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**Working Paper**

## Locus of Control, Self-Control, and Health Outcomes

IZA Discussion Papers, No. 15306

**Provided in Cooperation with:**

IZA – Institute of Labor Economics

*Suggested Citation:* Botha, Ferdi; Dahmann, Sarah C. (2022) : Locus of Control, Self-Control, and Health Outcomes, IZA Discussion Papers, No. 15306, Institute of Labor Economics (IZA), Bonn

This Version is available at:

<https://hdl.handle.net/10419/263522>

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DISCUSSION PAPER SERIES

IZA DP No. 15306

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MAY 2022

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# Locus of Control, Self-Control, and Health Outcomes

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MAY 2022

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ISSN: 2365-9793

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## ABSTRACT

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# Locus of Control, Self-Control, and Health Outcomes\*

We provide the first empirical evidence on the direct link between locus of control and self-control, and how they interact in explaining a range of health outcomes. Using rich Australian survey data, we find that, while the two traits are distinct constructs, a greater internal locus of control is associated with higher self-control. The association between locus of control and health is reduced once we control for self-control, suggesting that self-control mediates at least part of this relationship. Finally, an internal locus of control amplifies the beneficial effects of self-control particularly for physical health.

**JEL Classification:** D91, I12, I31

**Keywords:** locus of control, self-control, health, health behavior

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\* This research was supported by a research grant from the Faculty of Business and Economics at the University of Melbourne and by the Australian Government through the Australian Research Council's Centre of Excellence for Children and Families over the Life Course (Project ID CE200100025). We are grateful to Deborah Cobb-Clark, Kushneel Prakash, and seminar participants at the University of Melbourne for very helpful comments and suggestions, as well as to Yashu Kalera for research assistance.

## 1. INTRODUCTION

Locus of control and self-control are two personality traits that are both key for understanding people's behavior. Locus of control describes the belief about the extent to which life events are due to own actions—characterizing people with an internal locus of control—rather than outside forces beyond one's control—characterizing people with an external locus of control (Almlund et al., 2011). There is ample evidence of a link between a greater internal locus of control and more favorable outcomes and behaviors across a range of domains, including savings and investments (Cobb-Clark et al., 2016; Salamanca et al., 2020), job search strategies (Caliendo et al., 2015) and labor market outcomes (see Cobb-Clark, 2015, for a review), as well as physical health, health behaviors, and psychological wellbeing (Cobb-Clark et al., 2014; Buddelmeyer and Powdthavee, 2016; Awaworyi Churchill et al., 2020; Hoffmann and Risse, 2020; Kesavayuth et al., 2020).

Self-control, in turn, is often described as the ability to override automatic impulses (Boals et al., 2011). It helps people resist temptation and achieve their longer-term goals. Consequently, greater self-control has been linked to a wide range of favorable life outcomes, similar to internal locus of control. Higher self-control is associated, for example, with more education, greater labor market success and financial wellbeing, as well as a healthier lifestyle and physical and mental wellbeing (Duckworth and Seligman, 2005; Moffitt et al., 2011; Tangney et al., 2004; Boals et al., 2011; Cobb-Clark et al., 2022).

Thus, while locus of control and self-control are distinct concepts (Peterson and Stunkard, 1992; Ajzen, 2002), their importance in predicting people's life success is common to both. In addition, they are also conceptually related. Bandura (1977), for example, argues that a person's self-control must depend on the belief that they have some degree of control over what happens to them. Similarly, Rosenbaum (1980, p. 111) argues that “before a person applies any specific self-controlling skill he must believe that he can control his own behavior without outside help.” Despite this conceptual relationship, large-scale *empirical* evidence on the link between locus of control and self-control is surprisingly limited within the broader psychology and economics literature. Twenge et al.'s (2004) meta-analysis identifies some small studies from the 1960's and 1970's suggesting that an external locus of control is associated with decreased self-control. Yet, to our knowledge only a limited number of studies have estimated the relationship between the two constructs, reporting correlations between internal locus of control and self-control ranging from 0.24 to 0.40 (Gough, 1974; Rosenbaum, 1980; Richards, 1985; Rorhbeck et al., 1991; Flores et al., 2020). Flores et al. (2020) also find that greater internal locus of control and self-control are independently associated with better

mental health outcomes. All these studies are, however, based on small and non-representative samples and therefore limited in scope.

We make several important contributions to this literature. First, to our knowledge, this study is the first to empirically test the theorized association between locus of control and self-control in a population representative survey. The Household, Income and Labour Dynamics in Australia (HILDA) survey—as the first population representative sample to include both concepts—provides measures of both locus of control and self-control in its 2019 wave. Our empirical results indeed support the theory that a more internal locus of control is related to greater self-control. At the same time, however, we demonstrate empirically that locus of control and self-control are distinct concepts.

Second, we investigate whether self-control is a channel through which locus of control affects people’s wellbeing. Cobb-Clark (2015, p. 5) argues that “if self-control is enhanced by [an internal locus of control] and is diminished by [an external locus of control], then self-control may be another pathway linking locus of control to many of life’s outcomes”. We provide the first empirical investigation into this hypothesis, focusing specifically on physical health, health behaviors, and mental health as both locus of control as well as self-control have independently been linked to health. Our findings demonstrate that at least part of the relationship of most health outcomes with locus of control is explained by the association between locus of control and self-control. Self-control thus expands the set of mechanisms through which locus of control may affect health and corroborates the hypothesis outlined in Cobb-Clark (2015).

Finally, we investigate how locus of control and self-control—both having been shown to independently impact health—interact in predicting people’s health. Individual health is a key component of people’s human capital, with a healthier society contributing to population productivity while the burden of disease entails vast economic costs. Particularly the global rise in noncommunicable diseases, such as obesity and physical inactivity (WHO, 2018), make it worthwhile to study the behavioral explanations for people’s health outcomes in greater detail.

We show that, while having high self-control is related to better health, having an internal locus of control amplifies the beneficial health impacts of self-control, particularly for physical health. These findings suggest that there could be crucial benefits for policymakers of targeting both locus of control and self-control simultaneously when addressing population health: Policies to enhance self-control for the benefit of improving individual health outcomes may likely be of limited success among those with an external locus of control. Conversely,

intervention programs designed to improve both people’s self-control and their locus of control could yield great efficiency gains.

## 2. DATA

We base our empirical analyses on data from the Household, Income and Labour Dynamics in Australia (HILDA) survey. HILDA is a nationally representative household panel, started in 2001 and surveying more than 17,000 Australians annually. The survey provides rich information on a broad range of people’s life aspects, including, for example, their socioeconomic conditions, labor market history, relationships, and health and wellbeing. Importantly, in its 2019 wave HILDA includes measures of both locus of control and self-control as part of the Self-Completion Questionnaire (SCQ), making it the ideal dataset for the purpose of this study.

**Measuring locus of control and self-control.** Locus of control is the belief about whether life events are due to own actions (internal) or due to outside forces beyond your control (external) (Almlund et al., 2011). In HILDA, locus of control is elicited through seven items from the Pearlin and Schooler’s (1978) Mastery Scale, which is commonly used among economists to capture locus of control beliefs (e.g., Cobb-Clark and Schurer, 2013; Cobb-Clark et al., 2014; Buddelmeyer and Powdthavee, 2016).<sup>1</sup> Individuals indicate how much they agree with the statements in the items on scale from 1 (“strongly disagree”) to 7 (“strongly agree”). The items include, for example, having little control over things that happen to them, feeling helpless in dealing with problems, feeling pushed around in life, or believing that what happens to them in the future mostly depends on them. For the full list of items, see Table A.1. We reverse responses to some of the items, such that higher scores represent greater perceived control, i.e., a more internal locus of control.<sup>2</sup> To calculate an overall score, we take the average across all items. Thus, the final score ranges from 1 to 7, with higher values indicating a more internal locus of control. Cronbach’s alpha for this locus of control scale is 0.84, suggesting

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<sup>1</sup> Although termed a “Mastery Scale”, the Pearlin and Schooler (1978) scale we use measures an individual’s locus of control, rather than the concept of “mastery”, “self-mastery”, or “self-efficacy” as it is widely used primarily in the psychology literature. Thus, locus of control (i.e., the extent to which one believes their actions and choices on a task make an impact, e.g., “I believe I can lose weight by exercising”) should be distinguished from self-efficacy (i.e., the extent to which one believes they can actually do the task, e.g. “I know I can never get myself to exercise”). See Bandura (1997), Ajzen (2002), and Lightsey et al. (2011).

<sup>2</sup> Some studies use internal and external locus of control as separate constructs in their analyses (Caliendo et al., 2015; Buccioli and Trucchi, 2021). As the objective of our analyses is to study the relationship between self-control and locus of control more generally—rather than a nuanced understanding of the different components of locus of control—we construct and use a single continuous locus of control measure, consistent with many previous studies (Cobb-Clark et al., 2014; Caliendo et al., 2015; Buddelmeyer and Powdthavee, 2016; Awaworyi Churchill et al., 2020).

excellent reliability (see Table A.3). For ease of interpretation, we standardize the final score that we use across all empirical analyses to have mean zero and standard deviation one, such that effect sizes can be interpreted in terms of standard deviations.

Self-control refers to the “ability to override automatic impulses” (Boals et al., 2011:1050). HILDA includes the Brief Self-Control Scale (BSCS; see Tangney et al., 2004)—a 13-item battery of questions measuring general trait self-control, that is highly correlated with the more extensive full 36-item scale. People indicate how well each of the 13 items describes how they usually are on a scale from 1 (“not at all”) to 5 (“very well”). The items include, for example, whether they are good at resisting temptation, often act without thinking, can work effectively towards long-term goals, or have a hard time breaking bad habits. For the full list of items, see Table A.2. Again, we reverse responses to some items, such that higher scores represent greater self-control, and take the average across all 13 items as a measure of people’s self-control, which ranges from 1 to 5. Previous research has demonstrated high internal consistency and test-retest reliability for this measure of trait self-control (Bertrams and Dickhäuser, 2009; Tangney et al., 2004), which we confirm based on our data with a Cronbach’s alpha of 0.84 (see Table A.4). Again, for all empirical analyses, we standardize the final score to have mean zero and standard deviation one, such that effect sizes of both locus of control and self-control can easily be compared within analyses.

Both locus of control and self-control measures are taken from HILDA’s 2019 wave. Thus, locus of control, self-control, and all health outcomes (see next paragraph) are measured contemporaneously; our empirical analysis is thus descriptive in nature. However, as personality traits, both locus of control and self-control are malleable in childhood and throughout adolescence but are generally assumed to be stable throughout adulthood. Indeed, this is confirmed by Cobb-Clark and Schurer (2013) for locus of control and by Cobb-Clark et al. (2021) for trait self-control who find that both traits are relatively stable over several years for adults. Thus, while our empirical analysis is descriptive, the stability of both traits goes a long way in addressing potential concerns of endogeneity. Yet, as both are self-reported, measurement error may plague the locus of control and self-control scores. For this reason, we test the sensitivity of our results to constructing locus of control as the average across all waves with the trait available for each individual rather than just using the 2019 observation. The HILDA survey has included the Pearlin and Schooler (1978) Mastery Scale in 2003, 2004, 2007, 2011, 2015, and 2019. Using this average locus of control measure in all the models we



estimate, we find that the results from this exercise (see Tables A.7, A.8, and A.9) are very similar to the main findings reported in Tables 2, 3, and 4 below.<sup>3</sup>

**Health outcomes.** HILDA surveys people’s physical and mental wellbeing in detail, which allows us to study a wide range of aspects of people’s health including (i) their overall and physical health; (ii) health behaviors; and (iii) their mental health and wellbeing. We capture overall and physical health through people’s self-rating of their health in general on a scale from 1 (poor) to 5 (excellent), as well as two measures derived from the SF-36 Health Questionnaire<sup>4</sup>: the Physical Component Summary (PCS), (standardized to mean zero and standard deviation one) and the general health subscale (ranging from 0, low, to 100, high). In addition, we use information on people’s Body Mass Index (BMI) to construct indicators for being overweight ( $BMI \geq 25$ ) and for being obese ( $BMI \geq 30$ ).

Health behaviors include whether people are inactive, i.e., do not at all participate in physical activity for at least 30 minutes, whether they currently smoke and, if so, the number of cigarettes per week, whether they drink alcohol at least once a week, and whether they have three or more alcoholic drinks per occasion.

Finally, we measure people’s mental health and wellbeing in various ways. We rely on the SF-36 for measures of the Mental Component Summary (MCS) score (standardized to mean zero and standard deviation one) and the Mental Health subscale (ranging from 0, low, to 100, high). In addition, we calculate an indicator for psychological distress that equals one if respondents’ Kessler-10 score<sup>5</sup> is greater or equal to 30, indicating high or very high distress. To measure wellbeing, we rely on people’s reported satisfaction with both life in general and with health, each reported on a scale from 0 (“very dissatisfied”) to 10 (“very satisfied”).

A full list of all variables and their definitions is provided in Table A.5 and their summary statistics in Table A.6.

**Sample.** We base our analyses on data from the 2019 wave of HILDA, which includes 16,150 potential observations. We exclude 852 respondents with missing information on either locus of control or self-control. We exclude a further 10 observations with incomplete information on the set of control variables that we include in our analyses: age, gender,

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<sup>3</sup> Unfortunately, we do not have multiple observations of self-control, as the BSCS was included in HILDA’s 2019 wave for the first time. As the item battery includes 13 questions, however, we expect measurement error to be less of a concern than for locus of control which is based on a shorter, 7-item scale.

<sup>4</sup> For more information on the SF-36 and the computation of the PCS and MCS see, [https://www.rand.org/health-care/surveys\\_tools/mos/36-item-short-form.html](https://www.rand.org/health-care/surveys_tools/mos/36-item-short-form.html).

<sup>5</sup> See Kessler et al. (2002). Classifying respondents with Kessler-10 scores of at least 30 on the 10-50 scale corresponds to individuals at “high” or “very high” risk of psychological distress.

education, immigrant status, Indigenous status, and state of residence. Our final analysis sample thus consists of 15,288 respondents.

### 3. THE LINK BETWEEN LOCUS OF CONTROL AND SELF-CONTROL

We start our empirical analysis by investigating the link between locus of control and self-control. Conceptually, an individual's self-control should depend on their locus of control (Bandura, 1977). In addition, Almlund et al. (2011) conceptualize both constructs as belonging to different personality factors, self-control under conscientiousness and locus of control under neuroticism. Theoretically, therefore, self-control and locus of control are distinct constructs.

An exploratory factor analysis of the total of 20 items from both the locus of control scale and the BSCS reveals two factors with an eigenvalue above one. Restricting the factor analysis to two factors in a next step, we report the resulting factor loadings with oblique rotation in Table 1. The loadings clearly support the distinction of the two concepts: All locus of control items load on the same factor (Factor 1), with the highest loadings among items 2-4 (between 0.77 and 0.82) and the lowest loading for item 6 at 0.39. Similarly, all self-control items load on the same factor (Factor 2), with the highest factor loading of 0.67 for item 5 and the lowest loading for item 11, at 0.30. Figure A.1 visualizes these factor loadings, again emphasizing the distinctiveness of the two factors. Thus, our findings demonstrate that not only theoretically, but also empirically, locus of control and self-control are distinct concepts.

Given that self-control and locus of control are distinct concepts, we next consider the question of whether, and to what extent, locus of control predicts self-control. We estimate an OLS regression equation of the form:

$$SC_i = \alpha + \beta LOC_i + \gamma \mathbf{X}_i + \varepsilon_i, \quad (1)$$

where for person  $i$ ,  $SC_i$  is their self-control score,  $LOC_i$  is their locus of control score,  $\mathbf{X}_i$  is a vector of control variables, and  $\varepsilon_i$  is an error term. In a first step, we estimate the model including only locus of control as regressor without any further control variables, such that  $\beta$  captures the unconditional correlation between locus of control and self-control (as both measures are standardized). In a second step, we obtain the correlation conditional on key demographic characteristics by re-estimating the model including the full set of controls: gender, age, education, immigrant status, Indigenous status, and state of residence fixed effects (see Tables A.5 and A.6 for definitions and summary statistics, respectively). We present results of both estimations in Table 2.

**Table 1: Rotated factor loadings**

Item	Question	Factor 1	Factor 2	Uniqueness
LOC1	I have little control over the things that happen to me.*	<b>0.6864</b>	-0.0430	0.5498
LOC2	There is really no way I can solve some of the problems I have.*	<b>0.8000</b>	-0.0431	0.3849
LOC3	There is little I can do to change many of the important things in my life.*	<b>0.8193</b>	-0.0859	0.3759
LOC4	I often feel helpless in dealing with the problems of life.*	<b>0.7672</b>	0.0834	0.3550
LOC5	Sometimes I feel that I'm being pushed around in life.*	<b>0.6791</b>	0.0898	0.4836
LOC6	What happens to me in the future mostly depends on me.	<b>0.3913</b>	-0.0572	0.8609
LOC7	I can do just about anything I really set my mind to do.	<b>0.4948</b>	0.0224	0.7461
BSCS1	I am good at resisting temptation.	-0.0650	<b>0.5899</b>	0.6775
BSCS2	I have a hard time breaking bad habits.*	0.0131	<b>0.5314</b>	0.7121
BSCS3	I am lazy.*	0.0753	<b>0.4987</b>	0.7166
BSCS4	I say inappropriate things.*	0.0296	<b>0.5040</b>	0.7335
BSCS5	I do certain things that are bad for me, if they are fun.*	-0.1132	<b>0.6710</b>	0.5958
BSCS6	I refuse things that are bad for me.	-0.0787	<b>0.4696</b>	0.8019
BSCS7	I wish I had more self-discipline.*	-0.0163	<b>0.6162</b>	0.6278
BSCS8	People would say I have iron self-discipline.	-0.0658	<b>0.4484</b>	0.8175
BSCS9	Pleasure and fun sometimes keep me from getting work done.*	-0.0543	<b>0.5266</b>	0.7419
BSCS10	I have trouble concentrating.*	0.2224	<b>0.4741</b>	0.6441
BSCS11	I can work effectively towards long-term goals.	0.2507	<b>0.3018</b>	0.7875
BSCS12	Sometimes I cannot stop myself from doing something even if I know it is wrong.*	0.0646	<b>0.6001</b>	0.6057
BSCS13	I often act without thinking through all the alternatives.*	0.0970	<b>0.5311</b>	0.6686

*Notes:* HILDA wave 19, analysis sample with 15,288 observations. Loadings from factor analysis restricted to two factors after oblique rotation. LOC indicates items from the Pearlin and Schooler's (1978) Mastery Scale to measure locus of control; BSCS indicates items from the Brief Self-Control Scale (Tangney et al., 2004) to measure self-control. Responses to items marked with \* are reversed. Factor loadings with an absolute value above 0.3 in bold.

The locus of control parameter in column (1) denotes the unconditional correlation coefficient with self-control. The value suggests a positive correlation between locus of control and self-control of 0.357. This correlation is very close to the range between 0.37-0.40 found in other studies (Rosenbaum, 1980; Richard, 1985; Flores et al., 2020). Adding a set of control variables in column (2) has little effect on the locus of control coefficient with the estimate increasing only slightly to 0.366. Thus, the relationship between locus of control and self-control appears insensitive to key demographic characteristics—despite most of them being significant predictors of self-control as well.

Overall, our results suggest that a one standard deviation increase in (more internal) locus of control is associated with an increase in self-control by about 0.36 to 0.37 standard deviations, on average. Thus, in line with our expectations, a more internal locus of control is correlated with greater self-control. This finding implies that self-control could potentially be a mechanism through which locus of control improves people's life outcomes (Cobb-Clark,

2015), which we investigate in the next section focusing on health. At the same time, however, the moderate correlation lends further support to our finding that, even though related, the two concepts are distinct.

**Table 2: Estimation results of self-control regressed on locus of control**

	(1)	(2)
LOC	0.357*** (0.008)	0.366*** (0.008)
Male		-0.151*** (0.014)
<i>Age (reference category: 15-24)</i>		
25-34		0.109*** (0.027)
35-44		0.231*** (0.029)
45-54		0.359*** (0.028)
55-64		0.516*** (0.027)
65+		0.751*** (0.026)
<i>Education (reference category: Year 11 and below)</i>		
Year 12		-0.010 (0.025)
Cert III or IV, or (Adv.) Diploma		0.026 (0.020)
Bachelor degree or higher		0.089*** (0.022)
<i>Immigrant status (reference category: Australian-born)</i>		
Main English speaking		-0.008 (0.025)
Other migrant		0.276*** (0.023)
Indigenous		0.024 (0.044)
Adj. R <sup>2</sup>	0.127	0.215
Obs.	15,288	15,288

*Notes:* HILDA wave 19, analysis sample. OLS regressions with self-control as outcome variable. In addition, specifications in all columns control for a constant and specification in column (2) controls for a maximum set of fixed effects for the state of residence. Robust standard errors in parentheses. \*\*\* p<0.01.

#### 4. DOES THE LINK BETWEEN LOCUS OF CONTROL AND HEALTH OPERATE THROUGH SELF-CONTROL?

Next, we investigate whether self-control—given it is distinct from but related to locus of control—is potentially a mechanism through which locus of control improves people’s life outcomes. We focus on physical health, health behaviors, and mental health, which have independently been linked to both locus of control and self-control. Specifically, we examine what proportion of the association between locus of control and the respective health outcomes can be explained by self-control.

For this purpose, we first estimate models of the form:

$$H_i = \tilde{\alpha} + \omega LOC_i + \tilde{\gamma} X_i + \epsilon_i, \quad (2)$$

where  $H_i$  is the health outcome of interest and all other variables are defined as before. We then add self-control to the model and estimate:

$$H_i = \bar{\alpha} + \delta LOC_i + \varphi SC_i + \bar{\gamma} X_i + e_i. \quad (3)$$

Thus, for each health outcome  $H_i$  we first regress the outcome on locus of control and a set of controls, after which we also add self-control in a subsequent model. Our focus here is on the extent to which the locus of control parameter in equation (2) changes once adjusting for self-control in equation (3).

To formalize the mediating relationships further, we estimate a mediation model similar in approach to that of Tubeuf et al. (2012), which allows us to quantify the proportion of the relationship of locus of control with health that operates outside of self-control (the direct effect) and the proportion of locus of control that operates through self-control (the indirect effect). In our specifications, the direct effect of locus of control on health is simply  $\delta$  from equation (3). The indirect effect is obtained by multiplying  $\beta$  from equation (1) with  $\varphi$  from equation (3). Thus, the proportion of the relationship between locus of control and health that operates through self-control is  $\beta\varphi$ . The total, i.e., direct plus indirect, effect of locus of control on health is therefore  $\delta + \beta\varphi$ .<sup>6</sup>

The main results are reported in Table 3. They are in line with existing literature (e.g., Verme, 2009; Cobb-Clark et al., 2014; Hoffmann and Risse, 2020; Etilé et al., 2021), confirming that an internal locus of control is generally associated with better physical and mental health, greater wellbeing, and increased probabilities of being physically active and being a non-smoker. Effect sizes are moderate to substantial with the relative effect sizes ranging between 10 and 20 percent for most outcomes, up to 42 percent (physical inactivity) and 96 percent (psychological distress). One exception relates to alcohol consumption, where—contrary to our expectations—an internal locus of control is associated with an increased (rather than decreased) likelihood of alcohol consumption and excessive drinking.

Once we add self-control to the model, we find that—as expected—greater self-control is significantly related to improved physical health, better mental health and wellbeing, and

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<sup>6</sup> As the sample varies slightly with the health outcome investigated (see Table 1), we re-estimate equation (1) using only the available observations for each health outcome to obtain separate estimates of  $\beta$  to be used in the calculation of the direct and indirect effects. The results from these estimations are very similar to those reported in Table 2 and are available upon request.

lower likelihood of unhealthy behaviors (cf., e.g., Stutzer & Meier, 2015; Strulik, 2018; Johnston et al., 2021, Cobb-Clark et al., 2022). Importantly, the inclusion of self-control also impacts the coefficient estimate of locus of control: In almost all cases, adding self-control to the model reduces the locus of control coefficient in absolute terms, suggesting that self-control mediates part of the relationship between locus of control and health. A likelihood ratio test indicates that these changes are statistically significant across almost all outcomes (with physical inactivity being the only exception).

To formally investigate the extent of this mediation, we use these estimations to decompose the total effect of locus of control on health outcomes into its direct and indirect (via self-control) effect in Table 4, following Tubeuf et al.'s (2012) mediation model approach. Self-control mediates a particularly large part of the influence of locus of control on smoking behavior and the likelihood of being obese or overweight: The indirect effect accounts for more than half (54.5%, obese), almost three-quarters (72.2%, smoking), or even all (overweight) of the total effect. Self-control also mediates part of the association with locus of control for the remaining physical health outcomes (ranging from 6.3% to 16.7%) as well as all mental health and wellbeing outcomes (9.0% to 13.5%), albeit to a much smaller degree compared to body weight and smoking behavior.

There are only two exceptions—physical inactivity and alcohol consumption. There is no evidence that self-control mediates locus of control's relationship with physical inactivity. In contrast to all other outcomes, for physical inactivity there is no significant association with self-control, and the  $\chi^2$  test suggests no significant difference in the locus of control coefficients before and after adjusting for self-control. For alcohol consumption, we find that greater self-control is statistically significantly associated with both a reduced frequency and quantity per occasion. However, given that an internal locus of control is associated with increased, rather than reduced, alcohol consumption, self-control is not mediating this relationship. Instead, our findings of lower coefficients in columns (7) and (9) compared to (8) and (10) suggest that self-control helps to counteract the detrimental locus of control effect in the case of alcohol consumption.

Overall, consistent with Cobb-Clark's (2015) assertion, self-control indeed appears to be a mechanism that links locus of control—at least in part—to a range of outcomes, in our case related to health. This holds particularly true for outcomes related to physical and mental health and wellbeing, however not necessarily for health behaviors except for smoking.

**Table 3: Estimation results of health outcomes regressed on locus of control and self-control**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Panel A: Overall and Physical Health</b>										
	Self-rated health		PCS		General health		Overweight		Obese	
LOC	0.349*** (0.007) [0.104]	0.291*** (0.008) [0.087]	0.261*** (0.008)	0.244*** (0.009)	9.926*** (0.161) [0.150]	8.332*** (0.175) [0.126]	-0.019*** (0.004) [-0.031]	0.004 (0.004) [0.007]	-0.036*** (0.004) [-0.133]	-0.016*** (0.004) [-0.061]
SC		0.160*** (0.008) [0.048]		0.045*** (0.008)		4.382*** (0.172) [0.066]		-0.065*** (0.004) [-0.106]		-0.054*** (0.004) [-0.200]
$\chi^2$ test	.	340.6***	.	31.1***	.	498.7***	.	194.9***	.	166.4***
Adj. R <sup>2</sup>	0.233	0.254	0.272	0.274	0.264	0.298	0.067	0.081	0.044	0.056
Obs.	15,189	15,189	15,000	15,000	15,151	15,151	14,812	14,812	14,812	14,812
<b>Panel B: Health Behaviors</b>										
	Inactive		Smoking		Number of cigarettes		Alcohol: weekly		Alcohol: 3+ drinks	
LOC	-0.050*** (0.003) [-0.420]	-0.049*** (0.003) [-0.406]	-0.028*** (0.003) [-0.176]	-0.008** (0.003) [-0.049]	-2.407** (1.171) [-0.034]	-1.608 (1.230) [-0.023]	0.048*** (0.004) [0.112]	0.074*** (0.004) [0.171]	0.008* (0.004) [0.017]	0.041*** (0.005) [0.084]
SC		-0.005 (0.003) [-0.038]		-0.056*** (0.003) [-0.349]		-2.600** (1.272) [-0.037]		-0.070*** (0.004) [-0.163]		-0.089*** (0.005) [-0.185]
$\chi^2$ test	.	2.4	.	254.8***	.	4.2**	.	238.7***	.	292.6***
Adj. R <sup>2</sup>	0.061	0.061	0.076	0.094	0.090	0.091	0.080	0.096	0.093	0.118
Obs.	15,234	15,234	15,178	15,178	2,319	2,319	15,164	15,164	12,154	12,154
<b>Panel C: Mental Health and Wellbeing</b>										
	MCS		Mental health		Psychological distress		Life satisfaction		Health satisfaction	
LOC	0.588*** (0.007)	0.525*** (0.008)	10.581*** (0.132) [0.146]	9.490*** (0.144) [0.131]	-0.192*** (0.003) [-0.962]	-0.173*** (0.003) [-0.870]	0.635*** (0.013) [0.080]	0.577*** (0.014) [0.072]	0.768*** (0.016) [0.107]	0.664*** (0.018) [0.093]
SC		0.176*** (0.008)		2.997*** (0.139) [0.041]		-0.050*** (0.003) [-0.253]		0.158*** (0.012) [0.020]		0.285*** (0.017) [0.040]
$\chi^2$ test	.	405.0***	.	381.5***	.	224.6***	.	159.9***	.	256.8***
Adj. R <sup>2</sup>	0.378	0.403	0.371	0.393	0.266	0.278	0.216	0.226	0.197	0.214
Obs.	15,000	15,000	15,233	15,233	15,288	15,288	15,283	15,283	15,281	15,281

Notes: HILDA wave 19, analysis sample. OLS regressions. All regressions control for gender, age (in categories), education (in categories), migrant status, Indigenous status, state of residence fixed effects and a constant. Robust standard errors in parentheses. Relative effect sizes, where relevant, are in brackets.  $\chi^2$  test is a test of the null hypothesis that the locus of control coefficients from the initial (without self-control) and subsequent (with self-control) model are not statistically different from each other. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

**Table 4: Direct effects of locus of control and indirect effects of locus of control via self-control on health outcomes**

	(1)	(2)
	Direct/Total	Indirect/Total
<b>Overall and physical health</b>		
Self-rated health	83.269***	16.731***
PCS	93.687***	6.313***
General health	83.945***	16.055***
Overweight	-22.585	122.585***
Obese	45.547***	54.453***
<b>Health behaviors</b>		
Inactive	96.680***	3.320
Smoking	27.786***	72.214***
Number of cigarettes	66.806	33.194
Alcohol: weekly	152.568***	-52.568***
Alcohol:3+ drinks	496.051	-396.051
<b>Mental health and wellbeing</b>		
MCS	89.157***	10.843***
Mental health	89.690***	10.310***
Psychological distress	90.425***	9.575***
Life satisfaction	90.928***	9.072***
Health satisfaction	86.497***	13.503***

Notes: HILDA wave 19, analysis sample. Columns (1) and (2) report the direct and indirect effects, respectively, as a proportion of the total effect (in percent). Direct, indirect, and total effects are obtained as described in Section 4. Statistical inference for the indirect effects is based on standard errors obtained via bootstrapping with 500 replications; full results are available upon request. \*\*\* p<0.01.

## 5. DOES AN INTERNAL LOCUS OF CONTROL AMPLIFY THE BENEFICIAL HEALTH EFFECTS OF SELF-CONTROL?

The results in the previous section show that, for most outcomes, having greater self-control is associated with better health, on average. A more internal locus of control tends to be associated with better health outcomes as well. In this section, we test whether having an internal locus of control amplifies the beneficial health effects of having more self-control. The intuition behind this idea is that individuals may consider it more worthwhile to exercise self-control if they believe that their actions can make a difference.

For this purpose, we estimate models of the form:

$$H_i = \tilde{\alpha} + \mu ILOC_i + \tilde{\varphi} SC_i + \psi ILOC_i * SC_i + \tilde{\gamma} X_i + v_i, \quad (4)$$

where  $H_i$ ,  $SC_i$ , and  $X_i$  are defined as before. To ease interpretation, we convert locus of control into a binary measure, separating those with an external of locus control (i.e., those in the bottom quartile of the internal locus of control scale) from everybody else. Thus,  $ILOC_i$  equals 1 if a respondent has a locus of control score above the 25<sup>th</sup> percentile and is thus classified as having an internal rather than an external locus of control, and 0 otherwise (see also Caliendo



et al., 2015; Cobb-Clark et al., 2016 for similar classifications of people). Our parameter of interest is  $\psi$ , which captures the interaction of an internal locus of control with increasing self-control (conditional on self-control and an internal locus of control which both also enter the equation independently). Thus, it allows us to test whether having an internal locus of control strengthens the beneficial health effects of greater self-control, indicating that people may be more likely to exercise self-control when believing it to have a positive impact.

Table 5 reports the results. An internal locus of control amplifies the beneficial effects of greater self-control in the case of all physical health outcomes as well as for psychological distress and health satisfaction: The interaction is significant and its direction in line with expectations, with the effect size often being at least half the size of self-control's independent effect. These results suggest a substantial amplifying effect, with a one standard deviation increase in self-control, for example, decreasing the probability of being obese by 4 percentage points (15 percent) and an additional 2 percentage points (7 percent) when combined with an internal locus of control. Interestingly, for mental health outcomes other than psychological distress and health satisfaction (i.e., MCS, mental health, and life satisfaction) the interaction is not significant, such that locus of control and self-control matter only independently of each other. Similarly, we do not find ample evidence for an internal locus of control amplifying the beneficial health effects of self-control for health behaviors either: Across most health behaviors, there is no significant interaction effect; self-control and locus of control each matter individually but not together. A key exception, however, is physical inactivity. For physical inactivity, an individual's self-control matters only when it is also coupled with an internal locus of control and not by itself, with a one standard deviation in self-control reducing physical activity by 1.4 percentage points (11 percent) for those who also have an internal locus of control. This is perfectly in line with our expectation that individuals' self-control only affects their take-up of physical activity when they believe being physically active has a positive impact on their lives. It is thus unsurprising that locus of control also amplifies the self-control effects for being overweight or obese—likely consequences of exercising behavior.

Overall, our findings thus suggest that an internal locus of control has the potential to amplify the health benefits of greater self-control—albeit not equally across all types of health outcomes. It is particularly true for all physical health outcomes, but also for physical inactivity, psychological distress, and health satisfaction.

**Table 5: Health outcomes regressed on internal locus of control, self-control, and their interaction**

	(1)	(2)	(3)	(4)	(5)
<b>Panel A: Overall and Physical Health</b>					
	Self-rated health	PCS	General health	Overweight	Obese
SC	0.131*** (0.016) [0.039]	-0.018 (0.018)	4.019*** (0.370) [0.061]	-0.042*** (0.008) [-0.069]	-0.040*** (0.008) [-0.150]
Internal LOC	0.547*** (0.019) [0.164]	0.510*** (0.021)	15.467*** (0.429) [0.234]	-0.008 (0.010) [-0.012]	-0.042*** (0.009) [-0.157]
SC*Internal LOC	0.098*** (0.018) [0.029]	0.126*** (0.020)	2.167*** (0.408) [0.033]	-0.028*** (0.009) [-0.046]	-0.020** (0.009) [-0.074]
Adj. R <sup>2</sup>	0.229	0.264	0.253	0.081	0.056
Obs.	15,189	15,000	15,151	14,812	14,812
<b>Panel B: Health Behaviors</b>					
	Inactive	Smoking	Number of cigarettes	Alcohol: weekly	Alcohol: 3+ drinks
SC	-0.001 (0.007) [-0.007]	-0.059*** (0.007) [-0.368]	-2.229 (2.102) [-0.031]	-0.067*** (0.008) [-0.155]	-0.083*** (0.009) [-0.173]
Internal LOC	-0.099*** (0.008) [-0.823]	-0.027*** (0.007) [-0.172]	-5.047* (3.035) [-0.071]	0.149*** (0.009) [0.346]	0.072*** (0.011) [0.148]
SC*Internal LOC	-0.014* (0.008) [-0.113]	0.005 (0.007) [0.032]	-0.564 (2.488) [-0.008]	0.008 (0.009) [0.019]	0.000 (0.010) [0.000]
Adj. R <sup>2</sup>	0.057	0.095	0.092	0.092	0.116
Obs.	15,234	15,178	2,319	15,164	12,154
<b>Panel C: Mental Health and Wellbeing</b>					
	MCS	Mental health	Psychological distress	Life satisfaction	Health satisfaction
SC	0.267*** (0.019)	4.742*** (0.331) [0.066]	-0.116*** (0.007) [-0.582]	0.227*** (0.030) [0.029]	0.251*** (0.038) [0.035]
Internal LOC	0.970*** (0.021)	17.419*** (0.370) [0.241]	-0.337*** (0.009) [-1.694]	1.020*** (0.033) [0.128]	1.261*** (0.044) [0.176]
SC*Internal LOC	-0.024 (0.020)	-0.533 (0.356) [-0.007]	0.061*** (0.008) [0.305]	0.027 (0.032) [0.003]	0.174*** (0.041) [0.024]
Adj. R <sup>2</sup>	0.334	0.324	0.260	0.173	0.182
Obs.	15,000	15,233	15,288	15,283	15,281

Notes: HILDA wave 19, analysis sample. OLS regressions. In addition, all regressions control for gender, age (in categories), education (in categories), migrant status, Indigenous status, as well as a maximum set of fixed effects for the state of residence and a constant. Full results are available upon request. Robust standard errors in parentheses. Relative effect sizes, where relevant, are in brackets. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

## 6. CONCLUSIONS

Locus of control and self-control are key personality traits for understanding people's behavior. An internal locus of control and greater self-control have each been linked, for example, to better labor market outcomes, greater financial wellbeing, as well as a healthier lifestyle and physical and mental wellbeing (see, e.g., Cobb-Clark, 2015; Cobb-Clark et al., 2016;

Duckworth and Seligman, 2005; Mofitt et al., 2011; Tangney et al., 2004; Cobb-Clark et al., 2022). Both relate to people's sense of control and are therefore sometimes used interchangeably. However, locus of control is people's belief about the extent of their control over what happens to them, while self-control relates to their capacity for self-regulation. The constructs are thus clearly distinct. Yet, they are conceptually related as it is only intuitive to think that a person's self-control would depend on their belief that they have some degree of influence on the course of their lives (Bandura 1977; Rosenbaum 1980).

In this paper we empirically study the relationship between locus of control, and self-control and how they jointly predict people's health. Using population representative data and robust measures of these non-cognitive skills we make several contributions. Our results show that locus of control and self-control are distinct, moderately correlated, constructs. As expected, individuals with a more internal locus of control on average report greater self-control. Moreover, we find that self-control is indeed one mechanism through which locus of control affects health—for the first time empirically confirming Cobb-Clark's (2015) hypothesis—the extent of which, however, varies between the types of health outcomes we consider. Finally, we demonstrate that having an internal locus of control can amplify the beneficial health impacts of higher self-control, particularly for physical health, physical activity, psychological distress, and health satisfaction.

Our findings have two important implications. First, while conceptually and empirically related, locus of control and self-control are distinct. Thus, analyses using them interchangeably in absence of measures of one or the other should be interpreted with caution. Moreover, our findings clearly indicate the benefits of including both measures in large-scale surveys for a more nuanced understanding of differences in people's behavior and outcomes. Thus, demonstrating the value of including a range of psychological constructs in surveys may set a precedent for other population representative datasets. Second, our findings underscore the importance of both internal control beliefs and greater self-control for people's wellbeing, making both traits excellent targets for intervention: Even though these personality traits are rather stable in adulthood, they have been shown to be malleable especially during childhood and successfully been enhanced by intervention programs in different contexts (see Piquero et al., 2010, 2016 for self-control; Craig et al., 1998, Wolinsky et al., 2009, Burgoyne et al., 2018, and Galvin et al., 2018 for locus of control). Early intervention may thereby yield long-term benefits. Moreover, while self-control appears to be one channel through which locus of control improves health outcomes, the two are also often reinforcing: An internal locus of control can

amplify the beneficial health effects of greater self-control. This implies that there could be great efficiency gains by targeting both locus of control and self-control simultaneously.

While our focus in this paper is on physical and mental health as well as health behaviors, there is no a priori reason to believe that our findings are limited to people's health and wellbeing. Future research that investigates whether our results extend to other domains of people's life would therefore be particularly valuable. People's labor market outcomes—which have been demonstrated to be affected by both locus of control and self-control—would be a great place to start. Any evidence on potential interactions between an internal locus of control and greater self-control would be particularly informative for improving the targeting of labor market policies directed, for example, at the long-term unemployed.

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## APPENDIX

**Table A.1: Pearlin and Schooler's (1978) Mastery Scale to measure Locus of Control**

Item	Question
1	I have little control over the things that happen to me. <i>[reversed]</i>
2	There is really no way I can solve some of the problems I have. <i>[reversed]</i>
3	There is little I can do to change many of the important things in my life. <i>[reversed]</i>
4	I often feel helpless in dealing with the problems of life. <i>[reversed]</i>
5	Sometimes I feel that I'm being pushed around in life. <i>[reversed]</i>
6	What happens to me in the future mostly depends on me.
7	I can do just about anything I really set my mind to do.

*Notes:* Respondents are asked much they agree with the statements, with responses to each question range from 1 ("strongly disagree") to 7 ("strongly agree"). We reverse responses to items marked as "[reversed]".

**Table A.2: Brief Self-Control Scale (Tangney et al., 2004) to measure Self-Control**

Item	Question
1	I am good at resisting temptation.
2	I have a hard time breaking bad habits. <i>[reversed]</i>
3	I am lazy. <i>[reversed]</i>
4	I say inappropriate things. <i>[reversed]</i>
5	I do certain things that are bad for me, if they are fun. <i>[reversed]</i>
6	I refuse things that are bad for me.
7	I wish I had more self-discipline. <i>[reversed]</i>
8	People would say I have iron self-discipline.
9	Pleasure and fun sometimes keep me from getting work done. <i>[reversed]</i>
10	I have trouble concentrating. <i>[reversed]</i>
11	I can work effectively towards long-term goals.
12	Sometimes I cannot stop myself from doing something even if I know it is wrong. <i>[reversed]</i>
13	I often act without thinking through all the alternatives. <i>[reversed]</i>

*Notes:* Respondents are asked to rate how well each statement describes them, with responses ranging from 1 ("not at all") to 5 ("very well"). We reverse responses to items marked as "[reversed]".



**Table A.3: Reliability of locus of control scale**

Item	Sign	Item-test correlation	Item-rest correlation	Average interitem covariance	Cronbach's Alpha
LOC1	+	0.7299	0.6094	1.102642	0.8182
LOC2	+	0.8004	0.7060	1.043020	0.8027
LOC3	+	0.8025	0.7117	1.049469	0.8022
LOC4	+	0.8025	0.7106	1.046066	0.8022
LOC5	+	0.7472	0.6344	1.091573	0.8142
LOC6	+	0.5122	0.3433	1.299644	0.8570
LOC7	+	0.6136	0.4728	1.220191	0.8380
Test scale				1.121801	0.8419

Notes: HILDA wave 19, analysis sample with 15,288 observations.

**Table A.4: Reliability of Brief Self-Control Scale**

Item	Sign	Item-test correlation	Item-rest correlation	Average interitem covariance	Cronbach's Alpha
BSCS1	+	0.6091	0.5203	0.357375	0.8213
BSCS2	+	0.5828	0.4870	0.359566	0.8235
BSCS3	+	0.5826	0.4887	0.360518	0.8234
BSCS4	+	0.5591	0.4595	0.362807	0.8254
BSCS5	+	0.6510	0.5598	0.346289	0.8180
BSCS6	+	0.5064	0.3912	0.367863	0.8306
BSCS7	+	0.6522	0.5538	0.342103	0.8183
BSCS8	+	0.4974	0.3854	0.370441	0.8308
BSCS9	+	0.5605	0.4554	0.360474	0.8258
BSCS10	+	0.6071	0.5113	0.354375	0.8217
BSCS11	+	0.4719	0.3713	0.377975	0.8310
BSCS12	+	0.6494	0.5615	0.348551	0.8181
BSCS13	+	0.6017	0.5127	0.358820	0.8218
Test scale				0.359012	0.8352

Notes: HILDA wave 19, analysis sample with 15,288 observations.

**Table A.5: Variable definitions**

Variable	Definition
Locus of control	Pearlin and Schooler's (1978) 7-item Mastery Scale.
Self-control	13-item Brief Self-Control Scale by Tangney et al. (2004).
<b>Health outcomes</b>	
<i>Overall and physical health</i>	
Self-rated health	Responses to the question "In general, would you say your health is 'excellent', 'very good', 'good', 'fair', 'poor'. Measured on 5-point Likert scale ranging from 1 (poor) to 5 (excellent).
PCS	Physical Health Component Summary Score derived from the SF-36 measure. The PCS is obtained from principal components analysis that identifies the physical functioning, role-physical, bodily pain, and general health components as part of the physical health dimension. The final score is standardized with mean of 0 and standard deviation of 1.
General health	General Health subscale of the SF-36 measure, ranging from 0 (low) to 100 (high).
Overweight	= 1 if a respondent has a Body Mass Index (body weight in kg divided body height in meter squared) greater than or equal to 25, 0 otherwise.
Obese	= 1 if a respondent has a Body Mass Index (body weight in kg divided body height in meter squared) greater than or equal to 30, 0 otherwise.
<i>Health behaviors</i>	
Inactive	Responses to the question "In general, how often do you participate in moderate or intensive physical activity for at least 30 minutes?" Variable = 1 if response is "not at all", 0 otherwise.
Smoking	= 1 if respondent is currently a smoker, 0 otherwise.
Number of cigarettes	Number of cigarettes usually smoked per week, if a smoker.
Alcohol: weekly	= 1 if respondent reports drinking alcohol at least once a week, 0 otherwise.
Alcohol: 3+ drinks	= 1 if respondent reports drinking at least three standard drinks per occasion, 0 otherwise.
<i>Mental health and wellbeing</i>	
MCS	Mental Health Component Summary Score derived from the SF-36 measure. The MCS is obtained from principal components analysis that identifies the vitality, social functioning, role-emotional, and mental health components as part of the mental health dimension. The final score is standardized with mean of 0 and standard deviation of 1.
Mental health	Mental Health subscale of the SF-36 measure, ranging from 0 (low) to 100 (high).
Psychological distress	= 1 if a respondent's Kessler-10 score on a scale of 10-50 is equal to or greater than 30 (indicating high or very high distress), and 0 otherwise.
Life satisfaction	Response to the question "All things considered, how satisfied are you with your life?" Measured on an 11-point Likert scale ranging from 0 (very dissatisfied) to 10 (very satisfied).
Health satisfaction	Response to the question "All things considered, how satisfied are you with your health?" Measured on an 11-point Likert scale ranging from 0 (very dissatisfied) to 10 (very satisfied).
<b>Control variables</b>	
Male	= 1 if a respondent is male, 0 otherwise.
Age	Respondent's age in 2019 in brackets, 15-24, 25-34, 35-44, 45-54, 55-64, 65 and over.

Variable	Definition
Education	Respondent's highest level of education achieved. (i) Year 11 and below, (ii) Year 12, (iii) Certificate III or IV, or Advanced Diploma, (vi) Bachelor degree or higher.
Migrant status	Respondent's country of birth. Australian-born, Migrant from main English-speaking country, Migrant from country other than the main English-speaking countries.
Indigenous	= 1 if a respondent identifies as Indigenous or Torres Strait Islander, 0 otherwise.
State	State of residence of respondent. Includes New South Wales, Victoria, Queensland, South Australia, Western Australia, Tasmania, Northern Territory, Australian Capital Territory.

**Table A.6: Summary Statistics**

	Obs.	Mean	Std. dev.	Min.	Max.
<b>Locus of control (LOC) and self-control (SC)</b>					
LOC	15,288	0.000	1.000	-3.82	1.38
SC	15,288	0.000	1.000	-3.76	2.34
<b>Health outcomes</b>					
Self-rated health	15,189	3.344	0.968	1	5
PCS	15,000	0.000	1.000	-4.19	1.97
General health	15,151	66.215	21.105	0	100
Overweight	14,812	0.609	0.488	0	1
Obese	14,812	0.268	0.443	0	1
Inactive	15,234	0.120	0.325	0	1
Smoking	15,178	0.160	0.366	0	1
Number of cigarettes	2,319	71.129	59.562	1	400
Alcohol: weekly	15,164	0.431	0.495	0	1
Alcohol: 3+ drinks	12,154	0.483	0.500	0	1
MCS	15,000	0.000	1.000	-4.27	2.17
Mental health	15,233	72.361	18.149	0	100
Psychological distress	15,288	0.199	0.399	0	1
Life satisfaction	15,283	7.972	1.415	0	10
Health satisfaction	15,281	7.174	1.926	0	10
<b>Control variables</b>					
Male	15,288	0.472	0.499	0	1
<i>Age</i>					
15-24	15,288	0.147	0.354	0	1
25-34	15,288	0.195	0.396	0	1
35-44	15,288	0.149	0.356	0	1
45-54	15,288	0.152	0.359	0	1
55-64	15,288	0.157	0.364	0	1
65+	15,288	0.200	0.400	0	1
<i>Education</i>					
Year 11 and below	15,288	0.229	0.421	0	1
Year 12	15,288	0.152	0.359	0	1
Cert III or IV, or (Adv.) Diploma	15,288	0.332	0.471	0	1
Bachelor degree or higher	15,288	0.286	0.452	0	1
<i>Migrant status</i>					
Australian	15,288	0.801	0.399	0	1
Main English speaking	15,288	0.089	0.285	0	1
Other migrant	15,288	0.110	0.312	0	1
Indigenous	15,288	0.030	0.170	0	1
<i>State</i>					
NSW	15,288	0.285	0.452	0	1
VIC	15,288	0.254	0.435	0	1
QLD	15,288	0.219	0.414	0	1
SA	15,288	0.089	0.284	0	1
WA	15,288	0.089	0.284	0	1

	Obs.	Mean	Std. dev.	Min.	Max.
TAS	15,288	0.034	0.182	0	1
NT	15,288	0.008	0.089	0	1
ACT	15,288	0.022	0.147	0	1

Notes: HILDA wave 19, analysis sample. See Table A.5 for variable definitions.

**Table A.7: Estimation results of self-control regressed on average locus of control**

	(1)	(2)
LOC	0.357*** (0.008)	0.373*** (0.008)
Male		-0.159*** (0.014)
<i>Age (reference category: 15-24)</i>		
25-34		0.101*** (0.027)
35-44		0.207*** (0.029)
45-54		0.349*** (0.028)
55-64		0.530*** (0.027)
65+		0.747*** (0.026)
<i>Education (reference category: Year 11 and below)</i>		
Year 12		-0.027 (0.025)
Cert III or IV, or (Adv.) Diploma		0.018 (0.020)
Bachelor degree or higher		0.061*** (0.022)
<i>Immigrant status (reference category: Australian-born)</i>		
Main English speaking		-0.019 (0.025)
Other migrant		0.307*** (0.023)
Indigenous		0.054 (0.044)
Adj. R <sup>2</sup>	0.127	0.219
Obs.	15,288	15,288

Notes: HILDA wave 19, analysis sample. OLS regressions with self-control as outcome variable. LOC is constructed here as the average locus of control score for all relevant waves an individual is observed in the HILDA longitudinal file. In addition, specifications in all columns control for a constant and specification in column (2) controls for a maximum set of fixed effects for the state of residence. Robust standard errors in parentheses. \*\*\* p<0.01.

**Table A.8: Estimation results of health outcomes regressed on average locus of control and self-control**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
<b>Panel A: Overall and Physical Health</b>										
	Self-rated health		PCS		General health		Overweight		Obese	
LOC	0.333*** (0.007) [0.100]	0.271*** (0.008) [0.081]	0.250*** (0.008)	0.232*** (0.009)	9.582*** (0.163) [0.145]	7.898*** (0.178) [0.119]	-0.019*** (0.004) [-0.031]	0.005 (0.004) [0.007]	-0.036*** (0.004) [-0.133]	-0.016*** (0.004) [-0.060]
SC		0.168*** (0.008) [0.050]		0.050*** (0.008)		4.543*** (0.175) [0.069]		-0.065*** (0.004) [-0.107]		-0.054*** (0.004) [-0.200]
$\chi^2$ test		364.1***		36.7***		518.4***		199.1***		168.1***
Adj. R <sup>2</sup>	0.219	0.243	0.266	0.268	0.246	0.283	0.067	0.081	0.044	0.056
Obs.	15,189	15,189	15,000	15,000	15,151	15,151	14,812	14,812	14,812	14,812
<b>Panel B: Health Behaviors</b>										
	Inactive		Smoking		Number of cigarettes		Alcohol: weekly		Alcohol: 3+ drinks	
LOC	-0.044*** (0.003) [-0.366]	-0.041*** (0.003) [-0.343]	-0.036*** (0.003) [-0.223]	-0.016*** (0.003) [-0.101]	-2.622** (1.202) [-0.037]	-1.854 (1.284) [-0.026]	0.049*** (0.004) [0.115]	0.076*** (0.004) [0.176]	0.007 (0.004) [0.014]	0.040*** (0.005) [0.083]
SC		-0.007** (0.003) [-0.062]		-0.052*** (0.003) [-0.329]		-2.563** (1.296) [-0.036]		-0.071*** (0.004) [-0.164]		-0.090*** (0.005) [-0.185]
$\chi^2$ test		6.1**		229.8***		3.9**		242.9***		293.7***
Adj. R <sup>2</sup>	0.055	0.055	0.080	0.096	0.090	0.091	0.080	0.096	0.093	0.118
Obs.	15,234	15,234	15,178	15,178	2,319	2,319	15,164	15,164	12,154	12,154
<b>Panel C: Mental Health and Wellbeing</b>										
	MCS		Mental health		Psychological distress		Life satisfaction		Health satisfaction	
LOC	0.548*** (0.007)	0.476*** (0.008)	9.871*** (0.135) [0.136]	8.641*** (0.148) [0.119]	-0.182*** (0.003) [-0.915]	-0.162*** (0.003) [-0.813]	0.609*** (0.013) [0.076]	0.547*** (0.014) [0.069]	0.734*** (0.016) [0.102]	0.623*** (0.018) [0.087]
SC		0.194*** (0.008)		3.320*** (0.144) [0.046]		-0.055*** (0.003) [-0.274]		0.170*** (0.012) [0.021]		0.300*** (0.017) [0.042]
$\chi^2$ test		442.6***		420.9***		247.7***		177.9***		277.6***
Adj. R <sup>2</sup>	0.328	0.357	0.324	0.350	0.241	0.256	0.198	0.209	0.181	0.200
Obs.	15,000	15,000	15,233	15,233	15,288	15,288	15,283	15,283	15,281	15,281

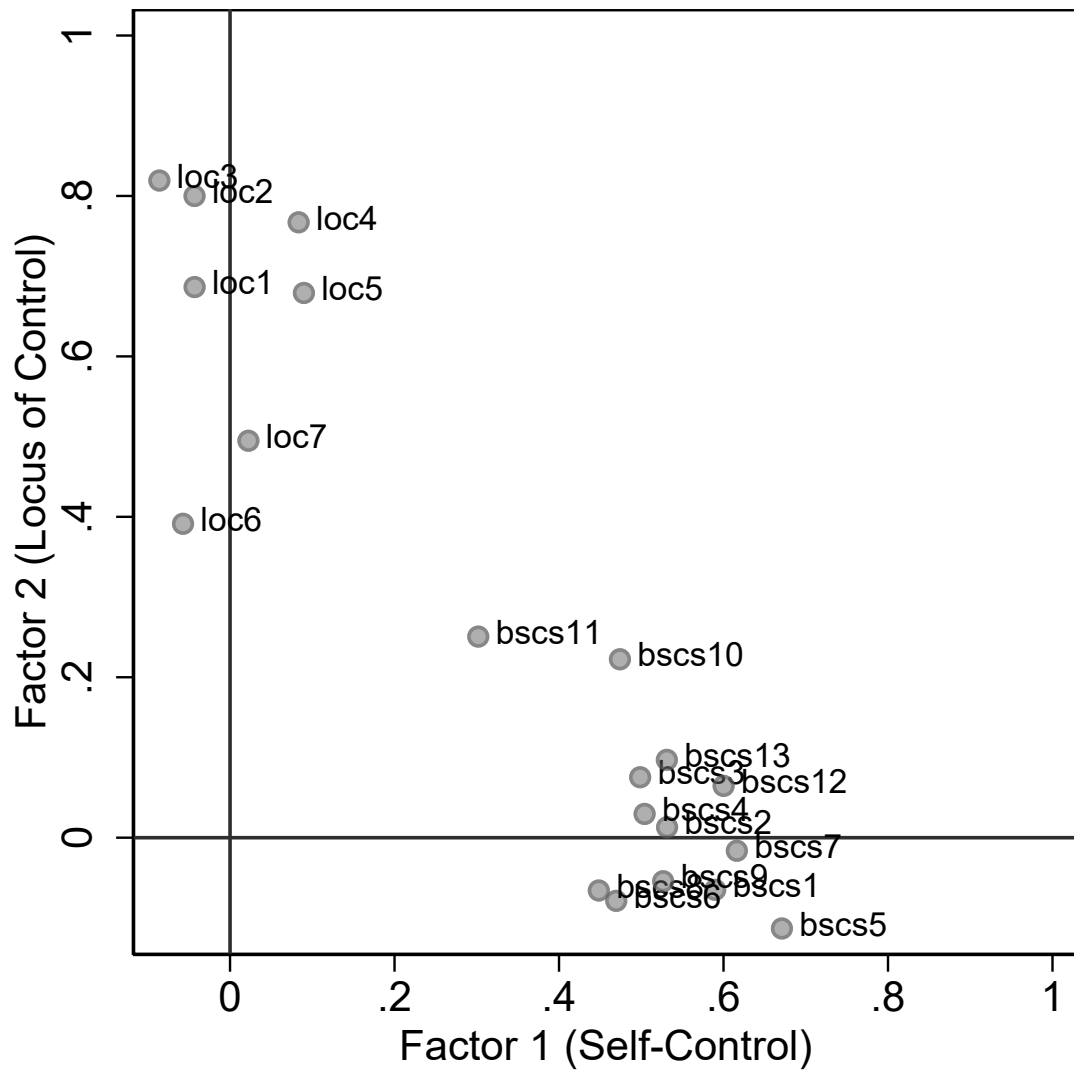
Notes: HILDA wave 19, analysis sample. OLS regressions. LOC is constructed here as the average locus of control score for all relevant waves an individual is observed in the HILDA longitudinal file. All regressions control for gender, age (in categories), education (in categories), migrant status, Indigenous status, state of residence fixed effects and a constant. Robust standard errors in parentheses. Relative effect sizes, where relevant, are in brackets.  $\chi^2$  test is a test of the null hypothesis that the locus of control coefficients from the initial (without self-control) and subsequent (with self-control) model are not statistically different from each other \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

**Table A.9: Health outcomes regressed on average internal locus of control, self-control, and their interaction**

	(1)	(2)	(3)	(4)	(5)
<b>Panel A: Overall and Physical Health</b>					
	Self-rated health	PCS	General health	Overweight	Obese
SC	0.143*** (0.017) [0.043]	0.014 (0.019)	4.460*** (0.382) [0.067]	-0.048*** (0.008) [-0.078]	-0.047*** (0.008) [-0.179]
Internal LOC	0.486*** (0.019) [0.145]	0.467*** (0.022)	14.068** (0.436) [0.212]	-0.009 (0.010) [-0.015]	-0.034*** (0.009) [0.127]
SC*Internal LOC	0.094*** (0.018) [0.028]	0.091*** (0.020)	1.858*** (0.418) [0.028]	-0.020** (0.010) [-0.032]	-0.010 (0.009) [-0.039]
Adj. R <sup>2</sup>	0.218	0.258	0.237	0.082	0.057
Obs.	15,189	15,000	15,151	14,812	14,812
<b>Panel B: Health Behaviors</b>					
	Inactive	Smoking	Number of cigarettes	Alcohol: weekly	Alcohol: 3+ drinks
SC	-0.004 (0.007) [-0.034]	-0.064*** (0.007) [-0.402]	-1.998 (2.202) [-0.028]	-0.075*** (0.008) [-0.175]	-0.090*** (0.009) [-0.186]
Internal LOC	-0.082*** (0.008) [-0.686]	-0.031*** (0.007) [-0.195]	-4.399 (3.188) [-0.062]	0.148*** (0.009) [0.343]	0.061*** (0.011) [0.126]
SC*Internal LOC	-0.012 (0.008) [-0.101]	0.013* (0.008) [0.082]	-1.082 (2.568) [-0.015]	0.021** (0.009) [0.048]	0.011 (0.010) [0.023]
Adj. R <sup>2</sup>	0.053	0.097	0.099	0.092	0.116
Obs.	15,234	15,178	2,319	15,164	12,154
<b>Panel C: Mental Health and Wellbeing</b>					
	MCS	Mental health	Psychological distress	Life satisfaction	Health satisfaction
SC	0.280*** (0.019)	4.844*** (0.334) [0.067]	-0.114*** (0.008) [-0.571]	0.215*** (0.030) [0.027]	0.265*** (0.039) [0.037]
Internal LOC	0.858*** (0.021)	15.603*** (0.375) [0.216]	-0.308*** (0.009) [-1.544]	0.966*** (0.033) [0.121]	1.142*** (0.044) [0.159]
SC*Internal LOC	-0.016 (0.020)	-0.244 (0.361) [-0.003]	0.050*** (0.008) [0.249]	0.059* (0.032) [0.007]	0.181*** (0.042) [0.025]
Adj. R <sup>2</sup>	0.296	0.289	0.233	0.162	0.169
Obs.	15,000	15,233	15,288	15,283	15,281

Notes: HILDA wave 19, analysis sample. OLS regressions. LOC is constructed here as the average locus of control score for all relevant waves an individual is observed in the HILDA longitudinal file. In addition, all regressions control for gender, age (in categories), education (in categories), migrant status, Indigenous status, as well as a maximum set of fixed effects for the state of residence and a constant. Full results are available upon request. Robust standard errors in parentheses. Relative effect sizes, where relevant, are in brackets. \* p<0.1, \*\* p<0.05, \*\*\* p<0.01.

**Figure A.1: Rotated Factor Loadings**



*Notes:* HILDA wave 19, analysis sample with 15,288 observations. Loadings from factor analysis restricted to two factors after oblique rotation.