Table 3. Hazard ratios (and standard errors) assessing effects of predictor variables on women's chances of having their first fertile pregnancy during cohabitation, by model (N=2,716)

Variables	Zero-order model	Full model
Race/ethnicity		
Hispanic	2.34** (.10)	1.77** (.11)
Black	1.79** (.09)	1.69** (.10)
White (ref)	1.00	1.00
Other	1.52 (.23)	1.57* (.23)
Family background†		
Two biological parents (ref)	na	1.00
Single parent	na	1.05 (.10)
Stepparent	na	1.07 (.12)
Other	na	1.00 (.14)
Religiosity†	na	1.04 (.03)
Education‡		
<12 years	na	1.33** (.10)
12 years (ref)	na	1.00
13–15 years	na	0.67** (.16)
≥16 years	na	0.35** (.23)
Employment‡		
Not employed	na	1.28** (.10)
Part-time	na	1.48** (.14)
Full-time (ref)	na	1.00
Prior conceptions		
Yes	na	0.78** (.09)
No (ref)	na	1.00
Age at start of cohabitation	na	0.96** (.01)
Year at start of cohabitation		
1980–1984	na	0.95 (.11)
1985–1989	na	1.11 (.10)
≥1990 (ref)	na	1.00
–2 log-likelihood	*8908.3*	*8780.4*
df	*3*	*16*

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