

**Today's New Family:
What is it doing to our children's educational attainment?**

Monika Dutka

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Acknowledgements;

I would like to thank Dr. Francesco Renna for his extensive assistance in the preparation, research and writing of this paper. His expertise and critiques aided in the development of this work. I would also like to thank Dr. Richard Stratton for being the second reader of the paper and agreeing to provide additional remarks regarding the content and research. Finally, I would like to extend a thank you to my fellow classmates, Jared Miller, Jeff Wilson, Alex Butler and Douglas Brewer. Each of them continually provided comments and suggestions to further enhance this paper.

Abstract:

As divorce rates climb and the traditional family becomes more nontraditional, society must determine how to react to negative personal and societal affects of divorce, such as decreases in human capital investment. This paper's primary focus is on the affect a child's adolescent family situation has on his future educational attainment and human capital capabilities. A child's family structure at the age of 14 will be the primary variable. The child's family situation will again be considered when they are 18, in order to determine the effects a parental divorce or separation has at this crucial time. Other variables affecting education decisions will be included. Data is compiled from the NLSY79 and the scope of the study is restricted by its data limitations.

The results show family structure as having a significant affect on a child's overall educational attainment, especially for those children experiencing a family structure change between the ages of 14 to 18. The inclusion of a frequency of religious attendance variable shows children with a higher level of belief intensity complete a significantly higher level of educational attainment.

Keywords: divorce, family structure, educational attainment, human capital

I. Introduction:

Divorce rates have increased dramatically since the 1950s, and the divorced population is currently the fastest growing marital status category (Saluter, 1996). An argument for the rising divorce rate is the increasing opportunities for women in the labor market (Becker, 1981). Nonetheless, almost half of today's marriages end in divorce. Marriage vows are no longer "till death do us part," rather they are "for as long as our love lasts." (D'Angelo, 2005) This breakdown in the family has been seen as the cause of many negative personal and societal effects (Amato, 1991).

A child's development of human capital and employment capabilities are greatly affected by the family structure he grows up within. Gary S. Becker (1962, 1992) explains how important an individual's human capital is to his future well-being and success, as well as how important it is to the United States' ability to compete with other nations¹. Becker shows how future productivity can be enhanced through the embedment of resources in an individual, such as through increased amounts of educational training. Hence, the greater the amount invested in human capital, the greater the earning potential of the individual.

The development of human capital begins at a young age and must be encouraged for the child to achieve his highest potential. The amount invested in human capital is many times reflected in the future earnings of the individual and higher earnings are generally a result of a greater investment in human capital, and education increases this investment (Becker, 1962).

Later studies find consistent results with Becker's human capital theory and show how parental

¹ There is increased concern regarding the quality and quantity of education the United States provides its citizens. This worry is stimulated by tough economic competition from Europe, Japan, Korea and other Asian countries, by sluggish rates of productivity advance in the United States, by a large drop in SAT scores and by the dismal performance of American high school students on international tests in mathematics and science (Becker, 1992).

decisions many times determine a child's human capital investment (Haveman & Wolf, 1996). These decisions include whether to divorce or remain married.

Many other factors, in addition to parental choice, play a part in the estimation of a child's human capital investment. This paper focuses primarily on the effect a student's adolescent family situation has on his human capital investment, however, other influencing factors are not tested for at this time.²

The next section reviews previous literature. The methodology and framework, including the model and its variables, are explained in Section 3. The estimation results of the model are summarized in Section 4. Finally, Section 5 summarizes the paper with overall conclusions and provides suggestions for further research.

II. Literature Review:

The literature relating a child's education and subsequent adult well-being to the family structure in which he was raised is large. The areas of psychology, sociology and economics all provide insights about this relationship. It is suggested adults from divorced parents experience lower levels of well-being later in life than those from parents who were continuously married (Amato, 1991). For example, psychological adjustments,³ social relations,⁴ educational attainment, material quality of life⁵ and occupational quality⁶ are all shown as generally having a negative relationship with growing up in a disrupted or divorced household (Amato, 1991). Children also are more likely to experience higher levels of stress in association with divorce

² The human capital investment only includes years of schooling in this study. Becker did pay attention to on-the-job training and how this increases an individual's human capital, but it is not taken into account at this time.

³ Psychological adjustments include emotional adjustment, depression, anxiety and life satisfaction.

⁴ An individual's social relations are his number of friends, social participation, social support and his contact with parents and extended family.

⁵ Material quality of life is marital satisfaction, disagreements and instability.

⁶ Occupational quality is considered occupational prestige, job autonomy and job satisfaction.

(Amato, 1991). This higher stress has the potential to harm later educational attainment and human capital achievement.

Research of economic results show many children from divorce receive lower earnings and are prone to lower and more uncertain financial futures than those reared in intact families (Canada-Vicinay, 2005; Couch, 1997; Phelps, 1997). These results are consistent with the human capital investment theory which links a lower quality of inputs and lower education to lower earning potential.

The potential for lower earnings and the uncertainty for a child's economic future can result from their potential inability to obtain a higher education. Ploeg (2002) suggests students from disrupted families are significantly less likely to attend and then complete college than children from intact families. This relationship between college attendance, completion and family structure is hypothesized as being a result of disrupted families generally being poorer than intact families. Even when grant aid is included in the models, children from disrupted households tend to have lower educational attainment levels than those who do not.

There is a link between the obtainable well-being or occupational placement of an individual's educational achievements and the family structure he grew up within. Recent research, however, expands on the simplicity of only considering whether a family is intact or disrupted. Studies now estimate the effects of different disrupted family structures, including single-parent families and blended families, due to divorce, separation or death (Ginther & Pollak, 2004). This distinction among differing types of disrupted families prove to be extremely important in determining the true effects divorce can have on a child's educational attainment. Findings suggest even if a child is reared in a stable blended family, he obtains significantly lower educational outcomes than if he came from a traditional family (Ginther & Pollak, 2004).

Empirical evidence also suggests a child's education is affected by the particular family structure present during the majority of his childhood (Ginther & Pollak, 2004).

III. Methodology:

Becker's model of human capital investment indicates how much time, energy and money an individual places into the continuation of his education and training. Individuals are assumed to always be utility maximizing; they compare the initial cost of the investment to the expected return on the investment and chose the most profitable option. When the initial cost is equal to the perceived benefit, the individual will stop attending school. If this cost is seen as less than future benefits, the individual will continue with his education. The benefits of education vary with every individual and every family and are determined through individual, parental and family decisions and characteristics.

This study looks at the affects different family structures have on a child's years of schooling. The model includes differing family structures, and also includes a variable of whether the child experiences a change from a traditional family structure between the ages of 14 and 18. Most studies focus on the child's family structure at 15 or below and not during the years when he begins to prepare for college. If this child also has the added stress of no longer living with both biological parents, his ability to obtain higher levels of schooling could be reduced. Studies suggest the use of a cognitive ability proxy; hence, the AFQT is used to measure differences in student's abilities to apply academic talents. Students have varying academic knowledge capabilities and because of this demand different amounts of education. Religious affiliation and frequency of religious service attendance are also considered. Religious intensity provides an indicator of how foreword looking an individual is and how he perceives future benefits. The more foreword looking the individual, the greater is his expected return on

present investments, such as education. Participation in religious services and groups also allows a greater sense of community to develop in support of a child's decisions.

An OLS model is used to obtain sample estimates of the variables to determine the effects each has on educational attainment. The model is as follows:

$$Y_i = \beta_0 + \beta_1 FS_i + \beta_2 Edu_i + \beta_3 AFQT_i + \beta_5 R_i + \beta_6 F_i + \beta_7 D_i + u_i \quad (1)$$

The variable of interest is Y_i , which is the number of years of schooling completed by the individual. The other variables and the survey questions asked are listed in Table 1. FS is a ray of family structure variables. Edu is a set of parental educational variables. The AFQT is the percentile score on the Armed Forces Qualification Test. R is a matrix of religious variables. F is a set of family characteristic variables, which include annual net family income from the previous year and the number of siblings in the respondent's family. The last variable is D, which is a set of demographic variables including gender, race; white, black, or other, and whether the respondent is of Hispanic ethnicity.

The data is drawn from the National Longitudinal Survey of Youth (NLSY79) of 1979 and 1994. During 1979, those surveyed were between the ages of 14-22, so by 1994 most would have completed any potential higher education, especially if it was begun right after high school. The NLSY79 represents a sample of 12,686 young men and women who were first surveyed in 1979. Through 1994 they were surveyed on an annual basis and are currently being surveyed on a biennial basis. Despite the multitude of respondents to the NLSY79 survey, only 5,342 observations are observable for estimation because of a variety of reasons⁷.

The key variable of interest regarding the schooling a child will complete is the family structure he grew up within. The NLSY79 asked respondents with whom they were living at the

⁷ This is due to the lack of applicability some questions have to respondents, skipped responses due to a refusal or ignorance to answer, or interview unavailability.

age of 14. These included an array of responses, including with biological mother and father, biological mother only, biological father only, a blended family with either a step-mother or step-father, living with relatives or other living arrangements. For this study, five binary variables are created: one for a child living with his biological mother and father at 14 and 18, labeled an always intact household; one for living with his biological mother and father at 14 but not at 18, labeled a disrupted after 14 household; one for living with only his biological mother or biological father at 14, labeled a single-parent household; one for living in a blended family situation involving step-parents at 14, labeled a blended household; and one for other living arrangements. The reference variable is the always intact household.

Another key variable is the percentile score the respondent received on the AFQT. A majority of the respondents did take this test, so it is used as a proxy measurement of academic abilities at the time of completion⁸.

Two religious variables are considered. The first is whether the student was raised in a religion and the other is the frequency of the respondent's religious attendance. Studies suggest religious affiliation influences economic and demographic behavior because of its impact on the perceived costs and benefits of various decisions made by individuals and families over the life cycle (Lehrer, 2004). These decisions can affect education, wage and wealth outcomes (Lehrer, 2004). Those with strong religious beliefs, who believe in a better life after death or in being born again, are forward looking people. Forward looking individuals tend to view the future benefits of schooling as being greater than the direct cost of schooling at the time. These individuals have smaller interest rates discounting future benefits of education. In this study, the perceived costs of future benefits are measured by the individual's frequency of attendance in

⁸ Individual's born in 1963 and 1964 did not take the AFQT test when it was administered in 1981 due to age, and account for a majority of the missing values in the AFQT variable.

religious services. This frequency variable is a proxy measurement for the rate of interest a child will place on the return on investment of his education. Frequency is measured by three binary variables; no attendance, infrequent attendance and regular attendance, with no attendance being the reference variable. In this study, religious affiliation will be divided amongst those with a religious affiliation and those with no religious beliefs.

Other variables of interest include the highest grade completed by the respondent's biological mother and father, annual net family income and the number of siblings the respondent has. Family size is found to negatively affect educational outcomes, because of the distribution of care and finances amongst multiple children. Income of a family generally decreases the effect family structure has on a child's educational outcomes. Initially income is most likely to be more of a barrier to getting into college than family structure, because college is expensive. However, evidence shows students from disrupted families of similar income backgrounds as intact families receive more need-based aid (Ploeg, 2002). In this case, those children from a lower income intact family are less likely to attend college, because they do not have the income to support the investment and will not receive as much need-based aid. Demographic variables about the respondent, including gender, race and Hispanic ethnicity are also considered. A binary variable for gender is included, because parental divorce was estimated to have a stronger negative impact on males than females (Amato, 1991). Binary variables for race are included because studies estimate a stronger negative impact on the educational attainment of whites than blacks due to a disruption of the household (Amato, 1991). A variable of whether the respondent is of Hispanic ethnicity is also included, because of the continually increasing size of the Hispanic population in the United States.

Table 2 provides a list of these descriptive variables and their means as well as standard deviations. The hypothesis is an individual's ultimate educational attainment is a direct result of the family structure in which he was raised. This progress through school is expected to be negatively related to the disrupted family structures. A child from a disrupted family is not expected to complete as many years of schooling as peers raised in intact families. A disrupted after 14 family structure is expected to have the most negative effect on a student's school progress. This child experiences a change in family structure during a critical point in his life and is not provide with the appropriate time to adjust to a new family structure without both biological parents. Children from single-parent households generally have fewer resources at their disposal, because they have access to only one parent's income. Hence, these children are expected to achieve lower levels of educational attainment than children from intact households. Lastly, blended families are expected to have negative influences on a child's overall education, but not as strong of an influence as the other disrupted families, because of the additional availability of resources. A child's AFQT score and the education levels of his parents are expected to have positive relationships with school progress. Frequency of religious attendance is expected to be a positive function of educational achievement. Gender and race are expected to have a negative effect on school progress if the respondent is not a white female.

The assumption of there not being similar processes affecting family structure and children's outcomes is not always true (Ginther & Pollak, 2004). There is the possibility of children's behavior affecting family structure (Ginther & Pollak, 2004). This possible endogeneity has been controlled for in various studies through the use of fixed-effect estimators (Ermisch & Francesconi, 2001; Case, Lin & McLahahan, 2001). After controlling for possible endogeneity, these researchers found significant effects of family structure on children's

educational outcomes. In this study, family structure is assumed to be an exogenous variable because of the tests performed in previous research, and endogeneity is not controlled for.

IV. Results:

An OLS estimation of the above model is used to determine the effects these variables have on years of completed schooling. The results of the regression are listed in Table 3. The parameter estimates, standard errors and t-value estimates are provided for the key variables of interest. The model's explanatory power is estimated at an adjusted r-squared value of 46.40% and the overall F-value for the model is 250.92.

The results show, as hypothesized, children growing up in a non-intact family are less likely to complete as much schooling as those children who grew up in a traditional nuclear family, with both biological parents present. Those children who lived in a disrupted after 14 family experience 0.411 fewer years of schooling than children living in an always intact family. This family structure situation has the largest negative effect on years of schooling. Children from blended families experience a 0.325 decline in overall educational attainment. The single-parent family structure, however, was not as significant as originally hypothesized. Children living with a single parent show a 0.125 decline of educational attainment, but it is only significant at the 90% level. Children growing up in an "other" family structure, such as with foster parents or relatives, experience a reduction in years of schooling, but the results are not significant.

Prior research on this topic found consistent results of disrupted households having a significant negative effect on the educational attainment of children (Ginther & Pollak, 2004; Ploeg, 2002). Previous studies also show consistency with the result of a blended family

structure having a higher negative effect on overall education as opposed to a single-parent family structure (Ginther & Pollak, 2004).

The education variables of the student's biological parents hold positively significant estimates to the student's final years of schooling. Each additional year of schooling the mother has increases the student's schooling by 0.076 years. This is only a slightly higher effect than the father's additional years of schooling. Every additional year of schooling by the father increases the student's education by 0.054 years. The AFQT variable, which works as a proxy for estimating the student's academic ability, shows a positive and significant effect on the student's education. For every percentage increase in AFQT scoring, a student's years of schooling increase by 0.048 years. The AFQT may have less of an influence on educational attainment than parent education levels, because of the correlation between these variables. Additional study is warranted to further investigate the interaction of these variables.

The religion variables show mixed results. The estimation shows no religious affiliation has a significantly negative effect on the student's educational attainment. The student with no religious affiliation decreases his education by 0.426 years. However, if the religious affiliation variable is narrowed to individual religious faiths, the results are both positive and negative. Of these affiliations only three are significantly positive. These individual religious affiliations may serve as proxies for the social and cultural norms for the specific religion. Some affiliations may cause a student to have a greater forward looking intensity. The estimation results of how frequently a student attends religious services show an increasing function in relation to educational attainment. If a student attends or participates in a religious service regularly, once or more during a week, the student is estimated to complete 0.306 more years of schooling than a student who attends infrequently, such as once a month or a few times a year. Those students,

who never attend, achieve 0.652 fewer years of schooling than those who attend infrequently. Students with higher levels of religious frequency are more forward looking individuals and perceive the future returns on the investment in education to be greater than the initial cost.

The annual net family income is estimated to have a significantly, positive relationship to a student's educational attainment. For every 1% increase in a student's annual net family income, the student's years of schooling show an estimated increase of .0000097 years. For each additional sibling a student is raised with, the model estimates the years of education of these students to decrease by 0.05 years, because of the extra allocation of resources.

Of the demographic variables, the gender of the child is significant along with whether the student is black or white. Whether the child was Hispanic did not show a significant effect. A male child will accomplish 0.216 fewer years of schooling than a female student. If the child is white their years of education decrease by 0.909 years. However, if the student is black their years of schooling increase by 0.274 years. This is an unusual result and is most likely due to the chosen data set. The NLSY is reported to survey many areas with lower class white male populations, which has the ability to skew the estimation results for white males in most studies using this data.

When males and females are tested separately, the results are similar to those when the genders are combined. However, the strength of variable influence on educational attainment differs. These results are shown in Tables 4 and 5. A male child does not experience as negative of an effect on his educational attainment as a female in single, blended or other family structures. Males are generally less emotionally involved in family situations and can detach from the emotional stress associated with a family disruption. Frequency of religious attendance

remains an increasing function of educational attainment; however, it has less of an influence on the educational attainment of male children.

V. Conclusion:

As hypothesized, years of overall schooling are less for children from disrupted after 14 family structures. Those children who lived in a disrupted family by the age of 18 experience the strongest decline in years of schooling. This is understandable, because between the years of 14 and 18 a child begins to think realistically about college and his future, and a divorce during this time does not allow for adjustment to take place. The next strongest family structure affect is living with a blended family. This could be a cause of the presence of stepsiblings and the further allocation of time and resources among these other children. There is also the possibility of preferences to occur in the distribution of these resources. Many times parents pay more attention to the biological children from the current marriage and offer them more opportunities than those children from the previous relationship. The realization of these preferences or simply rebellious behavior because of emotional stress could cause the child to begin to fall behind in his school work and reduce his options of higher education.

Children growing up in a single-parent home may not experience as negative of educational effects because his missing biological parent could have hindered potential educational opportunities. If the child's absent biological parent was involved with drugs, alcohol, crime or other negative influences, the child may be more likely to succeed in life by not living with them. There is also the potential for the original marriage to create a negative atmosphere for the child, which may cause psychological harm and affect schooling. In these cases, a child may have exposure to more opportunities and a more positive lifestyle when these negative influences exit his life. This is possibly why the single-parent variable is not as strongly

negative as the other two family structure variables. The effects of specific negative influences could be researched in further study.

The possibility of the endogeneity of family structure is always a concern and testing for it could add credibility to this present work. Possibly, this endogeneity can be tested by including potential reasons for why these families are breaking up, especially testing for the possible effect lower education may have on family structure. Also, the addition of an abuse or parental death variable may provide an estimate as to why these children are being raised under various living arrangements. The type of schooling certain children receive may also be considered, especially the schooling some children receive because of certain religious practices. Birth order is shown to effect educational attainment, so further study would benefit from its inclusion (Booth, 2006). It may also be useful to see if this is the effect around the world; if, as countries develop and family structure changes, similar effects are evident on the educational attainment of those country's children.

It appears children from intact family structures still achieve more years of schooling than children growing up in today's new families. In 1998, the Florida Legislature attempted to address this issue by passing House Bill 1019, "The Marriage Preparation and Preservation Act" (Barlow, 2005) This created the "Life Management Skills" course, focusing on "marriage and relationship skill-based education," to be required for high school graduation in Florida (Barlow, 2005). Legislation hopes the class encourages young people to delay marriage and increases the awareness of the reality of marriage (Barlow, 2005). Other state legislations are currently considering implementing this course or one like it into high school curriculums in their state. Continued evidence of how divorce, and especially remarriage after divorce, affects the educational attainment of children should increase the importance of this implementation. The

need for human capital will continue to increase, and foreign country competition will continue to climb, especially as more countries develop and become technologically advanced. The United States must determine if marriage education or another solution is the way to increase the potential human capital her children are able to obtain.

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VII. Tables:

Table 1 – Variable Definitions

Variables	Definition
Y	Highest Grade Completed
FS	Family Structure Did the respondent live in an intact, blended or single parent family at the age of 14? Did the respondent live with his/her biological parents at the age of 18?
Edu	Education Highest grade completed by respondent's father. Highest grade completed by respondent's mother.
AFQT	Armed Forces Qualification Test (Percentile Score)
R	Religious In what religion was the respondent raised? Frequency of respondent's attendance.
F	Family Annual net family income. Number of siblings respondent has.
D	Demographics Gender of respondent Race of respondent (white, black or other) Respondent of Hispanic, Latino or Spanish origin

Table 2 – Variable Means & Standard Deviations

	Variables	Mean	Standard Deviation
Y	Grade Completed	13.27	2.35
FS	Always Intact	0.64	0.48
	Disrupted after 14	0.11	0.31
	Single Parent	0.14	0.35
	Blended	0.07	0.26
	Other Family	0.04	0.18
Edu	Mother Education	11.02	3.15
	Father Education	10.97	3.92
AFQT	AFQT	42.82	28.72
R	Religious Affiliation	0.963	0.189
	No Religious Affiliation	0.037	0.19
	No Attendance	0.16	0.37
	Infrequent Attendance	0.49	0.5
	Regular Attendance	0.35	0.48
F	Annual Net Family Income	18,149.12	13,438.82
	Siblings	3.68	2.54
D	Male	0.49	0.5
	White	0.56	0.5
	Black	0.26	0.44
	Latino	0.17	0.38

Table 3 – Regression Results

	Variables	Parameter Estimate	Standard Error	t-Value
FS	Disrupted after 14	-0.411	0.084	-4.88
	Single Parent	-0.125	0.078	-1.61
	Blended	-0.325	0.099	-3.25
	Other Family	-0.169	0.141	-1.20
Edu	Mother Education	0.076	0.011	6.69
	Father Education	0.055	0.009	6.11
AFQT	AFQT	0.048	0.001	42.93
R	No Religious Affiliation	-0.426	0.138	-3.08
	Infrequent Attendance	0.306	0.075	4.07
	Regular Attendance	0.652	0.08	8.18
F	Annual Net Family Income	0.0000097	0.0000022	4.41
	Siblings	-0.05	0.011	-4.53
D	Male	-0.216	0.051	-4.26
	White	-0.909	0.303	-3.00
	Black	0.248	0.307	0.81
	Hispanic	-0.15	0.308	-0.49

Table 4: Male Regression Results

	Variables	Parameter Estimate	Standard Error	t-Value
FS	Disrupted after 14	-0.418	0.124	-3.36
	Single Parent	-0.115	0.114	-1.01
	Blended	-0.248	0.145	-1.71
	Other Family	0.157	0.213	0.74
Edu	Mother Education	0.062	0.017	3.68
	Father Education	0.055	0.013	4.16
AFQT	AFQT	0.049	0.002	30.97
R	No Religious Affiliation	-0.465	0.19	-2.45
	Infrequent Attendance	0.257	0.104	2.48
	Regular Attendance	0.638	0.112	5.68
F	Annual Net Family Income	0.000013	0.0000032	4.01
	Siblings	-0.06	0.016	-3.67
D	White	-0.612	0.51	-1.20
	Black	0.49	0.515	0.96
	Hispanic	0.026	0.518	0.05

Table 5: Female Regression Results

	Variables	Parameter Estimate	Standard Error	t-Value
FS	Disrupted after 14	-0.413	0.115	-3.60
	Single Parent	-0.139	0.106	-1.30
	Blended	-0.40	0.138	-2.90
	Other Family	-0.454	0.188	-2.42
Edu	Mother Education	0.09	0.015	5.75
	Father Education	0.055	0.012	4.51
AFQT	AFQT	0.047	0.002	29.35
R	No Religious Affiliation	-0.375	0.203	-1.84
	Infrequent Attendance	0.37	0.11	3.35
	Regular Attendance	0.682	0.115	5.95
F	Annual Net Family Income	0.0000068	0.0000030	2.23
	Siblings	-0.04	0.015	-2.65
D	White	-1.09	0.373	-2.91
	Black	0.124	0.379	0.33
	Hispanic	-0.223	0.381	-0.59