

Table 5: OLS Regression Model Coefficients Showing the Effects of Marital Status by Male Gender on Financial Risk Tolerance

Variable	<i>b</i>	<i>SE</i>	β
Constant	18.09**	1.43	
Never Married	0.69	0.65	0.06
Single Living W/Sig. Other	2.19*	0.97	0.09
Separated	1.52	2.15	0.03
Divorced	1.65	0.97	0.07
Widowed	1.26	1.27	0.04
Personal Income	0.25*	0.10	0.16
Education	0.04	0.19	0.01
Financial Knowledge	1.20**	0.23	0.22
Household Size	0.48*	0.19	0.12
Age 25 to 44	-0.18	0.74	-0.02
Age 45 to 64	-1.58*	0.73	-0.14
Age 65 and Older	-1.44	0.86	-0.12
African American/Black	-1.68*	0.74	-0.10
Hispanic/Latino/Latinx	-1.22	0.80	-0.06
Other Race/Ethnicity	-0.64	0.73	-0.04
Part-Time Employment	1.02	0.91	0.07
Full-Time Employment	1.82*	0.80	0.17
Retired	-0.14	0.92	-0.01
Contribution to HH Income	-0.01	0.08	-0.01

Note: * $p < .05$, ** $p < .01$; $R^2 = .188$