17 You Retweeted



Big data is just personality psychology without the theory

The power of personality in predicting and explaining important life outcomes

Prof. Uku Vainik Institute of Psychology & Institute of Genomics, University of Tartu, Estonia Montreal Neurological Institute, Mcgill University, Canada

XXV Baltic Actuarial Summer Seminar 30.06.2025, Mäeotsa

Dawes, R. M., Faust, D., & Meehl, P. E. (1989) Clinical versus actuarial judgment. *Science*, 243:1668-1674. Including Kleinmuntz, B. (1990) Letter: Clinical and actuarial judgment. Response by Faust, Meehl, & Dawes. *Science*, 247:146-147.



Clinical Versus Actuarial Judgment

ROBYN M. DAWES, DAVID FAUST, PAUL E. MEEHL

Professionals are frequently consulted to diagnose and predict human behavior; optimal treatment and planning often hinge on the consultant's judgmental accuracy. The consultant may rely on one of two contrasting approaches to decision-making—the clinical and actuarial methods. Research comparing these two approaches shows the actuarial method to be superior. Factors underlying the greater accuracy of actuarial methods, sources of resistance to the scientific findings, and the benefits of increased reliance on actuarial approaches are discussed.

Psychology in actuarial science?

Q: I am a soon to be entering my last year of college with a double major in statistics and psychology. /.../ I was wondering if there is any field of actuarial science where it could be useful to have a psychology background?

A1: I think there's opportunity for crossover between actuarial work and psychology, but I have doubts about it happening early in your career /.../ but if you want to use it later in your career you could probably find a role to do so.

A1.1: I agree with this as well. <u>I have a degree in psyche and I have no clue</u> how you'd realistically apply it.

A2: Look up the work of Kahneman and Tversky /.../ there are many interesting findings about the way humans make predictions.

A2: I initially <u>double majored in psych and econ</u> until dropping the psych major for a minor. Imo, the <u>one psych class</u> i strongly suggest to any college student is industrial/organizational psych if available. **Everything else that i took was** useless as an actuary

https://www.reddit.com/r/actuary/comments/b0ije5/psychology_in_actuarial_science/

The utility & genomics of personality

- What is personality
- Personality & life outcomes
- Personality measurement & more outcomes
- Genomics of personality & causal inference
- Personality & job choice



Front: René Mõttus Middle: Liisi Ausmees Sam Henry Anu Realo Kadri Arumäe Kerli Ilves Kätlin Anni Helo Liis Soodla Maris Vainre Back: Uku Vainik Kenn Konstabel

Kirsti Akkermann + many more



Choosing Prediction Over Explanation in Psychology: Lessons From Machine Learning



Abstract

Psychology has historically been concerned, first and foremost, with explaining the causal mechanisms that give rise to behavior. Randomized, tightly controlled experiments are enshrined as the gold standard of psychological research, and there are endless investigations of the various mediating and moderating variables that govern various behaviors. We argue that psychology's near-total focus on explaining the causes of behavior has led much of the field to be populated by research programs that provide intricate theories of psychological mechanism but that have little (or unknown) ability to predict future behaviors with any appreciable accuracy. We propose that principles and techniques from the field of machine learning can help psychology become a more predictive science. We review some of the fundamental concepts and tools of machine learning and point out examples where these concepts have been used to conduct interesting and important psychological research that focuses on predictive research questions. We suggest that an increased focus on prediction, rather than explanation, can ultimately lead us to greater understanding of behavior.

Humans vary in their behaviour



https://entwine-itn.eu/does-personality-matter-the-role-of-individual-differences-in-caregiving/



THE BIG FIVE

https://www.audleytravel.com/us/inspiration/safaris/the-big-five

high they want for

The Alie muse the



Imaginative Curious Experimental Embraces challenges Abstract thinker Practical Narrow interest range Resists change Conventional

Low Five

Tendencies

https://www.michiganstateuniversityonline.com/resources/leadership/lead-y our-team-with-big-five-model/

High	Five
Tende	ncies

Low Five Tendencies

Disciplined Detail-oriented Dutiful Organized Reliable Spontaneous Flexible Procrastinates Negligent Unreliable





Low Five Tendencies

Social Enthusiastic Assertive Opinionated Adventurous Introverted Self-sufficient Passive Reserved Quiet

Low Five Tendencies

Empathetic Cooperative Trustworthy Good-natured Straightforward Independent Uncooperative Overly Critical Dominant Antagonistic





Unstable Anxious Irritable Self-conscious Worrier Composed Calm Even-tempered Confident Resilient

Low Five

Tendencies

Extraversion Agreeableness Conscientiousness

Neuroticism

Openness



Personality & life events

Beck & Jackson 2020 A Mega-Analysis of Personality Prediction

Mortality



Cumulative value of small effects

- Personality is linked with many life events
- Effects are SMALL but robust
- They become consequential over time
- E.g. extraversion and shopping r = 0.09
 - \circ One person hard to tell. Full Christmas season \rightarrow consequential

Evaluating Effect Size in Psychological Research: Sense and Nonsense

Personalitytailored ads

High Extraversion

Dance like no one's watching

(but they totally are)

Α





Beauty doesn't have to shout

Matz et al. (2017) Psychological targeting as an effective approach to digital mass persuasion



Does personality cause aging?

Turiano et al., (2015). Personality and the Leading Behavioral Contributors of Mortality





Courtesy of René Mõttus

Neuroticism facets differentially predict mortality

- Increased mortality:
 - vulnerability, cynicism, pessimistic, anxious, and depressive
- Decreased mortality:
 - Inadequacy, and worried-vulnerable

Butler et al., (2023). Neuroticism facets and mortality risk in adulthood: A systematic review and narrative synthesis

Personality & addictive behaviours





Vainik et al., (2020). Obesity has imited behavioural overlap with addiction and psychiatric phenotypes

J PI-R/3 domains and facets



Courtesy of René Mõttus



Increased R² with more detailed personality measurement

Phenotype	Big5 domain	Facet	Nuance
Body mass index	0.03	0.06	0.12
Internet use	0.13	0.17	0.24
Cannabis	0.11	0.14	0.18
Tobacco	0.13	0.19	0.25
Countryside/city	0.01	0.05	0.06

Päll (2024). Vainik et al. (2020) partial replication: Optimal level of personality evaluation in obesity and uncontrolled eating, and their behavioral overlap with addictions



The most comprehensive personality study in the world



Hundred nuances of personality (100 NP)

198 questions from International Personality Item Pool Takes 15-25 minutes to complete Compatible with Big Five and other legacy instruments Item test-retest reliability ~.70 (other tests ~.65) Item validity (cross-rater agreement) ~.36 (other tests ~.30) Available in 10+ languages Questions maximally independent

Henry & Mõttus (2024). The 100 Nuances of Personality: Development of a Comprehensive, Non-Redundant Personality Item Pool

Behavioural measures at Estonian Biobank (EstBB)

200k genotyped participants, 20% of adult population electronic health records, metabolomics, mental health. 2021-22: 100NP + optional SES, life events, attitudes Smartphone and computer-proof Instant feedback Data collected & filtered: Self-report 77,400 (3% excluded); 31,000 50% related Other-report 21,986 (5% excluded) 30% male, 5% Russian-speaking, 58% higher education Upcoming cognition measurement with Test My Brain 3 times over 10 years



Things we have found





Xu et al., (2024). Does a Small Country Have Meaningful Regional Personality Differences? The Case of Estonia Kuznetsov et al., (2023). Assessing the impact of 20th century internal migrations on the genetic structure of

Personality and covid vaccination

Objective data from medical records 90% of sample vaccinated 56,575 participants, 15,244 other-reports

Arumäe et al., (2024). Self-and informant-reported personality traits and vaccination against COVID-19 33



Results: trait-level associations



Results: prediction



٠

Self-report data (n = 11,244) Informant-report data (n = 2,506)

True correlations with life satisfaction

Among most desired life outcomes Multidomain - satisfaction with work, relationships, etc Known associations with personality Limitations: single method biased self-perception characteristic response styles

single measurement occasion

mood recent events

Here we combine self & other reports 20,866 EST; 768 RUS; 600 ENG

Mõttus et al., (2024). Most people's life satisfaction matches their personality traits: True correlations in multitrait, multirater, multisample data.



36
Getting rid of method effects

- Cross-rater, cross-variable correlations
 - Eg: LS-self \leftrightarrow extraversion informant
 - Variables valid co-variance, assuming at least some agreement
 - Not inflated by single-method effects
 - But deflated by random error, occasion, asymmetric information
- Cross-rater, same-variable correlations
 - Eg: LS self \leftrightarrow LS informant
 - Variables valid information (variance + any covariances)
 - Also deflated by random error, occasion, asymmetric information

$\rho_{X,Y} = \frac{\operatorname{cov}(X,Y)}{\sigma_X \sigma_Y}$

True correlations

Ratio of valid variances co-variance

total valid variance

Occasion effects, asymmetrical information and error cancel out Provide very high estimates for items with same content

ltem1	Item2			
Break my promises	Keep my promises			
Have no need for close friendships	Having good friends is important for me			
Have strong sexual urges	Don't think much about sex			
Am always worried about something	Rarely worry			
Act without thinking	Make rash decisions			
Keep things tidy	Leave a mess in my room			
Am good at saving money	Spend more money than I should			



0.2 0.3 0.4 0.5

0.6 0.7

-0.7 -0.6 -0.5 -0.4 -0.3 -0.2

Goes with low life-satisfaction



Prediction

	Estonian-based data		Russian-based data		English-based data	
	r _{true}	SE	r _{true}	SE	r _{true}	SE
Five domains	.79	.008	.74	.046	.64	. <mark>04</mark> 9

"Often feel that others misunderstand me"

"Find that nothing excites me"

"Postpone decisions"



Differences of objective help-seekers/non-help-seekers



Has not sought help Has sought help

Soodla et al., (2025) Personality traits predict (not) seeking help among people with depression and anxiety disorder symptoms: Evidence from a large biobank cohort

item

Personality improves prediction of the onset of common mental disorders



https://vikerraadio.err.ee/1061406/kabi-ei-kuku https://purepng.com/public/uploads/large/purepng.com-applef

Heritability: genetic similarity \rightarrow phenotypic similarity





Monozygotic twins: 100% shared genes

Dizygotic twins: 50% shared genes

Börjeson, 1974, Aetiology of obesity in children

How similar are relatives' personalities?



```
r<sub>true</sub> parent-offspring personality
typical estimate r=.11-.15
    little more similar than strangers
    \rightarrownarrow h<sup>2</sup> ~.22-.28
We applied r_{true} to self & other ratings of:
    parent-offspring (N pairs= 522)
    sibling-sibling pairs (N pairs = 388),
    2nd degree relatives (N pairs= 475)
parent offspring r_{true} \sim .30
    \rightarrownarrow h<sup>2</sup> ~ 40
    parents and offspring are not strangers after all
    but also not the same person
```

Mõttus et al., (2024). Familial Transmission of Personality Traits and Life Satisfaction Is Much Higher Than Shown in Typical Single-Method Studies

Molecular genetics of personality

Genome-wide profiles

Genetic correlations

Polygenic scores

Causal inference

Cost per Human Genome



Many genes influence complex traits

- Each gene has small effect (few mm regarding height)
- Effects tend to be additive
- Effects form a normal distribution
- We need 100k to millions of participants → collaboration



.e. 2/e

https://sites.google.com/a/canacad.ac.jp/hl2-biology-ferguson/08-genetics/10-3-polygeni c-inheritance





Abdellaoui & Verweij (2021) Nature Human Behavior





Personality and health correlations

Physical Health



Schwaba et al., (2025), Robust inference and widespread genetic correlates from a large-scale genetic association study of human personality traits



General Health



Education and Employment



Genetic Correlations with Accelerometer in UK Biobank (NEUR ≈ 95,000) D .40 0 Ope .20 Ext rg Con .00 Neu -.20 12pm 12am 6am 6pm 1am Time of day

Participation



Polygenic scores - genetic potential

Genetic risk scores

Polygenic indices

Discovery GWAS N = 30K - 1,000K

Polygenic Scoring N = 300+



https://www.physoc.org/magazine-articles/polygenic-scores-and-precision-genetics/

Larger discovery sample \rightarrow better prediction



Education PGS and reading



Belsky et al., (2016) Psychological Science

Higher education PGS makes more from the SES



Selective schools have higher Edu PGS students

0.60



Adding excotic phentypes to datasets

- Church attendance
- Childhood math and reading skills
- Narcissism
- Rhythm perception

Alemu et al., (2025). An Updated Polygenic Index Repository: Expanded Phenotypes, New Cohorts, and Improved Causal Inference

Polygenic score is potential not destiny

High genetic risk of obesity d d d d d d d d d $(PGS \ge 90th pct) -$ A at A A A A A A A A A A A Low genetic risk of obesity A A A A A A A A A A A (PGS < 90th pct)A at he genetics of obesity: from discovery to biology Loos & Yeo. 202

Insurance (Australia)

Australia to ban life insurance companies from discriminating based on genetic testing results

Albanese government says people have been reluctant to get life-saving early testing because of the risk of being refused insurance

Follow our Australia news live blog for latest updates
Get our breaking news email, free app or daily news podcast



Karen Middleton Political editor Tue 10 Sep 2024 14.55 CEST



https://www.theguardian.com/austr alia-news/article/2024/sep/10/austr alia-insurance-company-discriminat ion-genetic-testing

Within -family PGI-s

B.

Alemu et al., (2025). An Updated Polygenic Index Repository: Expanded Phenotypes, New Cohorts, and Improved Causal Inference



Notes: Causal effects and population associations of PGIs in UKB. Causal effects were estimated in the sample of first-degree relatives, and population associations in a sample of unrelated individuals (third partition of UKB). For binary phenotypes, population associations were estimated using logistic

Causality



https://blogs.bmj.com/adc/201 4/11/03/the-crumbling-of-the-p yramid-of-evidence/



Davies et al., 2018, BMJ


Lawlor et al., (2016) Int. J. Epidemiol.Munafò & Smith (2018) Nature

Mendelian randomisation –natural lottery (RCT)





Millwood et al., 2019 Lancet



Conventional epidemiological analyses

Millwood et al., 2019 Lancet



Sek Kathiresan MD 🤣 @skathire · Aug 5 Observational studies: Vitamin D supplementation associated with improvement of every disease under the sun

Hundreds of millions of \$ of Vitamin D randomized controlled trials: NO



Below latest: Vitamin D and depression in 18,000 people.

Effect of Vitamin D3 Supplementation vs Placebo on Risk of Depression... This randomized clinical trial compares the effects of vitamin D_3 supplementation vs placebo on depression risk and mood scores in me... \mathscr{O} jamanetwork.com

🖓 13 11,77 🤎 188 🖒



george davey smith @mendel_random

Yet another example of when RCT and Mendelian randomization data triangulate to give a clear answer in an area where conventional naive observational epidemiology has delivered a mass of conflicting and confusing evidence. Viva triangulation! nature.com /articles/d4158...

Martijn Katan @martijnkatan · Aug 5

It's final: vitamin D does not reduce risk of depression or mood changes. Doctors at Harvard compared vitamin D with placebo in 18 000 people for 5 years, and found no effect. Earlier trials and Mendelian randomization studies also found no effect. jamanetwork.com/journals/jama/...

2:22 PM · Aug 5, 2020 · Twitter for iPhone

60 Retweets and comments 165 Likes

Interesting experiments

- Education causes higher short-sightedness and better cardiovascular health
- Obesity causes personality, cognition, and brain structure. Some effects in reverse
- Coffee has negative impact on cardiovascular health
- Low birth weight causes mental disorders
- Schizophrenia likely causes cannabis use

https://www.bmj.com/content/358/bmj.j3542

https://www.nature.com/articles/s41366-021-00885-4 ; https://onlinelibrary.wiley.com/doi/full/10.1111/desc.13392 https://www.bmj.com/content/361/bmj.k2022

https://novaator.err.ee/1608082954/varske-uuring-toob-valja-kohvi-kahjuliku-moju

https://www.cambridge.org/core/journals/the-british-journal-of-psychiatry/article/contribution-of-birth-weight-to-mental-

health-cognitive-and-socioeconomic-outcomes-twosample-mendelian-randomisation/66F6555503E55EC367B285DD04912 250

https://jamanetwork.com/journals/jamapsychiatry/article-abstract/2772632

Table 550. Nest	it's of putatively ca	ausal Mendelian randomization tests			-		
				Mendelian Randomization Estimator			
Direction	Exposure	Outcome	Weighted median	MR-CAUSE	Weighted mode		
Personality -> Biobehavioral outcome	Extraversion	Age at first sex	15 (09,20)	06 (10,02)	15 (04,27)		
outcome	LAUAVEISION	COVID infection	.16 (.09, .24)	.09 (.04, .13)	.15 (07, .36)		
		Drinks per week	.10 (.08, .24)	.07 (.05, .10)	.06, (07, .18)		
		Spells in hospital	09 (14,05)	09 (12,07)	11 (30, .07)		
		Study part.: IDK	04 (06,01)	04 (06, .02)	05 (13, .04)		
	-						

			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	A			
Biobehavioral Outcome -> Personality	BMI	Agreeableness	04 (05,02)	04 (06,02)	06 (12,00)		
		Conscientiousness	06 (07,04)	05 (08,02)	05 (11,00)		
Note: MR-CAUSE = Mendelian Randomization Causal Analysis Using Summary Effect estimates. Study Part.: = Study participation. IDK = "I don't know" response. Summary statistics for outcomes are described in Supplementary Table S31. Numbers in parentheses indicate 95% confidence intervals (for weighted median and weighted mode tests) or 95% credible intervals (for MR-CAUSE tests). Bolded numbers indicate 95% confidence/credible interval excludes 0. Results presented here only include exposure-outcome pairs where the 95% credible interval/confidence interval for at least 2 out of 3 tests excludes zero, and all three tests produce estimates in the same direction.							

How to change personality? With an app!



Stieger et al., (2019). Changing personality traits with the help of a digital personality change intervention



https://www.scoutnetworkblog.co m/10-characteristics-of-a-professi onal-plumber/

Personality Profiles of 263 Occupations

While HR testing common, public norms are missing

ISCO / Onet mapped to personality

2-7% Big Five variance, 12% nuance variance

84



Anni et al., (2024). Personality Profiles of 263 Occupations

Neuroticism

Highest-scoring jobs								
Job Mean SD N								
Actors	57.94	10.97	63					
Visual Artists	55.06	9.60	208					
Graphic and Multimedia Designers	54.76	10.86	232					
Musicians, Singers and Composers	54.03	9.81	188					
Translators, Interpreters & Other Linguists	53.97	11.29	313					
Authors & Rel. Writers	53.96	11.82	41					
Journalists	53.87	11.28	219					
Web & Multimedia Developers	53.82	11.25	38					
Handicraft Workers	53.52	12.22	80					
Broadcasting & Audiovisual Technicians	53.49	9.42	67					

Extraversion

Highest-scoring jobs

Hignest-scoring Jobs						
Job	Mean	SD	Ν			
Advertising & Public Relations Managers	55.11	9.19	136			
Actors	55.01	10.13	63			
Conference & Event Planners	54.83	8.71	29			
Fitness & Recreation Instructors & Programme Leaders	54.78	8.39	29			
Sports, Recreation & Cultural Centre Managers	54.55	8.72	84			
Sales & Marketing Managers	54.29	9.91	1000			
Human Resource Managers	54.17	9.45	362			
Child Care Services Managers	53.98	8.70	97			
Training & Staff Development Professionals	53.69	9.28	216			
Restaurant Managers	53.60	10.03	80			

Openness

Highest-scoring jobs							
Job Mean SD I							
Visual Artists	58.52	9.53	208				
Language Teachers	57.04	10.76	87				
Authors & Rel. Writers	56.89	8.72	41				
Psychologists	56.47 8.98		245				
University & Higher Education Teachers	56.18	9.44	1000				
Research Professionals N.E.C.	56.07	9.40	70				
Actors	55.66	8.81	63				
ICT Services Managers	55.56	10.33	172				
Religious Professionals	55.56	9.64	29				
Secondary Education Teachers	55.40	9.64	45				

Agreeableness

Highest-scoring jobs					
Job	SD	N			
Electronics Engineers	55.71	9.81	50		
Web & Multimedia Developers	54.63	8.91	38		
Psychologists	54.34	9.87	245		
Religious Profs	54.11	10.44	29		
Health Profs N.E.C.	53.36	11.18	59		
Audiologists and Speech Therapists	53.16	9.49	122		
Child Care Services Managers	53.06	10.04	97		
Software Developers	52.96	10.16	876		
Research Profs N.E.C.	52.61	9.38	70		
Garment Patternmakers/ Cutters	52.60	9.38	68		

Conscientiousness

Highest-scoring jobs Job Mean SDΝ Ships' Engineers 53.90 8.50 40 Dental Assistants & 53.68 11.70 25 Therapists Construction 53.45 9.12 108 Managers **Finance Managers** 53.42 8.99 393 Health Profs (unsp.) 53.25 9.47 140 Sheet Metal Workers 53.07 10.43 34 Chefs 52.94 10.03 115 Ships' Deck Crews & 52.84 9.79 40 Rel. Workers Ships' Deck Officers 52.66 7.96 134 & Pilots Unsp. Deputy 52.66 8.51 161 Managers

Apps

https://apps.psych.ut.ee/JobProfiles/ www.whichjob.me



Previous

Next

Show	10 ✓ entries Search: a						actuaries	
	Code 🍦	Job	N 🔅	Neuroticism (M) 👙	Extraversion (M)	Openness (M)	Agreeableness (M) 👙	Conscientiousness (M) 🝦
159	2120	Mathematicians, Actuaries and Statisticians	106	49.82	46.98	52.62	51.1	47.98

Showing 1 to 1 of 1 entries (filtered from 263 total entries)

- **Psychologist** 1.
- 2. Religious professional
- 3. Health professional
- 4. Research professional
- 5. Uni teacher
- 6. Database & network specialist
- 7. Language teacher
- 8. ICT service management
- 9. Aircraft pilot
- 0. Training & staff development



Painter

technician

labourer

Assembler

electronic

equipment

assembler

Operator

sorter

storage labourer

Summary

- Personality ties to many health & life outcomes
 - More so than demographics
 - Useful for predictions & personalised messages
- Those ties become stronger when combining multiple information sources
- Personality genetics widen the outcomes further
- Personality has causal impact on health and behaviour.
 - Some associations also in reverse
- Practical app <u>whichjob.me</u>
- Reach out: <u>uku.vainik@ut.ee</u>
- https://bsky.app/profile/ukuvainik.bsky.social

