

**Table 4. Odds ratios (and standard errors) assessing effects of predictor variables on the likelihood that a woman conceived and gave birth to a child while cohabiting (N=657)**

Variables	Zero-order model	Full model
<b>Race/ethnicity</b>		
Hispanic	2.39** (.22)	1.85** (.23)
Black	3.47** (.20)	3.00** (.22)
White (ref)	1.00	1.00
Other	0.91 (.45)	0.83 (.47)
<b>Family background†</b>		
Two biological parents (ref)	na	1.00
Single parent	na	1.20 (.22)
Stepparent	na	1.01 (.25)
Other	na	2.42* (.38)
<b>Religiosity‡</b>		
	na	0.96 (.07)
<b>Education‡</b>		
<12 years	na	2.13** (.23)
12 years (ref)	na	1.00
13–15 years	na	1.36 (.33)
≥16 years	na	0.77 (.51)
<b>Employment‡</b>		
Not employed	na	0.99 (.23)
Part-time	na	0.86 (.31)
Full-time (ref)	na	1.00
<b>Prior conceptions</b>		
Yes	na	1.46 (.21)
No (ref)	na	1.00
<b>Age at start of cohabitation</b>		
	na	1.03 (.03)
<b>Year at start of cohabitation</b>		
1980–1984	na	0.98 (.23)
1985–1989	na	1.20 (.23)
≥1990 (ref)	na	1.00
<i>-2 log-likelihood</i>	<i>808.4</i>	<i>778.5</i>
<i>df</i>	<i>3</i>	<i>16</i>

\*p≤.05 \*\*p≤.01 †At age 14. ‡At the start of cohabitation. Note: na=not applicable.