Table 4. At age 25, years of schooling lost or gained (and t-statistics) as a result of selected background variables, according to race and ethnicity Variable White Black Hispanic (N=906) (N=444)(N=1.445)Birth before age 20 -2.766* (-2.959) -2.971* (-4.041) -2.831* (-3.676) Mother's education 0.186* (6.107) 0.092* (2.953) 0.107* (3.075) Father's education 0.150* (7.508) 0.081* (3.806) 0.039 (1.279) 1.612* (5.390) 0.483* (1.879) Father's education missing 0.438 (1.188) Living arrangements at age 14 Mother only -0.104(-0.440)0.151 (0.766) 0.247 (0.689) Mother and stepfather -0.295(-1.048)0.152 (0.555) -0.051 (-0.088) -0.972* (-1.917) Other -0.273 (-0.906) 0.220 (0.772) Experienced parental divorce -0.123(-0.643)-0.004(-0.023)-0.405 (-1.197) Yrs. with mother only -0.015 (-0.528) -0.013 (-0.864) -0.011 (-0.295) Yrs. with mother and stepfather -0.002(-0.073)-0.013(-0.506)-0.018(-0.368)Yrs. in other living arrangements 0.104* (1.711) -0.051 (-1.559) -0.012 (-0.431) No. of siblings -0.105* (-2.800) -0.060 (-1.100) 0.028 (0.761)

No. of older siblings 0.075* (1.946) -0.050(-1.276)0.061 (1.015)

Mother (or surrogate) worked -0.065(-0.701)-0.007 (-0.057) 0.089(0.430)Foreign born -0.523(-1.439)-0.649* (-1.963) 0.573* (2.160) 1.055* (3.715) Mother foreign born Father foreign born 0.595* (2.168) -0.225(-0.769)Foreign language at home 0.578* (2.851) -0.006 (-0.012) 0.340 (0.905) Born in South 0.110 (0.611) -0.019 (-0.095) 0.003 (0.009) Lived in South at age 14

0.034 (0.183) 0.541 (1.501) 0.328 (1.536) -0.129 (-1.179) -0.235 (-0.637) -0.094 (-0.551) 0.166 (1.230) 0.106 (0.645) -0.003(-0.011)0.068 (0.412) 0.077 (0.552) 0.378* (1.648) 0.140 (0.961) 0.343 (1.506) 0.148(1.229)0.008(0.304)-0.026 (-1.009) 0.008(0.118)

Magazines in home at age 14 Newspapers in home at age 14 Employment in state of residence at age 14 -0.022 (-0.795) 0.027 (1.007) -0.091(-1.030)-0.156(-0.727)-0.111(-0.869)t 0.315* (1.720)

In wholesale/retail trade (%) Religion **Baptist** Other protestant Catholic -0.143 (-0.738) † 0.067 (0.232) Jewish and other -0.045(-0.218)

Urban residence at age 14

Library card at age 14

In services (%)

Attendance at religious services Rare 0.218 (1.301) -0.246 (-0.948)

-0.148 (-0.363)Occasional 0.369* (2.227) -0.128 (-0.503) -0.121(-0.299)

Often 0.640* (3.984) 0.023 (0.081) 0.111 (0.290)

9.547* (11.393) 11.831* (13.129) 13.373* (5.529) Constant

Adjusted R2 0.373 0.118 0.179

*Coefficient is significant at p=.10. †Insufficient number of cases for analysis.