

Table 4: OLS Regression Model Coefficients Showing the Effects of Marital Status by Female Gender on Financial Risk Tolerance

Variable	<i>b</i>	<i>SE</i>	β
Constant	18.35**	1.12	
Never Married	-0.16	0.51	-0.02
Single Living W/Sig. Other	0.22	0.67	0.01
Separated	-3.44*	1.56	-0.09
Divorced	-0.85	0.68	-0.05
Widowed	0.34	1.03	0.01
Personal Income	0.08	0.09	0.05
Education	0.42**	0.16	0.13
Financial Knowledge	1.19**	0.19	0.25
Household Size	0.09	0.14	0.03
Age 25 to 44	-0.92	0.55	-0.09
Age 45 to 64	-1.36*	0.63	-0.13
Age 65 and Older	-1.99*	0.94	-0.13
African American/Black	0.31	0.55	0.02
Hispanic/Latino/Latinx	0.01	0.61	0.00
Other Race/Ethnicity	-0.10	0.64	-0.01
Part-Time Employment	0.04	0.62	0.00
Full-Time Employment	0.15	0.54	0.01
Retired	0.10	0.79	0.01
Contribution to HH Income	0.04	0.08	0.03

Note: * $p < .05$, ** $p < .01$; $R^2 = .127$