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Chapter 1: Stopping out of College: The Role of Credit Constraints

Stopping out, or taking a break during college, is quite common. Twenty five percent of students who complete a bachelor's or associate's degree stopout at some point during their college career. Yet, little research has been done as to why students are stopping out. This is the first paper to test whether credit constraints matter. If students are credit constrained, they might need to stop enrolling in college temporarily in order to save money to pay for school. While learning about academic ability may be part of the story, a quarter of students who leave have a last reported college GPA of 3.25 or above. This paper employs a specific definition of credit constraints in which loan limits are a function of individual limits (aid cannot exceed the cost of attendance) and program limits. I use a dynamic structural model of college enrollment and savings decisions to test whether increasing loan limits would reduce the rate of stopout. Increasing loan limits reduces stopout, but does not explain most of this behavior.

Chapter 2: Does In-State Tuition for Undocumented Immigrants Lead to Crowding out of Native Students in Postsecondary Education?

I test whether laws allowing undocumented immigrants to pay in-state tuition lead to crowding out of native students in the first year undergraduate student body using difference-in-differences. Identification comes from variation in when and whether states pass such laws and assumes implementation is exogenous. Due to difficulties identifying undocumented immigrants in the data, a proxy of non-resident alien is used. Estimates are allowed to differ in Texas and in California while the other states with similar laws are combined into one group due to issues of power. In the other states there is no significant increase in enrollment of non-resident aliens and thus no potential for crowding out. Even though non-resident aliens increase their enrollment at Texas two-year public schools, there is no significant crowding out of natives. The results are less clear in California. There is a decrease in Hispanic males at four-year public schools, which is the sector in which non-resident aliens and whites increase their enrollment. This could be due to differences in how this group categorizes themselves before and after the law was passed.

Chapter 3: Bachelor's Degree Recipients and Enrollment in Training Programs

Nine percent of bachelor degree recipients in the National Longitudinal Study of Youth-1997 later enroll in a training program. Training programs include business/secretarial, vocational, technical, and trade programs, nursing school or correspondence course. This paper adds to the literature by showing there is variation in post-baccalaureate training attendance. Those who later enroll in training programs are more likely to be Black, Hispanic or more than one race and tend to work more prior to their enrollment. Comparing labor market outcomes before and after enrollment shows that enrollees work fewer hours/week but similar number of weeks after enrollment. Fifty-one percent of individuals start at least one new job after enrolling. The most common reason given for leaving a job during or after enrollment is quitting. This is consistent with those who enroll facing work hour constraints.