d3b	d3c	d3d	d3e
	satisfied with life as a whole	life satisfaction ladder	sat- swls					
metro	-0.14***	-0.23**	-0.10**	-0.09+	-0.12*	-0.03	-0.12*	-0.14*
age	-0.01	-0.00	-0.02*	-0.01	-0.02*	-0.01	-0.03***	-0.02*
age sq	0.00	0.00	0.00*	0.00	0.00	0.00	0.00***	0.00*
last year to- tal family in- come	0.00**	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***
temp not working	-0.25	-0.72	-0.43	-0.39	-0.44	-0.65	-0.21	-0.39
unemployed	-0.17*	-0.42**	-0.29***	-0.32***	-0.25**	-0.24**	-0.35***	-0.35***
retired	0.09	-0.02	0.04	-0.07	0.01	0.03	0.15*	0.00
disabled	-0.13+	-0.45**	-0.33***	-0.36***	-0.34***	-0.32**	-0.28**	-0.45***
housekeeping	-0.03	-0.11	-0.04	-0.26*	0.05	-0.05	0.11	-0.09
student	-0.16	-0.40	-0.21	-0.15	-0.18	-0.13	-0.33+	-0.27
kids	-0.04	-0.05	-0.00	-0.00	-0.03	-0.00	0.03	-0.01
college	-0.05	-0.17*	-0.07*	-0.05	-0.04	-0.09*	0.00	-0.15**
health	0.23***	0.47***	0.20***	0.23***	0.26***	0.21***	0.14***	0.17***
male	-0.03	-0.02	-0.04	0.01	0.03	-0.03	-0.11*	-0.10
married	0.17***	0.46***	0.28***	0.28***	0.24***	0.27***	0.32***	0.32***
family unit size	0.05+	0.03	0.01	0.01	0.01	0.02	0.01	0.02
black	0.17***	0.46***	0.08*	0.07	0.07	0.16***	-0.01	0.12*
other	0.32*	0.57*	0.19	0.19	0.18	0.25	0.18	0.17
asian	0.20	0.31	0.18	0.30+	0.12	0.12	0.22	0.13
latino	0.27***	0.72***	0.25***	0.34***	0.28***	0.30***	0.14	0.23*
important to live in a city/place that one likes	0.06**	0.13**	0.06**	0.05*	0.07**	0.06*	0.06*	0.06*
A4J HOW IMPOR- TANT STRONG RELIGIOUS FAITH	-0.04***	-0.08**	-0.04***	-0.05***	-0.05***	-0.04**	-0.03*	-0.06***
A5B HOW SATISFIED W/ CITY	0.29***	0.58***	0.32***	0.30***	0.33***	0.32***	0.29***	0.34***
constant	1.98***	2.95***	2.17***	2.12***	1.88***	2.05***	2.49***	2.23***
industry dummies	yes	yes	yes	yes	yes	yes	yes	yes
state dum- mies	yes	yes	yes	yes	yes	yes	yes	yes
N	3658	3646	3672	3656	3651	3647	3650	3657

+ p<0.10, \*  
p<0.05, \*\*  
p<0.01, \*\*\*  
p<0.001; ro-  
bust std err