

Table 11: Test of Between-Subjects (GLM) Effects for Portfolio Risk (Estimate 3)

Source	Type III Sum of Squares	Mean Square	F	Sig.
Corrected Model	31247.712	1735.984	20.594	<.001
Intercept	161.322	161.322	1.914	0.167
Age (years)	518.874	518.874	6.155	0.013
Male	37.735	37.735	0.448	0.504
Married	12.965	12.965	0.154	0.695
Non-Hispanic White	77.332	77.332	0.917	0.338
Bachelor's Degree+	2131.974	2131.974	25.292	<.001
Household Income	1.138	1.138	0.014	0.908
Net Worth	7313.808	7313.808	86.765	<.001
Full-Time Employment	467.07	467.07	5.541	0.019
FRT	8486.975	848.697	10.068	<.001
Error	169937.974	84.295		
Total	347106.754			
Corrected Total	201185.686			

Note: $R^2 = .155$ (Adjusted $R^2 = .148$)