

Table 9: Test of Between-Subjects (GLM) Effects for Portfolio Risk (Estimate 2)

Source	Type III Sum of Squares	Mean Square	F	Sig.
Corrected Model	1008.273	56.015	14.319	<.001
Intercept	101.78	101.78	26.018	<.001
Age (years)	10.526	10.526	2.691	0.101
Male	14.455	14.455	3.695	0.055
Married	8.366	8.366	2.139	0.144
Non-Hispanic White	50.232	50.232	12.841	<.001
Bachelor's Degree+	42.708	42.708	10.917	<.001
Household Income	54.3	54.3	13.881	<.001
Net Worth	245.355	245.355	62.72	<.001
Full-Time Employment	46.901	46.901	11.989	<.001
FRT	249.27	24.927	6.372	<.001
Error	7886.477	3.912		
Total	22172			
Corrected Total	8894.75			

Note: $R^2 = .113$ (Adjusted $R^2 = .105$)