

**The Impact of Religion on Early Union Formation and Educational Enrollment
in Young Adulthood**

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ABSTRACT

In this study, I use the 1997 cohort of the National Longitudinal Study of Youth (NLSY97) to examine how various aspects of religious life are associated with both early union formation and educational enrollment. Broadly, I address two questions. First, does religious association with early union formation help explain religious associations with educational enrollment? Second, do religious associations with union formation and educational enrollment differ by gender? I find that both conservative Protestant young adults and young adults with high levels of religious participation do tend to marry earlier but this does not appear to disrupt their schooling. These associations hold for both women and men, though women (regardless of religious tradition or participation) are more likely than men to interrupt their schooling for marriage. Among religious predictors, only having conservative Protestant parents during adolescence predicts negative educational outcomes, and this effect is relatively stronger for men than women.

The beginning of marriage and the end of secondary education have traditionally been considered gateway events marking the transition to adulthood. Over the last few decades the growing numbers of cohabiting young adults, the climbing age at first marriage, and the increase in numbers of young adults pursuing post-secondary education has lessened the symbolic impact of marriage and high school graduation as inaugurating events of adulthood. Still, choices about forming unions and continuing education are among the most significant that young adults make; forming unions and furthering education can radically alter life courses and life chances.

Social scientists have closely studied the factors influencing the educational and union formation trajectories of young adults. Socio-economic status, family structure, age, race, gender, and academic ability are among the most important elements which differentiate union and educational outcomes for young adults (e.g. DiMaggio and Mohr 1985, Oppenheimer 1988, Krein and Beller 1988). Scholars have also traced the long-term consequences of unions and education, finding in general that young adults who enter stable marriages and have higher levels of education also have better economic and health outcomes (e.g. Ross, Mirowsky and Goldsteen 1990, Mirowsky and Ross 2003).

Not surprisingly, union formation and educational choices are tightly intertwined. The timing and type of unions that young adults form are at least partially informed by their educational status. Young adults tend to form unions before or after major spells of educational enrollment and they form unions with those who have similar levels of education (e.g. Hoem 1986). Conversely, the educational choices of young adults may be affected by their union formation choices. This may be especially the case for young adults who postpone or conclude

their education in order to focus on supporting or building a new family (Thornton, Axinn, and Teachman 1995).

Religion is among the factors that can influence both union formation and educational choices. A relatively small body of work has examined whether and how the various aspects of religious life impact union formation and educational trajectories. Some studies give evidence that young adults from conservative religious traditions as well as highly religious young adults are also more likely marry earlier and less likely to cohabit (Thornton, Axinn, and Hill 1992; Lehrer 2004b; Xu, Hudspeth, Bartkowski 2005). Other studies show that conservative religious affiliation is linked with lower levels of educational attainment but that greater religious participation is associated with better academic outcomes (Sherkat and Darnell 1999; Lehrer 2004a; Loury 2004). An important area that merits further investigation is how religion may be associated with *both* union formation and educational outcomes in young adulthood.

In this study, I use the 1997 cohort of the National Longitudinal Study of Youth (NLSY97) to examine how various aspects of religious life are associated with both early union formation and educational enrollment. Broadly, I address two questions. First, does religious association with early union formation help explain religious associations with educational enrollment? Second, do religious associations with union formation and educational enrollment differ by gender? I expect that respondents parented by conservative Protestants or who themselves identify as conservative Protestants will be more likely to marry early and subsequently truncate their educational enrollment. I also expect to find that higher levels of religious involvement, regardless of conservative Protestant affiliation, will be associated with early marriage and subsequent earlier truncation of enrollment. Finally, I predict that the above

associations will differ for men and women, with women more likely to truncate enrollment due to early marriage.

Data and Methods

Data. The National Longitudinal Study of Youth is an ongoing nationally representative study of the behaviors and attitudes of young Americans as they transition into adulthood. The study is sponsored by the Bureau of Labor Statistics and follows a cohort of young Americans beginning in early adolescence. The most recent cohort, first interviewed in 1997 when they were aged 12-16, has been interviewed every subsequent year with data publicly released for the first nine rounds of interviews (through 2005). In addition to youth respondent interviews, the NLSY97 also interviewed one parent at Round 1, administered the Armed Services Vocational Aptitude Battery (ASVAB) to all respondents in Round 3, and later collected academic transcripts for most respondents. With educational enrollment histories, union histories, and yearly measurement of religious affiliation and attendance, the NLSY97 is an outstanding dataset to investigate the associations of religion, union formation, and educational enrollment in young adulthood.

Because I am interested in the timing of events, specifically if religious affiliation and participation are associated with earlier union formation and earlier truncation of enrollment, an event history approach is an appropriate way to model the associations among variables. For this analysis I construct a person-year file where each observation represents a year of the respondent's life. This allows most of my measures to vary by time. For example, a respondent may have claimed no religious affiliation in 1997 (Round 1), but in Round 2 claims a Catholic affiliation. For some variables, such as parental religious affiliation, I have information only at

Round 1 (from the parent interview). In this case the variable remains the same for each person-year and represents the same thing in each person year, such as the religious affiliation of the respondent's parent in 1997.

To analyze the person-year data I estimate discrete-time Cox proportional hazard models using STATA. This approach has been shown to not violate assumptions about independence across observations and has been widely employed in the social sciences (Allison 1982). To account for the sampling design, the NLSY97 provides weights to adjust tabular data but weights are not provided for regression analyses. Because I control for the primary sampling factors (e.g. urbanicity, region, race, age) of the NLSY97, I do not weight my regression analyses. I also exclude any person-years before age 16 because I am interested in the transition to adulthood. Moreover, the few cohabiting unions and/or enrollment dropouts occurring before age 16 are likely to be qualitatively different from those occurring later in the life course.

Measures. *Educational enrollment* is my primary dependent variable. Because I am particularly interested in when respondents' stop their enrollment, I measure educational enrollment as a dichotomous variable. For each person-year a respondent is either enrolled (enrolled=0) in some formal educational program or not enrolled (not enrolled=1). Specifically, I determine enrollment status using the NLSY97's constructed variables for each interview year. An enrollment year begins in August and ends in the following July. So, for instance, the enrollment status for a particular respondent's person-year at Round 1 (1997) represents that respondent's enrollment status from August 1997 to July 1998.

Note that I cannot simply use "age at first enrollment disruption" or some similar measure because not all of my respondents have completed their education by the time of the most recent observation. The Cox proportional hazards method allows me to address my research

questions in a time-relevant way using the relatively young NLSY97 cohort as well as allowing me to use the observations of even those respondents who dropped out of the sample in earlier rounds. I also note that the Cox proportional hazards method allows me to analyze person-years only up to the first period of non-enrollment or through the most recent interview round for that particular respondent, whichever comes first. Conceptually, then, I am modeling the “hazard” of discontinuing enrollment. A particular respondent “survives” until taking at least a one year break from enrollment or up to their most recent year of interview.

I recognize that my modeling of enrollment as a uniformly salutary process has some limitations. Because of the importance of achieving educational credentials (as opposed to simply accruing years of enrollment), the timing of educational “disruptions” is not qualitatively equivalent. In other words, truncating enrollment after 11th grade is not the same as taking an enrollment break after graduating high school. However, this particular operationalization does give me a very good assessment of my broad question: Are certain kinds of religious affiliation and participation associated with earlier truncation of educational enrollment?

Union formation serves as both a dependent variable and independent variable in this study. As a dependent variable it is constructed similarly to educational enrollment. I used NLSY97’s union history to describe a respondent’s union status in each person-year. In this case unions are measured at the end of the year so that the independent variables for that person-year are measured prior. In any given person-year a respondent may be single (=0), cohabiting (=1), or married (=2). As with educational enrollment, I only measure person-years up to the outcome of interest, in this case first union, whether it is marriage or cohabitation. I estimate multinomial logistic regressions in STATA comparing either marriage or cohabitation to single status. This

particular operationalization allows me to estimate the affect of independent variables of interest on both the timing and type of first union.

When union formation functions as an independent variable, I measure unions at the beginning of the person-year. I create four mutually-exclusive dichotomous variables: never married (reference category), cohabiting, married, and divorced/separated. For those few cases in which a person was involved in more than one union, I measure only the first union of the year.

Religious affiliation and participation are my primary independent variables of interest. Using the information from the parent interview, I measure *parental religious affiliation* at Round 1 (1997). Specifically, I use a dichotomous variable indicating whether or not the parent reported a conservative Protestant affiliation at Round 1. For the *respondent's religious affiliation*, I construct the measure for each person-year from 1997 (Round 1) to 2005 (Round 9). This variable is also dichotomous, indicating whether the respondent reported a conservative Protestant affiliation in that particular person-year. For Rounds 3-9 the religious affiliation measure is gleaned from the household roster information. Religious affiliation was not asked of the respondent in Round 2 (1998) so for the person-years representing both 1997 and 1998 I use data from the Round 1 (1997) affiliation question.

I construct *religious participation* using a measure of how frequently the respondent attended religious services. The respondent answers the question on a scale from 1-8 with 1 indicating the respondent never attends and 8 indicating the respondent attends everyday. The NLSY97 only began asking respondents about religious attendance in Round 4 (2000), so for the person-years representing 1997, 1998, and 1999 I measure attendance using the parent respondent's answer to the religious attendance question in Round 1 (1997).

I include a number of control variables in my analyses. *Age* is the respondent's age at each round of interview (each person-year). *Age at Round 1* controls for any potential age cohort effects and helps account for my exclusion of person-years before age 16. I employ the Round 1 constructed variable to measure *race and ethnicity*. Specifically, I use dichotomous variables for Anglo American (reference category), African American, Hispanic, Asian American, and other race. *Urbanicity* is measured using a dichotomous variable indicating whether the respondent resided in an urban area in a given person-year. *Region* is constructed similarly, with a dichotomous variable for whether the respondent lived in the (census-defined) South in any given person-year. I use the fertility history file to indicate whether the respondent was either *pregnant* (or had a pregnant partner) in any given person-year. *Gender* (female=1) is measured using the Round 1 variable. *Employment* (employed=1) uses the labor history file to indicate whether a respondent had any kind of employment (full or part-time) for any part of the particular person-year. Finally, I control for *academic aptitude* using the ASVAB percentile score, which was measured in 1999.

I also include two measures of family background. *Family structure* is measured using a constructed variable indicating the respondent's relationship to the adults in his/her household in Round 1 (1997). I employ four dichotomous variables: biologically intact two-parent family (reference), two-parent step family, single parent family, or other family structure. I control for *family socio-economic status* using parent education (measured at Round 1). For single parent households I use the completed years of the respondent parent only, for two-parent households I use an average of the completed years of education. From these I construct four dichotomous variables: completed high school only (reference category), completed less than high school,

completed less than four years of post-secondary education, completed four or more years of post-secondary education.

Results

I begin my analysis by examining religious associations with union formation. These associations have been noted in previous literature using different data (e.g. Thornton, Axinn, and Hill 1992, Xu, Hudspeth, Bartkowski 2005), but I begin here in order to establish the associations in my data. Table 1 presents estimates from a competing risk model predicting timing and type of first union. Models 1 and 2 show that the conservative Protestant affiliation of both parent and respondent has a significant positive association with early marriage, but no significant association with first cohabitation. This latter finding is somewhat surprising as I might expect the conservative Protestant mores against non-marital cohabitation to militate against early cohabitation.

As expected, respondents' raised by conservative Protestant parents and who themselves embrace a conservative Protestant affiliation are more likely to marry earlier than their counterparts in all other religious (or non-religious) affiliations. Note that in Model 4, when controlling for religious participation, only the respondent's own affiliation retains significant association with early marriage. The results in Model 4 indicate that the influence of parental religious affiliation on early marriage (noted in Model 1) operates entirely through the respondent's own conservative Protestant religious affiliation and/or religious participation.

Model 3 indicates that higher levels of religious attendance are associated with greater odds of earlier marriage and lower odds of early cohabitation. Model 4 shows that including both parental and respondent conservative Protestant affiliation does little to attenuate the effects of religious participation. Additionally, religious participation appears to at least partially account

for the impact of the respondent's conservative Protestant affiliation (reducing the coefficient from .913 to .681). Taken together, the findings presented in Table 1 concur with previous findings that both conservative Protestant affiliation and greater religious participation are associated with early union formation, especially that both predict earlier marriage. Parental affiliation proved to be only an indirect (through respondent's own affiliation) predictor of union formation.

Table 1 about here

With the relationship between religion and early union formation established in my data, I move on to examine how religion is associated with educational enrollment. Table 2 displays proportional hazards estimates predicting the risk of truncating educational enrollment. Models 1 through 4 show the affects of the various religion variables on educational enrollment.

Consonant with previous literature, greater levels of religious participation predict against early truncation of educational enrollment (Loury 2004). Contrary to previous findings (Sherkat and Darnell 1999), my data indicate that conservative Protestant respondents are not more likely to end their educational enrollment earlier; my findings show no significant association between conservative Protestant affiliation and educational enrollment. Notably, Model 4 presents evidence that respondents raised by a conservative Protestant parent are more likely to stop their educational enrollment earlier, regardless of the respondent's own affiliation or religious participation. The significant role of parental affiliation in these results differs from the pattern observed with union status, where parental affiliation was only indirectly associated with the outcome.

Model 5 adds union status variables. As expected, and in agreement with previous findings, early unions increase the odds of earlier truncation of educational enrollment. Union

status, however, does not significantly attenuate the observed effects of religion on enrollment. While religion is associated with both early union formation and early truncation of enrollment, it does not appear that early union formation is one of the mechanisms by which religion is associated with enrollment.

Table 2 about here

Perhaps the associations of religion with enrollment (and union status) differ by gender. Might conservative Protestant women or more highly religious women be more likely to exchange their educational enrollment for a place in the home? Table 3 presents the results of my analysis on sub-samples of men and women. For both men and women the findings from Table 2 are replicated. Union status does not attenuate the affects of the religion variables. However, some other interesting patterns emerge in Table 3. The association of religious participation with educational enrollment is similar for both men and women but the men with conservative Protestant parents are slightly more likely to end their educational enrollment earlier than their female counterparts. Regardless of religious affiliation, women's enrollment appears to be more affected by union status than does men's. Models 2 and 4 show that neither marriage nor divorce are significantly associated with early truncation of enrollment for men, but both are highly predictive of an earlier end to enrollment for women.

Table 3 about here

Conclusions

For many young adults completing a post-secondary degree or marrying marks the beginning of a more stable, settled period of life. For those young adults who maintain stable unions and parlay higher education into lucrative jobs, their chances of achieving prosperity and health are

increased. Religion is one of the factors that influence young adults' choices about both schooling and unions. In this study I investigated the possibility that conservative religious upbringing and affiliation, and greater religious participation are associated with earlier union formation among young adults, and subsequently, an earlier end to their educational enrollment.

I expected to find that young conservative Protestants, those raised by conservative Protestant parents, and young adults with high levels of religious participation would be more likely to marry earlier and subsequently to make an earlier end to their educational enrollment. My findings give further evidence that religion is an important factor in the timing and type of union formation as well as the timing of truncation of educational enrollment. I did not find, however, any evidence that religion influences educational enrollment through early union formation. While, on average, young adults forming early unions do tend to truncate their educational enrollment, it does not appear to be conservatively religious young adults whose early unions are leading them to stop going to school, at least not compared with their peers from other religious traditions (or no tradition) and peers who participate less in religious services.

Though it does not appear to operate through early union formation, religion does have an important impact on the educational trajectories of young adults. Young adults from conservative Protestant families tend to stop their educations sooner than their peers with parents from other traditions; my evidence indicates this effect is relatively stronger for men. Young adults who identify themselves as conservative Protestant do not appear to be significantly different from their peers in the timing of ending (or, at least, interrupting) their formal education. And young adults who participate more frequently in religious activities are less likely than their less observant peers to truncate their educational enrollment.

My study represents an advance in the understanding of how religion is associated with two critical aspects of the transition to adulthood: union formation and educational enrollment. There are sound theoretical reasons to expect religious affiliation and participation to influence both union formation and educational enrollment and I measured religion prior to union and educational outcomes while controlling for many potentially confounding variables in multivariate analyses. Still, it is not possible with my data (or, perhaps, any data) to causally untangle the associations between religion, union formation, and educational enrollment in young adulthood. One can imagine how any of these three can influence the other two.

While my study does not present a causal case, it helps clarify the relationships between religion, unions, and education in young adulthood and points to areas for future research. It would be helpful to know if other religious affiliations (including no affiliation) have any association with unions and enrollment. There may also be important distinctions between the levels of religious involvement at which unions and enrollment are affected. Additionally, there could be important interaction effects among the various measures of religion, such that the impact of participation may vary by affiliation. There are certainly important qualitative differences in the timing of truncating educational enrollment. Religion and/or unions may have more or less impact at certain critical junctures of the education process. Finally, the various associations of religion, unions, and education may differ by race. Investigating these important questions will continue to deepen our understanding of the transition to adulthood and the critical life trajectories established during this tumultuous period of life.

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Table 1 – Estimates from a Competing Risk Model predicting Union Formation – Cohabiting or Marrying Versus Remaining Single

	Model 1		Model 2		Model 3		Model 4	
	Cohabiting/ Single B	Married/ Single B	Cohabiting/ Single B	Married/ Single B	Cohabiting/ Single B	Married/ Single B	Cohabiting/ Single B	Married/ Single B
Religious Characteristics								
Parent Conservative Protestant at Round 1	0.035	0.545***					0.097	0.076
Respondent Conservative Protestant			-0.014	0.913***			0.050	0.681***
Religious Service Attendance					-0.147***	0.247***	-0.152***	0.212***
Respondent Characteristics								
Age at Round 1	-0.002	0.007	-0.002	0.002	0.012	-0.011	0.012	-0.011
Age	0.326***	0.440***	0.325***	0.455***	0.303***	0.481***	0.303***	0.485***
African American	-0.851***	-1.743***	-0.833***	-1.859***	-0.712***	-1.822***	-0.757***	-2.020***
Hispanic	-0.305***	0.329**	-0.312***	0.373**	-0.253***	0.168	-0.232***	0.287*
Asian American	-1.010***	-0.625	-1.015***	-0.627	-0.972***	-0.753	-0.959***	-0.720
Other Race	-0.151	-0.576	-0.147	-0.643	-0.132	-0.543	-0.132	-0.622
Lives in Urban Area	0.154*	-0.086	0.150*	-0.058	0.124*	-0.060	0.131*	-0.010
Pregnancy	1.822***	2.269***	1.822***	2.252***	1.797***	2.328***	1.794***	2.310***
Lives in South	-0.012	0.603***	-0.007	0.548***	0.039	0.611***	0.024	0.520***
Female	0.844***	0.632***	0.503***	0.632***	0.552***	0.548***	0.553***	0.552***
Employed	-0.192*	-0.009	-0.193*	-0.006	-0.177*	-0.027	-0.175*	-0.015
ASVAB percentile (Round 3)	-0.009***	-0.002	-0.009***	-0.002	-0.008***	-0.003	-0.008***	-0.003
Parent/Family Characteristics at Round 1								
Step Family	0.599***	-0.132	0.600***	-0.141	0.545***	-0.009	0.538***	-0.042
Single Parent HH	0.270***	-0.315*	0.270***	-0.322*	0.222**	-0.248	0.223**	-0.265
Other HH structure	0.605***	0.175	0.607***	0.168	0.552***	0.343	0.547***	0.296
Less than HS	0.018	0.179	0.017	0.209	-0.017	0.243	-0.017	0.284
Some College	-0.196*	0.018	-0.197*	0.034	-0.189*	-0.005	-0.184*	0.036
Bachelors or greater	-0.580***	-0.252	-0.585***	-0.223	-0.572***	-0.355*	-0.554***	-0.248

Table 2 – Proportional Hazard Estimates Predicting Risk of Truncating Educational Enrollment

	Model 1			Model 2			Model 3			Model 4			Model 5					
	B	SE B	B	SE B	B	SE B	B	SE B	B	SE B	B	SE B	B	SE B	B	SE B		
Parent Conservative Protestant at Round 1	0.163***	(0.037)													0.220***	(0.042)	0.209***	(0.042)
Respondent Conservative Protestant			0.058	(0.037)											0.021	(0.042)	0.011	(0.042)
Religious Service Attendance															-0.085***	(0.008)	-0.080***	(0.008)
Married																	0.747***	(0.106)
Cohabiting																	0.775***	(0.063)
Divorced or Separated																	1.540*	(0.715)
Respondent Characteristics																		
Age at Round 1	0.001	(0.012)	0.001	(0.012)	0.009	(0.012)	0.009	(0.012)	0.009	(0.012)	0.009	(0.012)	0.009	(0.012)	0.009	(0.012)	0.004	(0.012)
Age	0.430***	(0.010)	0.430***	(0.010)	0.418***	(0.010)	0.418***	(0.010)	0.418***	(0.010)	0.418***	(0.010)	0.418***	(0.010)	0.418***	(0.010)	0.394***	(0.011)
African American	-0.377***	(0.048)	-0.336***	(0.048)	-0.250***	(0.047)	-0.250***	(0.047)	-0.250***	(0.047)	-0.250***	(0.047)	-0.250***	(0.047)	-0.250***	(0.047)	-0.268***	(0.049)
Hispanic	-0.045	(0.047)	-0.059	(0.047)	-0.039	(0.047)	-0.039	(0.047)	-0.039	(0.047)	-0.039	(0.047)	-0.039	(0.047)	-0.039	(0.047)	-0.007	(0.048)
Asian American	-0.523***	(0.130)	-0.532***	(0.130)	-0.520***	(0.130)	-0.520***	(0.130)	-0.520***	(0.130)	-0.520***	(0.130)	-0.520***	(0.130)	-0.520***	(0.130)	-0.460***	(0.131)
Other Race	-0.223	(0.125)	-0.214	(0.125)	-0.201	(0.125)	-0.201	(0.125)	-0.201	(0.125)	-0.201	(0.125)	-0.201	(0.125)	-0.213	(0.126)	-0.219	(0.127)
Lives in Urban Area	0.075	(0.041)	0.067	(0.040)	0.050	(0.040)	0.050	(0.040)	0.050	(0.040)	0.064	(0.040)	0.064	(0.041)	0.064	(0.041)	0.055	(0.041)
Pregnancy	1.159***	(0.085)	1.151***	(0.085)	1.137***	(0.085)	1.137***	(0.085)	1.137***	(0.085)	1.142***	(0.085)	1.142***	(0.085)	1.142***	(0.085)	0.942***	(0.087)
Lives in South	-0.007	(0.036)	0.003	(0.036)	0.042	(0.036)	0.042	(0.036)	0.042	(0.036)	0.018	(0.036)	0.018	(0.036)	0.018	(0.036)	0.006	(0.036)
Female	-0.251***	(0.033)	-0.249***	(0.033)	-0.233***	(0.033)	-0.233***	(0.033)	-0.233***	(0.033)	-0.233***	(0.033)	-0.233***	(0.033)	-0.234***	(0.033)	-0.285***	(0.033)
Employed	-0.354***	(0.063)	-0.353***	(0.063)	-0.349***	(0.063)	-0.349***	(0.063)	-0.349***	(0.063)	-0.345***	(0.063)	-0.345***	(0.063)	-0.345***	(0.063)	-0.367***	(0.064)
ASVAB percentile (Round 3)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)	-0.018***	(0.001)
Parent/Family at Round 1																		
Step Family	0.352***	(0.050)	0.355***	(0.050)	0.321***	(0.050)	0.321***	(0.050)	0.321***	(0.050)	0.310***	(0.050)	0.310***	(0.050)	0.310***	(0.050)	0.279***	(0.050)
Single Parent HH	0.191***	(0.051)	0.191***	(0.051)	0.163**	(0.051)	0.163**	(0.051)	0.163**	(0.051)	0.161**	(0.051)	0.161**	(0.051)	0.161**	(0.051)	0.157**	(0.052)
Other HH structure	0.512***	(0.082)	0.515***	(0.082)	0.496***	(0.082)	0.496***	(0.082)	0.496***	(0.082)	0.487***	(0.082)	0.487***	(0.082)	0.487***	(0.082)	0.465***	(0.083)
Less than HS	-0.000	(0.061)	-0.002	(0.061)	-0.015	(0.061)	-0.015	(0.061)	-0.015	(0.061)	-0.011	(0.061)	-0.011	(0.061)	-0.011	(0.061)	-0.015	(0.061)
Some College	-0.253***	(0.055)	-0.257***	(0.054)	-0.246***	(0.055)	-0.246***	(0.055)	-0.246***	(0.055)	-0.238***	(0.055)	-0.238***	(0.055)	-0.238***	(0.055)	-0.223***	(0.055)
Bachelors or greater	-0.463***	(0.061)	-0.479***	(0.061)	-0.476***	(0.061)	-0.476***	(0.061)	-0.476***	(0.061)	-0.445***	(0.061)	-0.445***	(0.061)	-0.445***	(0.061)	-0.423***	(0.061)

Table 3 – Proportional Hazard Estimates Predicting Risk of Truncating Educational Enrollment – By Gender

	Female				Male			
	Model 1	Model 2	Model 3	Model 4	Model 1	Model 2	Model 3	Model 4
	B	SE B	B	SE B	B	SE B	B	SE B
Parent Conservative Protestant at Round 1	0.138*	(0.060)	0.124*	(0.060)	0.311***	(0.059)	0.300***	(0.060)
Respondent Conservative Protestant	0.103	(0.060)	0.083	(0.060)	-0.061	(0.059)	-0.061	(0.059)
Religious Service Attendance	-0.086***	(0.012)	-0.079***	(0.012)	-0.085***	(0.012)	-0.081***	(0.012)
Married			1.022***	(0.126)			0.133	(0.198)
Cohabiting			0.814***	(0.076)			0.739***	(0.113)
Divorced or Separated			1.995*	(0.841)			-0.041	(1.422)
Respondent Characteristics								
Age at Round 1	0.030	(0.018)	0.025	(0.018)	-0.011	(0.017)	-0.013	(0.018)
Age	0.388***	(0.014)	0.352***	(0.015)	0.453***	(0.015)	0.441***	(0.015)
African American	-0.390***	(0.069)	-0.277***	(0.070)	-0.265***	(0.069)	-0.246***	(0.070)
Hispanic	0.003	(0.068)	-0.002	(0.069)	-0.018	(0.067)	-0.014	(0.067)
Asian American	-0.457*	(0.185)	-0.385*	(0.187)	-0.561**	(0.183)	-0.546**	(0.183)
Other Race	-0.142	(0.171)	-0.160	(0.174)	-0.318	(0.187)	-0.289	(0.187)
Lives in Urban Area	0.110	(0.058)	0.100	(0.059)	0.021	(0.057)	0.011	(0.057)
Pregnancy	1.142***	(0.100)	0.896***	(0.103)	1.118***	(0.160)	0.993***	(0.163)
Lives in South	0.014	(0.051)	-0.003	(0.052)	0.031	(0.051)	0.026	(0.051)
Employed	-0.344***	(0.088)	-0.379***	(0.089)	-0.341***	(0.092)	-0.343***	(0.093)
ASVAB percentile (Round 3)	-0.019***	(0.001)	-0.018***	(0.001)	-0.017***	(0.001)	-0.017***	(0.001)
Parent/Family at Round 1								
Step Family	0.333***	(0.071)	0.280***	(0.072)	0.278***	(0.071)	0.268***	(0.071)
Single Parent HH	0.209**	(0.072)	0.204**	(0.073)	0.091	(0.073)	0.091	(0.074)
Other HH structure	0.340**	(0.116)	0.305**	(0.117)	0.649***	(0.117)	0.638***	(0.117)
Less than HS	-0.112	(0.086)	-0.135	(0.087)	0.106	(0.086)	0.110	(0.086)
Some College	-0.331***	(0.078)	-0.316***	(0.079)	-0.147	(0.077)	-0.137	(0.077)
Bachelors or greater	-0.427***	(0.086)	-0.424***	(0.087)	-0.469***	(0.087)	-0.439***	(0.087)