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Religion and High School Graduation: A Comparative Analysis of Patterns for White and Black Young Women

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ABSTRACT

This paper examines how two dimensions of childhood religion—affiliation and participation—are related to the probability of graduating from high school. Hypotheses derived from a human capital model are tested with data on non-Hispanic white and black women from the 1995 National Survey of Family Growth. The empirical findings are generally consistent with the hypotheses, revealing sizeable differentials in the likelihood of obtaining a high-school diploma by affiliation and participation. The results suggest that the convergence of Catholics to the mainline Protestant pattern for non-Hispanic whites found here, and supported by many previous studies, has not taken place in the black population. In other respects, the relationships between religion and high school graduation are similar for the two racial groups.

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INTRODUCTION

The far-reaching consequences of dropping out of high school are widely known: work careers characterized by low wages, high unemployment, and few opportunities for further training; unstable marital unions; and overall bleak prospects for economic well being. Obstacles to the completion of secondary schooling include a range of often interrelated factors, including academic difficulties, the emotional turbulence that sometimes accompanies adolescence, substance use, pregnancy, violence in the neighborhood, poor schools, and dysfunctional homes. The central questions addressed in the present paper are: Are there differences by religion in the likelihood of successfully completing the transition to high-school graduation? If so, how large are they? Do the patterns vary by race?

Previous studies have shown that two dimensions of religion-- affiliation and participation—are systematically associated with years of schooling completed (see recent reviews of this literature in Lehrer 2004a, 2006). The present analysis employs data from a large-scale national survey addressed to women, the 1995 National Survey of Family Growth (NSFG), to study whether the differentials by affiliation and participation that have been documented in earlier research can be discerned already at the early stage of graduation from high school. This survey contains information on the religious affiliation in which the respondents were raised and their frequency of attendance to religious services at age 14, thus making it possible to examine how both of these dimensions of childhood religion are related to the probability of going on to successful completion of secondary schooling.

An attractive feature of the 1995 NSFG is that the number of respondents over age 20 is large enough to permit separate analyses of the religion- high school graduation relationship not only for non-Hispanic whites but also for black youth.¹ Because of sample size limitations, previous studies have either lumped all racial/ ethnic groups together or have focused exclusively on non-Hispanic whites. Data from the 1995 NSFG make it possible to test the hypothesis, suggested by recent ethnographic research, that the beneficial effects of religious involvement for adolescents may be especially salient for disadvantaged minority youth (Williams and Warner 2001; Warner 2002). In addition, these data provide an opportunity to ascertain whether the patterns of education differentials by religious affiliation documented in earlier studies for non-Hispanic whites extend to black youth.

HYPOTHESES

A human capital model that analyzes the mechanisms through which religion may affect investments in education has been developed elsewhere (Chiswick 1988; Lehrer 1999). In this framework, *religious affiliation* is viewed as reflecting distinctive features of the home environment that can affect the supply and/or demand for funds for investments in schooling. On the demand side, religious affiliation can influence the returns from investments in education: among groups characterized by larger benefits from schooling, a higher level of attainment is expected, *ceteris paribus*. On the supply side, religious affiliation can affect the parents' willingness and ability to supply funds for such investments: a higher level of education is expected for religious groups in which the parents have a greater willingness and ability to supply funds for investments in schooling, *ceteris paribus*.

This model has been used to explain systematic patterns of differences across religious groups in years of schooling completed among non-Hispanic whites (Lehrer 2004a, 2006). Assuming that

these patterns are already visible early in the educational process and that they also hold in the black population, I hypothesize that *the probability of graduation from high school is relatively low for conservative Protestants and Mormons; it is relatively high for Jews; and mainline Protestants and Catholics are at the center of the distribution.*

With regard to *religious participation*-- another key dimension of religion-- previous research has identified three main channels of causality linking it to beneficial outcomes: (a) a social capital effect (religion helps integrate youth into helpful social networks); (b) a regulative effect (religions generally encourage healthy, constructive behaviors); and (c) the direct psychological benefits that often stem from involvement in religious activities (Waite and Lehrer 2003). Youth who grow up with some religious involvement may thus be better able to benefit from investments in schooling. Within the human capital framework, their demand curve for funds for investments in education is farther to the right (Lehrer 2004b). Based on this theory and previous evidence in the literature confirming a positive effect of religiosity on years of schooling completed and other educational outcomes, I hypothesize that *(a) youth who grow up with no religious affiliation (and hence have zero involvement in religious activity, at least in the institutional context) are less likely to graduate from high school than their counterparts who grow up with some affiliation; and (b) a greater level of participation in religious activity during the adolescence years is associated with a higher probability of high school graduation.*

In an ethnographic study that is part of the broader *Youth and Religion Project*, Williams and Warner (2001) suggest that the influence of religious participation is likely to be most pronounced for disadvantaged minority youth, who are at high risk of unfavorable outcomes (including non-completion of high school) and have limited access to helpful non-religious institutions and resources. As the authors note (p. 3), for such youth:

church is there to help them dodge both the real and figurative bullets of life in a major urban center. Adult leaders of the groups we observed could often name off very quickly the young people who had brothers in gangs, or who had family members with drug or alcohol problems. Part of the way religious involvement seems to help remove kids from risk is by the inculcation of values and ideals that urge them away from substance abuse, crime, and so forth. But, more important in our view is the creation of an “alternative community” for youth who are surrounded by problematic or self-destructive behaviors in other parts of their lives....

These observations suggest that both the social capital and regulative effects associated with involvement in religious activities may be more pronounced in the case of disadvantaged minorities. I thus hypothesize that *the beneficial influence of religious participation on the odds of high school graduation is more pronounced for black youth than for their white counterparts.*

DATA AND METHODS

The 1995 National Survey of Family Growth was conducted by the Research Triangle Institute under contract from the National Center for Health Statistics (see Kelly et al. 1997 for a description of the methodology). The questionnaires were addressed to a nationally representative sample of 10,847 civilian, non-institutionalized women ages 15-44 years of age of all marital statuses living in the United States. The interviews included questions on socioeconomic and family background variables, as well as information on religion, educational attainment, marriage, employment, and fertility.

To ensure that the sample used in the analysis does not include young women still working towards their high school degrees, respondents ages 20 or under were excluded. The sample was further limited to white and black non-Hispanic women who were raised in one of the following faiths: Roman Catholic, mainline Protestant (Presbyterian, Episcopalian, Methodist, Lutheran)², conservative Protestant (Baptists and smaller denominations associated with Pentecostal and various fundamentalist movements, including Assembly of God, Church of Christ, and Holiness),³ Mormon,

and no religion. Jews were excluded from the sample as preliminary analyses revealed that among the 110 respondents raised in the Jewish faith there was virtually no variance in the outcome of interest: only three subjects had failed to graduate from high school. After excluding cases with missing information on key variables, the resulting sample size was 7,245.

The religious participation variable is based on information on the respondents' frequency of attendance to religious services at age 14. This is a measure, albeit an imperfect one, of the young women's involvement with religion at that age. Unfortunately, the survey does not contain information on other dimensions of religiosity at that time, nor does it contain any questions on the parents' religiosity. Religious participation is operationalized as a dichotomous variable. Individuals who attended religious services 1-3 times per month or more frequently are classified in the high religious participation category; others are placed in the low participation group.

Table 1 presents descriptive statistics for the religion variables by race. As expected, Panel A shows that mainline Protestants, conservative Protestants, and Catholics are the main groups among non-Hispanic whites; conservative Protestants are the dominant group in the black population. Panel B reveals a relatively high level of religious participation in black households, consistent with evidence from other studies (Taylor et al. 1996; Pattillo-McCoy 1998).

Definitions and means for the dependent and control variables are shown in Table 2. The dependent variable is dichotomous, equal to 1 for respondents who completed their high school education through regular schooling and earned a high school diploma, 0 otherwise.⁴ The rate of completion is 0.86 for non-Hispanic white youth, compared to only 0.75 for their black counterparts. The controls include the parents' average years of schooling,⁵ dummy variables for family structure at age 14, the size of the family of origin, whether the mother was 18 years of age or younger at the time of her first birth, maternal employment, and indicators of place of birth and birth cohort. These

factors are included in the regressions because they are expected to have an impact on the likelihood of high school completion.⁶ The analyses also include variables for whether the respondent had ever been exposed to formal birth control instruction or abstinence instruction during the teenage years; such variables may influence the odds of completing high school indirectly through their impact on the probability of an unwanted teen pregnancy. The models estimated are reduced form education equations—the estimates capture the direct effect of each variable on the likelihood of graduating from high school plus any indirect impact through teen fertility behavior.

EMPIRICAL RESULTS

The Effects of Religious Affiliation

Tables 3A and 3B present the results of logit regressions that estimate the effects of religious affiliation on high-school graduation for white and black young women, respectively. The relative magnitudes of the effects can be assessed from the odds-ratios reported therein. The absolute magnitudes of the influences may be ascertained from the predicted probabilities shown in Table 4. To facilitate comparisons with previous studies, mainline Protestants are used as the reference category in the white sample. In the black sample, the conservative Protestant category is by far the largest group and is used as benchmark.

Focusing first on the findings for white youth, consistent with the hypotheses, the zero-order regression reveals that conservative Protestants, Mormons, and the unaffiliated are significantly less likely to earn a high school diploma than mainline Protestants; no significant difference can be discerned between mainline Protestants and Catholics. All of the religion effects decrease in size when controls for family background variables (excluding parental education) are added in the next column, and decrease even further when parental education is added in the last column. Two effects

remain significant in this last specification: *ceteris paribus*, relative to mainline Protestants, conservative Protestants and the unaffiliated are less likely to complete high school.⁷ Additional pairwise comparisons were performed for the model in column 3, changing the religious category used as benchmark. These ancillary analyses revealed that the following differences are significant at least at the 0.10 level: the likelihood of graduation from high school is lower for the unaffiliated than for Catholics and Mormons; it is also lower for conservative Protestants than for Catholics and Mormons.

Table 4 shows that the probability of high-school graduation is 0.93 for a typical mainline-Protestant respondent (with average characteristics for other variables); the estimates for Mormons (0.91) and Catholics (0.93) are in the same range. In contrast, the probabilities are only 0.86 and 0.84, respectively, for conservative Protestants and the unaffiliated, respectively.

The “true” effect of religious affiliation on the probability of high-school graduation, net of other factors, can be thought of as being bracketed by the estimates in columns two and three of Table 3A. Parental education is the best proxy for socioeconomic status in these data, and the positive coefficient on this variable in part captures an income effect that should be controlled for. At the same time, however, the education differentials by religion in the respondents’ generation are mirrored by corresponding differences in their parents’ generation, which are due in part to the influence of religion.

Turning to the results for the black sample shown in Table 3B, youth raised as mainline Protestant are significantly more likely to complete their high school education than those raised as conservative Protestant, as expected; the magnitude of the effect diminishes somewhat when controls are added. Based on the model of column 3, additional pairwise comparisons among the religious affiliation categories were performed. They reveal one other significant effect: mainline Protestants

are also significantly more likely to complete high school than Catholics ($p < 0.10$). This result—a departure from the non-Hispanic white pattern—had not been anticipated. Table 4 shows that for mainline Protestants the probability of high school completion is 0.90, compared to 0.81- 0.84 for Catholics, conservative Protestants, and the unaffiliated.

These results suggest that while the high-school graduation outcome of Catholics is similar to that of mainline Protestants in the white sample, consistent with other findings for non-Hispanic whites (Lehrer 2004a), it resembles that of conservative Protestants and the unaffiliated in the black population. Table 5, which reports tests of significance based on analyses of the pooled black and white samples shows that this pattern is indeed a statistically significant difference between the two racial groups. The outcomes of Catholics are less favorable in the black sample than in the white sample relative to mainline Protestants ($t = -2.5$), conservative Protestants ($t = -3.8$), and the unaffiliated ($t = -3.4$).

The estimates for the control variables are generally consistent with expectations. For both racial groups, a nonintact family, a larger number of siblings, and having a mother who entered parenthood early influence the odds of high-school graduation negatively; full-time maternal employment has no significant effect; parental education has a very large positive impact. Having been exposed to formal birth control instruction increases the odds of high-school graduation for both groups; exposure to abstinence instruction, however, is associated with an increased probability of high-school graduation for white women only. These results are consistent with research that suggests that the effectiveness of abstinence-only programs may be limited (Kirby 2001). The estimates for these control variables help assess the relative importance of the religion variables. For example, for white youth, being raised with no religion has an effect on the odds of high-school graduation similar in size to that of having parents who dissolved their marriage; for black youth, the

advantage of mainline Protestants over conservative Protestants is larger in size than the helpful influence of having been exposed to formal birth control instruction.

The Effects of Religious Participation

In order to study the effects of attendance to religious services, each of the largest religious groups was subdivided into high- and low- participation categories. The column 3 models of Tables 3A and 3B were then re-estimated with this more refined specification. Subdivision was feasible for conservative Protestants in the black sample and for both groups of Protestants and Catholics in the white sample. Based on these models, the estimated probabilities of high-school graduation for each affiliation/ religious participation category were computed. The results, along with t-tests for the comparisons of the underlying coefficients of interest, are reported in Table 6.

The estimates for white youth show that for the three affiliations considered, members of the high participation group are significantly more likely to complete high school than their counterparts in the low participation group, consistent with the hypothesis that religious involvement has a beneficial effect on high-school graduation. The gap between the high and low participation groups is 10 percentage points for conservative Protestants, 8 percentage points for Catholics, and 6 percentage points for mainline Protestants. It is noteworthy that a favorable effect of religious participation is observed for conservative Protestants. The relatively low educational outcomes of conservative Protestants have been interpreted in the literature as reflecting theological aspects of the faith that exert both supply and demand side influences (Darnell and Sherkat 1997; Sherkat and Darnell 1999; Lehrer 1999). Higher levels of involvement do not accentuate this pattern—by the contrary, the beneficial effects of such involvement are clearly dominant.

In the black sample, patterns of high school graduation by high versus low religious participation can only be studied for the conservative Protestant group, and a similar result is found here: a gap of 7 percentage points. As noted above, the corresponding gap in the white sample is 10 percentage points. The difference (which is in a direction opposite to that hypothesized) is not statistically significant (see Table 7). Clearly there is no support for the hypothesis that the effect of religious participation is particularly large among black youth. Related to this, the results of the earlier religious affiliation analyses showed that the unaffiliated have a significantly lower graduation rate than mainline Protestants in the white but not in the black sample, although this difference between the racial groups does not attain statistical significance at conventional levels in the pooled analyses ($t=1.3$, Table 5). Research in the area of sexual behavior has uncovered a parallel puzzle: Although a high level of religiosity is a salient feature of most black households-- with black youth at high risk of problem behaviors and limited access to non-religious resources-- religious involvement appears to have only a limited impact in promoting healthy behaviors such as delayed sexual debut and safer sex (Regnerus 2005). Perhaps the same factors reviewed by Regnerus-- including more tolerant attitudes toward premarital sex and pregnancy, and congregations that are overextended — underlie in part the present results.

Unmeasured factors may bias the estimates of the effects of religious participation (and to a lesser degree, of religious affiliation) on high school graduation, and the results must thus be interpreted with caution. If church attendance is correlated with unobserved factors that are associated with positive educational outcomes, the present estimates would *overstate* the positive causal effect of religious participation on educational attainment. This would be the case, for example, if the more observant parents who encourage their children to attend religious services are also supportive of activities that are conducive to success in the secular arena. In interpreting his

finding that churchgoing is positively associated with school attendance among black youth, Freeman (1986) has emphasized this type of bias: he cautions that the true causal impact of religious participation on educational outcomes may in fact be smaller than suggested by his estimates.

It is important to note, however, that the estimates may be affected by omitted variables biases that operate in the opposite direction (Waite and Lehrer 2003; Lehrer 2004b). There is some evidence that religious participation may be especially valuable for individuals who are more vulnerable for various reasons, including health problems or adverse economic circumstances (Hummer et al. 2002). To the extent that such individuals are aware of this and respond by embracing religiosity as a coping mechanism, the more religious homes would disproportionately have unobserved characteristics that affect educational outcomes adversely. If so, the estimated models would lead to an *understatement* of the true impact of religious participation on educational attainment. A priori, it is unclear which biases are dominant.

CONCLUSIONS AND DIRECTIONS FOR FUTURE RESEARCH

Using data from the 1995 National Survey of Family Growth, this paper has quantified the association between religion and the likelihood of successfully completing the transition to a high school degree for non-Hispanic white and black young women in the United States. With regard to *religious affiliation*, among whites, youth who grow up with no religion and conservative Protestants are less likely than mainline Protestants to complete high school, consistent with the hypotheses. Although there is some evidence of a lower likelihood of completing high school for Mormons in the zero-order regressions, the Mormon coefficient becomes insignificant once background factors are held constant. Simple descriptive statistics for these data lend support to the hypothesis of elevated high school graduation rates among Jews.

Among black youth, conservative Protestants are less likely than mainline Protestants to graduate from high school, consistent with expectations. Catholics also are less likely than mainline Protestants to complete their secondary schooling, an effect that had not been anticipated. Statistical tests show that the patterns for Catholics are significantly different in the white and black samples, suggesting that the convergence of Catholics to the mainline Protestant pattern in economic and demographic behavior that has been documented for non-Hispanic whites (Lehrer 2004a) has not extended to the black population, at least not in the area of early educational outcomes. A fruitful avenue for further investigation would be to explore the extent to which this difference may be explained by black-white differences in the religion-nonmarital teen fertility connection. Although the role of fertility was not directly studied in this paper, the sizeable effects that were found for the variable on formal birth control instruction for both groups suggest that mechanisms operating through behaviors related to teen pregnancies, abortions, and births are worth exploring.

Turning to the second dimension of religion considered in this paper, *religious participation* during childhood was hypothesized to have a positive impact on the probability of graduating from high school for a demand-side reason-- the beneficial effects of religious involvement on children's ability to be productively engaged in schooling endeavors-- and the effects were expected to be most pronounced for the minority group. The results show that for all the groups considered, frequent attendance to religious services at age 14 is indeed positively associated with the probability of completing high school, after controlling for a wide range of family background factors. The magnitudes of the effects are not trivial. Among mainline Protestants, conservative Protestants, and Catholics in the white sample, being in the high- rather than the low- religious participation group is associated with a gap of 6-10 percentage points in such probability. Among conservative Protestants in the black sample, the corresponding gap is 7 percentage points, a result that does not support the

hypothesis that the beneficial influence of involvement in religious activity is larger for black youth than for their white counterparts.

The 1995 NSFG contains a rich array of family background variables that were included in the analysis as controls; however, the results of this study must be interpreted with caution. To the extent that the more observant homes have unobserved characteristics that are positively correlated with favorable educational outcomes, the present estimates would overstate the beneficial influence of attendance to religious services; the opposite would hold if the correlations are predominantly negative. Our knowledge of the factors that underlie religious involvement is quite limited at present, and it is thus unclear whether the estimates in this and previous studies in the literature overstate or understate the positive causal impact of religious involvement.

The present study specified religious participation as a dichotomous variable, indicating high or low frequency of attendance to religious services. Future research with larger sample sizes might refine this specification, as the effects of participation may be non-linear: higher levels of involvement in religious activities during childhood may have beneficial effects, but only up to a point. Beyond a certain level, participation in religious activities might crowd out investments in secular human capital. Furthermore, there may be important differences between those who never attended religious services during adolescence and those who did so infrequently. Our understanding of the religion-education linkage will increase as future research begins to address these various questions.

ENDNOTES

¹ Separate analyses by race/ ethnicity are not feasible with the most recent round of the NSFG, conducted in 2002-2003, due to sample size limitations--information on religious participation during the adolescent years was collected only for respondents who were under age 25 at the time of the interview.

² One of the religious codes in the 1995 NSFG is "Protestant with no specific denominational affiliation." As Steensland et al. (2000) note, such individuals constitute a heterogeneous group that includes Protestants with no denomination along with nondenominational Protestants. Based on analysis of patterns of religious participation by race, respondents in this category were included with mainline Protestants in the white sample, and with conservative Protestants in the black sample.

³ The 1995 NSFG includes all Baptists in one category. In his research on the classification of Protestants into fundamentalist, moderate, and liberal, Smith (1987) distinguishes between seven different Baptist denominations, classifying six of them as fundamentalist and one as moderate. This limitation of the data implies that the respondents classified in the present paper as conservative Protestants include some "moderate" religious groups.

⁴ See Heckman and LaFontaine (2006) for recent evidence on the low returns associated with achieving high school certification via the General Educational Development credential instead of regular schooling.

⁵ If the respondent was raised by some other "mother figure," such as a step-mother or grandmother, the information for this individual was used; the same was done in the case of the father. If educational attainment was missing for the father or mother, the value for the other parent was used.

⁶ It would have been desirable to control also for the rural-urban nature of the area where the

respondent grew up, but unfortunately this information is not available.

⁷ In additional analyses, the conservative Protestant group was divided into two categories—Baptists and all other conservative Protestant denominations. No significant differences were found between these two groups. The same was true in the black sample. Recent research highlights the importance of considering more refined distinctions within the conservative Protestant group (Beyerlein 2004); unfortunately this was not possible given the information available in the 1995 NSFG.

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Table 1. Descriptive Statistics : Religion Variables

	White	Black
<i>Panel A: Means of Religious Affiliation Variables</i>		
Mainline Protestant	0.30	0.11
Conservative Protestant	0.24	0.75
Mormon	0.03	--
Catholic	0.35	0.10
No religion	0.07	0.04
<i>Panel B: Fraction in High Religious Participation Category</i>		
Mainline Protestant	0.74	0.86
Conservative Protestant	0.77	0.87
Mormon	0.80	--
Catholic	0.82	0.86
n	5,165	2,080

Table 2. Descriptive Statistics: Means of Dependent Variable and Control Variables^a

		White	Black
<i>Dependent Variable</i>			
High school completion	= 1 if R earned a high school diploma	0.86	0.75
<i>Control Variables</i>			
Parental education	= 1 if the average years of schooling completed by R's father (or father figure) and mother (or mother figure) is in category indicated		
<i>Less than 12 years (benchmark)</i>		(0.35)	(0.55)
12 years		0.26	0.23
13-15 years		0.27	0.16
16 years or more		0.12	0.06
Family nonintact	= 1 if R's family was not intact at age 14 for the reason indicated		
Death of parent		0.05	0.09
Separation or divorce		0.21	0.22
Parents never married		0.04	0.26
<i>Intact family (benchmark)</i>		(0.70)	(0.43)
Family Size	Number of siblings (including R)	3.80	5.24
Mother worked full-time	= 1 if R's mother worked full time during most of R's childhood	0.36	0.61
Mother <18 at first birth	= 1 if R's mother had first birth before age 18	0.10	0.33
Birth Control Instruction	= 1 if R said she had ever (by age 19) had any formal instruction regarding methods of birth control at school, church, community center, or some other place	0.59	0.66
Abstinence Instruction	= 1 if R said she had ever (by age 19) had any formal instruction at school, church, community center, or some other place, about abstinence or how to say no to sex	0.52	0.59

Place of Birth	= 1 if R's place of birth was in the region/ country indicated		
<i>South (benchmark)</i>		(0.26)	(0.54)
Northeast		0.22	0.15
Midwest		0.33	0.20
West		0.16	0.06
Foreign		0.03	0.05
Birth Cohort	= 1 if R was born during the time period indicated		
<i>1950s (benchmark)</i>		(0.45)	(0.39)
1960s		0.40	0.45
1970s		0.15	0.16

^aThe benchmark categories and mean values are noted in parentheses for variables with more than two categories.

Table 3A. Religious Affiliation and High School Graduation: White Women
Logit Regressions: Coefficient (t-value) [Odds Ratio]

	<i>Zero-order effects</i>	<i>Including Background Variables (except Parental Education)</i>	<i>Including All Background Variables</i>
Religion Variables			
Mainline Protestant (<i>benchmark</i>)	--	--	--
Conservative Protestant	-1.323 (-11.9) ** [0.266]	-1.000 (-8.2)** [0.368]	-0.771 (-6.9)** [0.463]
Mormon	-0.621 (-2.7) ** [0.537]	-0.403 (-1.6)* [0.668]	-0.292 (-1.1) [0.746]
Catholic	-0.098 (-0.8) [0.907]	0.003 (0.02) [1.003]	0.011 (0.1) [1.011]
No religion	-1.297 (-8.6)** [0.273]	-1.033 (-6.4) ** [0.356]	-0.938 (-5.6)** [0.391]
Control Variables			
Family nonintact			
Death of parent		-0.535 (-3.1)** [0.585]	-0.471 (-2.7)** [0.624]
Separation or divorce		-1.008 (-10.1)** [0.365]	-1.016 (-9.9)** [0.362]
Parents never married		-1.275 (-7.5)** [0.279]	-1.206 (-6.9)** [0.299]
Family Size			
Mother worked full-time		-0.187 (-9.6)** [0.830]	-0.158 (-7.9)** [0.854]
Mother <18 at first birth		-0.126 (-1.4) [0.881]	-0.122 (-1.3) [0.885]
Birth Cohort			
1960s		-0.136 (-1.4) [0.872]	-0.251 (-2.5)** [0.778]
1970s		-0.115 (-0.8) [0.891]	-0.384 (-2.6)** [0.681]
Place of Birth			
Northeast		0.279 (2.0)** [1.322]	0.294 (2.0)** [1.342]
Midwest		0.247 (2.1)** [1.280]	0.248 (2.1)** [1.282]
West		0.290 (2.8)** [1.336]	0.133 (0.9) [1.142]
Foreign		0.036 (0.1) [1.037]	0.007 (0.3) [1.007]
Birth Control Instruction		0.290 (2.8)** [1.336]	0.261 (2.5)** [1.298]
Abstinence Instruction		0.393 (3.8)** [1.482]	0.399 (3.8)** [1.490]
Parental Education			
12 years			0.866 (7.8)** [2.377]
13-15 years			1.286 (9.9)** [3.617]
16 years or more			1.728 (7.7)** [5.637]
Constant	2.374 (26.3)**	3.064 (18.8)**	2.318 (13.4)**
Likelihood Ratio chi square (df)	238.4 (4)**	604.6 (18)**	770.6 (21)**

n= 5,165

** p < 0.05; * p < 0.10

Table 3B. Religious Affiliation and High School Graduation: Black Women
Logit Regressions: Coefficient (t-value) [Odds Ratio]

	<i>Zero-order effects</i>	<i>Including Background Variables (except Parental Education)</i>	<i>Including All Background Variables</i>
Religion Variables			
Mainline Protestant	0.769 (3.5)** [2.158]	0.698 (3.4)** [2.010]	0.631 (3.0)** [1.880]
Conservative Protestant (<i>benchmark</i>)	--	--	--
Catholic	0.175 (1.0) [1.191]	0.026 (0.1) [1.026]	-0.094 (-0.5) [0.910]
No religion	0.102 (0.4) [1.107]	0.169 (0.6) [1.184]	0.182 (0.7) [1.200]
Control Variables			
Family nonintact			
Death of parent		-0.632 (-3.6)** [0.531]	-0.570 (-3.2)** [0.566]
Separation or divorce		-0.257 (-1.8)* [0.774]	-0.290 (-2.0)** [0.748]
Parents never married		-0.800 (-6.3)** [0.449]	-0.774 (-6.0)** [0.461]
Family Size			
Mother worked full-time		0.022 (0.2) [1.022]	-0.058 (-0.5) [0.944]
Mother <18 at first birth		-0.317 (-2.8)** [0.728]	-0.253 (-2.2)** [0.776]
Birth Cohort			
1960s		0.075 (0.6) [1.078]	-0.040 (-0.3) [0.961]
1970s		-0.210 (-1.3) [0.811]	-0.411 (-2.4)** [0.663]
Place of Birth			
Northeast		-0.373 (-2.4)** [0.689]	-0.444 (-2.8)** [0.642]
Midwest		-0.082 (-0.6) [0.921]	-0.148 (-1.0) [0.863]
West		0.154 (0.6) [1.167]	-0.133 (-0.5) [0.875]
Foreign		0.212 (0.3) [1.236]	0.143 (0.5) [1.154]
Birth Control Instruction		0.370 (2.7)** [1.448]	0.370 (2.7)** [1.448]
Abstinence Instruction		0.164 (1.2) [1.179]	0.126 (0.9) [1.134]
Parental education			
12 years			0.426 (3.1)** [1.531]
13-15 years			1.305 (6.5)** [3.689]
16 years or more			1.281 (3.8)** [3.599]
Constant	1.012 (17.7)**	1.686 (8.6)**	1.439 (7.2)**
Likelihood Ratio : chi square (df)	18.1 (3)**	135.0 (17)**	196.9 (20)**

n = 2,080

** p < 0.05; * p < 0.10

Table 4. Predicted Probabilities of High-School Graduation by Religious Affiliation^a

	<i>White</i>	<i>Black</i>
Mainline Protestant	0.93	0.90
Conservative Protestant	0.86	0.82
Mormon	(0.91)	--
Catholic	(0.93)	(0.81)
No religion	0.84	(0.84)

^aThese probabilities are based on the column 3 models of Table 3A and 3B. Number of siblings is set at the mean and the categorical variables are set at the modal group (for the specific racial/ ethnic group). Figures corresponding to the category that was used as benchmark in each case are noted in bold; figures corresponding to coefficients that did not differ significantly from the benchmark at the 0.10 level are shown in parentheses.

**Table 5. Religious Affiliation and High School Graduation:
Comparisons between White and Black Women^a**

	Coefficient (t-ratio)
Panel A. Reference Category: Mainline Protestant	
Black * Conservative Protestant	0.139 (0.6)
Black * Catholic	-0.736 (-2.5)**
Black * No religion	0.490 (1.3)
Panel B. Reference Category: Conservative Protestant	
Black * Mainline Protestant	-0.139 (-0.6)
Black * Catholic	-0.876 (-3.8)**
Black * No religion	0.350 (1.1)
Panel C. Reference Category: No Religion	
Black * Mainline Protestant	-0.490 (-1.3)
Black * Conservative Protestant	-0.350 (-1.1)
Black * Catholic	-1.226 (-3.4)**

n = 7,245 (pooled sample of white and black women). In addition to the variables shown above, the regression in Panel A includes a dummy variable for black; dummies for conservative Protestant, Catholic, no religion, and Mormon; the control variables in the model of Table 3A, column 3; and interaction terms between black and each variable (except Mormon, as there are no Mormon black women in the sample). These coefficients are omitted for the sake of brevity. The models of Panels B and C are constructed in a similar manner.

** p < 0.05

**Table 6. Predicted Probabilities of High School Completion
by Religious Affiliation and by High vs. Low Religious Participation^a**

	<i>White</i>		<i>Black</i>	
		t-value		t-value
Mainline Protestant- low participation	0.88	3.9**	--	--
- high participation	0.94		--	--
Conservative Protestant- low participation	0.77	4.1**	0.76	2.5**
- high participation	0.87		0.83	
Catholic- low participation	0.86	4.7**	--	--
- high participation	0.94		--	--

^aThese probabilities are based on models that include all the control variables shown in Tables 3A, 3B, and 3C, column 3. The religion variables included are as follows: (a) For whites, the reference category is the group of high participation mainline Protestants; the model includes dummy variables for low participation mainline Protestants; high and low participation conservative Protestants, high and low participation Catholics, and controls for Mormon religion and no religion. The t-value of 3.9 reported above corresponds to the low vs high participation comparison within mainline Protestants. Additional pairwise comparisons of coefficients of interest were also performed and are reported above. (b) In the model for black women, high participation conservative Protestants constitute the benchmark category. The model includes a variable for low participation conservative Protestants, as well as controls for Catholic, mainline Protestant, and no affiliation.

** p < 0.05

**Table 7. Religious Participation and High School Graduation Among Conservative Protestants:
Comparisons between White and Black Women^a**

	Coefficient (t-value)
Reference Category: High Participation Conservative Protestant	
Black * Low Participation Conservative Protestant	0.212 (0.9)

n = 7,245 (pooled sample of white and black women). In addition to the variable shown above, the regression includes a dummy variable for black; dummies for low-participation conservative Protestant, mainline Protestant, Catholic, no religion, Mormon; the control variables in the model of Table 3A, column 3; and interaction terms between black and each variable (except Mormon). These coefficients are omitted for the sake of brevity.

** p < 0.05