

Table 3: Hierarchical Regression Model Coefficients Showing the Effects of Marital Status, Gender, and Marital Status by Gender on Financial Risk Tolerance

Panel 1									
Variable	Block 1			Block 2			Block 3		
	<i>b</i>	<i>SE</i>	β	<i>b</i>	<i>SE</i>	β	<i>b</i>	<i>SE</i>	β
Constant	24.72**	0.22		28.08**	0.49		27.93**	0.65	
Never Married	-0.97**	0.36	-0.08	-0.68*	0.35	-0.06	-1.48	1.13	-0.13
SLWSO	-0.39	0.55	-0.02	0.23	0.55	0.01	2.79	2.07	0.15
Separated	-3.84**	1.33	-0.08	-3.43**	1.30	-0.07	4.10	4.53	0.09
Divorced	-1.77**	0.57	-0.09	-1.24*	0.56	-0.06	0.95	2.03	0.05
Widowed	-0.96	0.84	-0.03	-0.67	0.82	-0.02	-1.68	2.71	-0.06
Gender (Female)				-2.32**	0.30	-0.22	-2.22**	0.43	-0.21
Gender x Never Married							0.50	0.70	0.07
Gender x SLWSO							-1.51	1.18	-0.15
Gender x Separated							-4.65	2.68	-0.17
Gender x Divorced							-1.32	1.18	-0.12
Gender x Widowed							0.64	1.65	0.04
Personal Income									
Education									
Financial Knowledge									
Household Size									
Age 25 to 44									
Age 45 to 64									
Age 65 and Older									
African American/Black									
Hispanic/Latino/Latinx									
Other Race/Ethnicity									
Part-Time Employment									
Full-Time Employment									
Retired									
Cont. to HH Income									

Panel 2						
Variable	Block 4			Block 5		
	<i>b</i>	<i>SE</i>	β	<i>b</i>	<i>SE</i>	β
Constant	19.76**	1.00		20.67**	1.18	
Never Married	0.52	1.10	0.04	0.06	1.13	0.01
SLWSO	3.76	1.98	0.20	3.92*	1.96	0.21
Separated	1.78	4.33	0.04	2.90	4.33	0.06
Divorced	1.75	1.93	0.09	2.30	1.93	0.12
Widowed	-1.32**	2.59	-0.05	0.23	2.59	0.01
Gender (Female)	-1.13	0.42	-0.11	-1.38**	0.43	-0.13
Gender x Never Married	-0.05	0.68	-0.01	-0.01	0.68	-0.01
Gender x SLWSO	-1.46	1.13	-0.14	-1.88	1.13	-0.18
Gender x Separated	-2.44	2.57	-0.09	-3.02	2.56	-0.11
Gender x Divorced	-1.27	1.13	-0.12	-1.39	1.13	-0.13
Gender x Widowed	0.63	1.58	0.04	0.29	1.57	0.02
Personal Income	0.19**	0.05	0.13	0.16*	0.07	0.11
Education	0.23*	0.11	0.06	0.22	0.12	0.06
Financial Knowledge	1.21**	0.15	0.24	1.20**	0.14	0.24
Household Size				0.20	0.11	0.06
Age 25 to 44				-0.51	0.44	-0.05
Age 45 to 64				-1.43**	0.47	-0.13
Age 65 and Older				-1.74**	0.62	-0.13
African American/Black				-0.30	0.44	-0.02
Hispanic/Latino/Latinx				-0.42	0.49	-0.02
Other Race/Ethnicity				-0.37	0.48	-0.02
Part-Time Employment				0.46	0.51	0.03
Full-Time Employment				0.83	0.44	0.08
Retired				-0.22	0.58	-0.02
Cont. to HH Income				0.02	0.06	0.01

Note: **p* < .05, ***p* < .01