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Listening to the upper class talk about college admissions: complex tension between class awareness and meritocratic ideals

By

Elaine Zhang

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Faculty Advisor: Dr. Lisa Rosen

Preceptor: Dr. Marshall Jean

Abstract

This MA thesis explores the perception of upper-class students navigating elite college admissions in the United States. While existing literature often focuses on structural barriers facing working- and middle-class students, this study directs attention to the full-pay, upper-class students. Drawing on 16 semi-structured interviews with domestic and international undergraduates at elite universities, the research reveals a complex tension between class awareness and the ideology of earned privilege.

This research finds that 1.) participants shared a sense of entitlement to the substantial economic and cultural capital, such as paying full tuition, that facilitated their college admissions. 2.) The upper-class students internalized a narrow class success frame which normalizes elite college acceptance as baseline of maintaining class position. 3.) The respondents also expressed moral discomfort with the capital mobilized, considering their full-pay status a campus 'taboo'. Lastly, this study presents a discussion of the psychological and social fragility of the upper class under meritocracy, where entitlement coexists with a compulsion to prove deservingness. These insights contribute to the broader sociological understanding of how privilege is reproduced and morally negotiated in higher education.

Introduction and Significance

As college tuition skyrocketed, many American families struggle to afford higher education and increasingly rely on scholarships and financial aid to make college possible. In response, universities endorse generous financial aid policies. Taking the University of Chicago as an example, the college provided over $200 million in financial support in 2024, ensuring

students can attend UChicago free from financial burden.[1] Approximately 50% of students receive financial support[2], but my research interests reside with the other 50% — those without financial aid. These students might not qualify for need-based aid, but suppose anyone who enrolls at Harvard or the University of Chicago is highly meritorious, I ask: if you have merit, do you not deserve some recognition or rewards, such as merit scholarships? Did you not consider scholarships? Why do you pay full tuition? How do you rationalize your college decisions?

I initially investigated reasons behind why some students voluntarily opt out of consideration for merit-based scholarships. I wondered if there exist certain mechanisms, i.e. additional essays, stopping upper-class applicants from merit aid. However, over the course of research, I found that these upper-class students did not make an intentional choice in passing up on free money; they simply never considered it. Thus, I pivoted my research to the perception of upper-class students in approaching college admissions. In the 16 in-depth interviews conducted with undergraduate students at various elite universities, I asked these students to elaborate on how they strategize about college admissions, how they interpret expectations of family and class culture, and what they think of the 'full-pay' privilege. Novel to existing literature, I noticed that the upper-class students experience a stigma associated with privilege and social class. These students are acutely aware of the fact that they benefited from resources exclusive to their social class positions, while they naturalized a meritocratic narrative and a classed entitlement to elite college admissions. The upper class, in this study, experiences conflicts in reconciling the tension between class awareness with ideology of deserved privilege.

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[1] According to the official website of the University of Chicago: https://collegeadmissions.uchicago.edu/financial-support/financial-overview/

[2] According to the official website of the University of Chicago: https://collegeadmissions.uchicago.edu/financial-support/financial-overview/

Scholarly attention has largely been given to working-class students experiencing structural barriers in accessing and navigating higher education, as well as to middle-class students securing structural advantages and reproducing social inequalities. However, less explored are the perspectives of upper-class students, whose pathways into selective institutions remain controversially unclear yet undoubtedly facilitated by substantial economic, social, and cultural capital. Therefore, this study aims to address the gap within literature with an exploratory investigation of the upper class. This research contributes to the sociological study of social class, cultural capital, and the moral dimensions of privilege, offering new insight into how the upper class understands itself in the age of contested meritocracy.

I choose to ground the research within elite universities (Top 20 universities and liberal arts colleges ranked by the U.S. News)[3] not only because they are the most selective in terms of student merit, but also because they concentrate significant wealth. Continuing to use the University of Chicago as an example, the median family income of a student from University of Chicago is $134,500, and 58% come from the top 20%[4]. MIT, 61% from the top 20%[5]; Harvard, 67%[6]; Yale, 69%[7], and Princeton, 72%[8]. Such demographic patterns are consistent across elite institutions, where the majority of the student body shall be considered affluent by American standards.

Because class is a more complicated sociological concept than mere family income, I introduce a clearer definition of class to better analyze dynamics among the affluent. I draw on Zaloom's (2019) conceptualization of class based on the ability to pay for college, and refine it

[3] https://www.usnews.com/best-colleges/rankings/national-universities?_sort=rank&_sortDirection=asc
[4] https://www.nytimes.com/interactive/projects/college-mobility/university-of-chicago
[5] https://www.nytimes.com/interactive/projects/college-mobility/massachusetts-institute-of-technology
[6] https://www.nytimes.com/interactive/projects/college-mobility/harvard-university
[7] https://www.nytimes.com/interactive/projects/college-mobility/yale-university
[8] https://www.nytimes.com/interactive/projects/college-mobility/princeton-university

to distinguish between the middle class—families who cannot afford full tuition without aid—and the upper class, who pay full tuition outright. In *Indebted*, Zaloom (2019) considers "families to be middle class if the parents make too much money or have too much wealth for their children to qualify for major federal higher education grants, and if they pay too little or possess insufficient wealth to pay full fare at most colleges". Since the objective of this study is to examine the perception of full-pay students at elite universities, it is therefore a study about the upper class.

Theoretical Framework

Bourdieu's Capital Theory

Through the lens of capital theory developed by French sociologist Pierre Bourdieu, this study interrogates how upper-class students' admissions strategies confer structural advantages that ultimately lead to social reproduction. In *The Forms of Capital* (1986), Bourdieu identified three forms of capital: economic capital, cultural capital, and social capital. The definition of economic capital is straightforward: material wealth and financial resources with purchasing power for goods and services (1986). Social capital refers to resources generated through social networks and connections (1986). This study will focus on the discussion of is cultural capital, the form of capital most relevant to higher education.

Bourdieu (1986) specified three forms of cultural capital: embodied (i.e. dispositions, tastes, language), objectified (i.e. books, instruments, art), and institutionalized (i.e. diplomas, certificates, licenses). A modern example of cultural capital relevant to college admissions is parental knowledge about higher education. The concept of cultural capital explains the unequal

scholastic achievement of different social classes by relating academic success to the distribution of cultural capital (1986).

Bourdieu and Passeron (1990) presented a theoretical illustration of how cultural capital reproduces class inequalities using linguistic capital as an instance. Linguistic differences between the bourgeois and the working class in France entail different treatment at school and in society at large. Schools recognize the bourgeois way of speaking and writing — formal, abstract, polished — as evidence of competence, granting the bourgeois unfair advantages in education (1990). Today in the United States, ease to eloquence still naturally afforded the dominant social class an advantage in college admissions, as personal essays or statements of purpose remain central to evaluation. Eloquence is only one example of class privileges perpetuating educational inequalities. Therefore, an examination of what cultural capital and how upper-class students utilize them is sociologically significant.

Class Success Frame

Prior research by Min Zhou and Jennifer Lee (2015) introduced the concept of the *success frame*. In critique of the model minority stereotypes, the success frame for the Asian American high school students studied is defined in an extremely limited way — 4.0 GPA, top-tier university degree, and career in medicine, law, and finance — anything out of frame is considered a failure (2015). Family, peer culture, and campus structures collectively lead high school students to aspire to a narrow definition of success that normalizes exceptional outcomes as baseline expectation (2015). In college context, students could also come to internalize a rigid career success frame. In a study about "career funneling," researchers conducted 56 interviews with Harvard and Stanford students to show how elite universities steer students towards

defining and desiring a very narrow band of elite occupations (Binder et al. 2016). The concept of success frame is a strong visualization of internalized cultural expectations shaping and limiting the aspirations of students.

I see the success frame concept equally useful in interpreting social class as it is in ethnic and labor context. Although they primarily focused on how the success frame interacts with racialization of Asian Americans, Lee and Zhou briefly examined the role of success frame in prompting working-class Asian American students to outperform their ascribed class outcomes. In this study, I explored how the success frame is outlined for the upper class and found that the upper-class students internalized a similarly rigid success frame — admissions to top-tier universities — not in aspiration to upward mobility but to maintain the status quo.

Literature Review

Social Reproduction of the Elite

In *Distinction* (1984), Bourdieu examined the difference in social reproduction between the upper class and the middle class. While the middle class anxiously invests efforts in learning the 'proper' cultural dispositions in fear of downward mobility, the upper class reproduces class status more effortlessly and confidently as their inherited cultural capital aligns naturally with institutional expectations (1979). Institutions, valorizing dominant class values, are central to social stratification. Contemporary sociological research has charged higher education from being the social ladder to the 'social sieve' (Stevens, 2008). Scholarships have shown that socioeconomic backgrounds play a critical role in college admissions (Stevens, 2008; Chetty, 2023; Lemann, 2024). Research suggests that among students scoring at the 99th percentile on the SAT/ACT, upper-class students are twice as likely to secure admission to a prestigious

institution than the middle class (Chetty, 2023). These studies show that the elite are not only reproduced through economic resources but also through moral and institutional legitimation, making their privilege appear meritocratic and thus socially acceptable.

Supposed Ease and Entitlement

According to Bourdieu's theory (1984), the upper class rarely experiences the need to prove one's deservingness to elite spaces as they consider themselves naturally entitled. Even though contemporary sociological research has not yet studied the upper-class sense of entitlement closely, research has established that the middle-class students develop a sense of entitlement (Lareau, 1989; 2003; Calarco, 2018). In comparison to working-class children who generally defer to authority — in the context of schooling, the teachers — middle-class children negotiate to secure educational advantages in excess of what is fair (Calarco, 2018). One example from Calarco's longitudinal study is that during a test, a working-class child would shy away from asking questions, but a middle-class child would try to extract answers from teachers (2018). The negotiation skills to secure unequal advantages are practiced at school but cultivated at home. As Lareau (2003) argues, middle-class parents favor *concerted cultivation* parenting, deliberately fostering their children's assertiveness and comfort in engaging with and questioning authority figures. This child rearing strategy builds traits that align with institutional expectations — i.e. confidence and critical thinking skills — and gives middle-class children a sense of entitlement to confer advantages in school (2003).

Bourdieu's theory (1984) stated that the middle class imitates the upper class, and thus inferring from the previous discussion on the middle class, I would argue that upper-class students would only secure more educational advantages with greater ease. The upper-class

students in this study displayed an urgency to justify that they earned their privilege contrasting to supposed ease Bourdieu had theorized (1984). This research intends to explore how the upper class interact with social reproduction differently in the contemporary, meritocratic American society.

Elite and Meritocracy

In recent years, sociological literature has dedicated much attention to exploring the ways in which the upper class internalized meritocratic ideals (Friedman, 2024; Khan, 2010; Carnevale, 2020; Markovits, 2019). Meritocracy refers to the social system which associates socioeconomic rewards with individual achievements, a democratic ideal that determines success based on an individual's own talents and efforts, instead of inherited privilege (Carnevale, 2020; Markovits, 2019). However, existing scholarships (Carnevale, 2020; Markovits, 2019) argue that meritocracy has morphed from an egalitarian ideal into a self-reinforcing system of class privilege. Connecting to Bourdieu's capital theory that education has always adopted upper-class/middle-class values as markers of merit (Bourdieu, 1984; 1990), Carnevale et al. (2020) show how selective colleges disproportionately enroll affluent students under the guise of merit. Quantitative data provides data that supports this claim: Students from top 1% are 77 times more likely to attend Ivy-Plus colleges than students from the bottom 20% of the income distribution[9].

While majority of the research on meritocracy often discusses talent and efforts together, sociologists have also argued for an importance in distinguishing the relative power of talent versus hard work because each signals different forms of self-justification. (Friedman et al.,

[9] https://opportunityinsights.org/education/?utm_source=chatgpt.com

2023). Meritocratic narratives could vary across countries: in the UK, elites tend to be "talent meritocrats" whereas in Denmark, elites prefer to be "hard work meritocrats" (2023). However, I argue that in American society, talent and effort are indeed equally indispensable elements of merit. The deeply rooted American Dream belief, "regardless of where you come from, as long as you have merit and work hard, you can succeed," results in American elite desiring to be the "talented hard-working meritocrats".

Prior research has provided evidence to support my claim about the talented, hard-working American elite. Shamus Khan's research on elite American K-12 education shows that privileged students take pride in complaining and comparing workload to signal that they work hard to be where they are (2010). Nicholas Lemann's research on standardized testing highlights that upper-class students have structural advantages in the assessment of merit within U.S. college admissions (Lemann, 2024). They possess the cultural and financial resources to demonstrate merit through high test scores aided by quality schooling and private tutoring (2024). Khan and Lemann's studies demonstrated how the American elite sustain the appearance of earned privilege, the "talented hard-working meritocrats".

Moral Discomfort with Affluence

Recent literature suggests that the elite uses meritocracy to frame their privileges as the natural result of differences in talent and effort in hope to resolve the uneasiness with their class privileges (Friedman et al., 2023; Sherman, 2017). Contrasting to earlier sociological observation of the elite easing into privileged positions (Bourdieu, 1984; Lareau, 1989; 2003; Calarco, 2018), research presents the modern American elite to be deeply anxious about how to appear deserving of wealth (Sherman, 2017). They engage 'moral labor' to manage their appearance with

dominant cultural narratives of merit, hard work, and fairness (2017). Especially in upper-class students' encounters with low-SES students, they frame themselves as 'lucky' to downplay the salience of class difference (Thornton, 2023).

Meritocracy is not only a tool for moral justification, but also the cause of the pressure to perform the upper-class students in this study experienced (Markovits, 2019). In America today, societal emphasis on merit pressures the upper class to also relentlessly demonstrate merit to gain social and moral acceptance (2019). Markovits argues the elite is exploited, 'trapped', by meritocracy to work extremely hard and therefore suffer from the rat race for merit. However, recent scholarship has also argued for the opposite. One of the 'moral labor' Sherman identified among the behaviors of American elite adults is the performance of hard work (Sherman, 2017). In adolescent context, scholars observed that a saying–doing relationship "saying meritocracy and doing privilege" among students at privileged boarding schools, by which students narrate themselves as 'hustlers' but in fact only perform a moderate workload (Khan & Jerolmack, 2013). Regardless, whether the upper class do hustle or not, the pressure to reconcile their privilege with meritocratic definition of deservingness is broadly acknowledged.

Does this compulsion to prove worthiness conflict with the privileged sense of entitlement? On one hand, elite students think that they deserve access to better education and naturally belong in elite institutions. On the other hand, within the meritocratic framework, they feel pressured to earn and prove that belonging. Research has shown that despite displaying awareness of class inequalities, upper-class students (Thornton, 2023). I argue that the compulsion to prove worthiness and the privileged sense of entitlement create a complex tension, in which the privileged overwork themselves, while still maintaining superiority over others, to validate and reproduce existing advantages.

Methods

I employed a qualitative approach for this exploratory study in understanding the perspective of affluent students in college admissions. I conducted a total of 16 semi-structured interviews with students enrolling in undergraduate programs at prestigious universities. I started recruitment and interviewing in March 2025 and concluded all data collection in May 2025.

Recruitment

Although the study originally intended to recruit only full-pay students at elite universities, the stigma around finding students who meet the full-pay criteria persisted throughout the recruitment process, which I will discuss at length in the discussion section.

Due to the difficulty in recruiting full-pay students, I adjusted my recruitment criteria to identify students who only receive a neglectable amount of financial assistance (< $10,000) as full-pay students as well. I argue that in comparison to the overarching $80,000 tuition per school year, the capacity to pay $70,000 still places one in the upper class. However, I recruited one student, Amelia, on partial financial aid from the University of Chicago despite her not strictly satisfying the recruitment criteria. I reasoned that Amelia's insights would enrich the analysis of how upper-class students perceive privilege and merit, from an alternative perspective of someone whose family resources fall just outside the strict full-pay threshold.

All participants were recruited through convenience sampling (n=14) and snowball sampling (n=2). I balanced the ratio between international students and domestic students for comparative purposes, interviewing eight U.S students (U.S citizens) and eight international students.

Interview

All interviews were conducted in English and recorded in audio with participant consent. Interviews generally lasted from 60 minutes to 80 minutes via Zoom or in person. The interview guide was divided into five sections. 1) Background information including questions on K-12 experiences. 2) College applications, i.e. "What factors were most important to you when deciding where to attend college?". 3) Applying for Merit Aid, 4) Financing College, and 5) Perception on Merit Aid policy. As previously explained, the research initially began as an inquiry into why some students never applied to merit-based scholarships, thus the interview questions centered questions regarding merit aid. The research shifted focus towards the discussion of social class in the analysis process, as the responses collected demonstrated a deep engagement with class awareness and the ideology of earned privilege.

Sample Characteristics

Table 1 (see below) displays the key sample characteristics of participants with pseudonames randomly assigned. Since the study focuses on college admissions, all participants are undergraduate students, ranging from freshmen (Class of 2028) to seniors (Class of 2025), at various elite colleges (ranked top 20 in the 2025 U.S. News). The real names of the participants' universities are used.

Out of the 16 respondents, 13 are students paying full tuition averaging at $73,700 per school year (not including housing and other expenses). According to a 2023 census bureau report, the real median household income in the United States is $80,160.[10] As the definition of

[10] https://www.census.gov/library/publications/2024/demo/p60-282.html#:~:text=Highlights,and%20Table%20A%2D1).

upper class in this study refers to financial capacity of paying full/almost-full tuition at elite private institutions, 15 of the 16 interviewees in this study are classified as upper-class, despite only three participants self-identified accordingly. When I asked participants "how would you describe your social class position?", four reported middle-class, seven reported upper-middle class, and two respondents did not give an identification.

One notable characteristic is that 10 interviews revealed that they had hired one or multiple private counselors to advise their college applications. Of the six participants who did not pay for private counseling services, one reported that their high school prohibited them from employing external counselors since the school already offers quality counseling (1:15 counselor to student ratio) internally. Two participants disclosed that their family members with professional experiences from elite universities stepped in as additional college counselors. Overall, I would argue that 13 of the 16 participants received above-average college advising during their application cycle.

Table 1.

Name	Gender	Financial Aid Status	School	Class Year	Self-Identified Class Status	Private AGENT	Citizenship
Roy	M	Yes/limited financial aid from Davis-UWC	Columbia	2026	Upper-Middle	0	China
William	M	No	Middlebury	2025	Upper-Middle	0	USA
Lily	F	No	Johns Hopkins	2028	N/A	0	USA
Amelia	F	Yes/limited institutional financial aid	UChicago	2025	N/A	0	USA
Annie	F	No	UPenn	2025	Middle	0	USA

Norman	M	No	UChicago	2026	Upper	0	USA
Daisy	F	No	UChicago	2026	Upper-Middle	1	USA
Zoe	F	No	Dartmouth	2026	Upper-Middle	1	China
Cassie	F	No	Middlebury	2025	Middle	1	China
David	M	No	Middlebury	2027	Upper-Middle	1	USA
Olivia	F	Yes/limited scholarships from College Board	UChicago	2027	Upper-Middle	1	USA
Daphne	F	No	UPenn	2027	Upper	1	China
Clara	F	No	Vanderbilt	2027	Upper	1	China
Elise	F	No	UChicago	2025	Middle	1	China
Hannah	F	No	Middlebury	2025	Middle	1	China
Iris	F	No	UChicago	2028	Upper-Middle/Upper	1	South Korea

Data Analysis

Audio recordings of interviews were transcribed into text using Otter.ai and later coded with Atlas.ti, a qualitative software, to identify relevant themes. This study applied one cycle of descriptive coding and one cycle of pattern coding (Saldaña, 2021). Descriptive codes include ‘family meeting about financing college,’ ‘applied to top 30 universities,’and ‘comparing GPA and SAT scores’. Pattern codes that emerged include ‘heavy family involvement,’ ‘acceptable outcomes,’ and ‘peer pressure’ .

Positionality

I recognize that my own positionality as a full-pay student who had attended an elite liberal arts college for undergraduate helped me establish rapport with all my recruited participants. My international student identity afforded me shared cultural understanding with international students, and my experience attending high school in the United States facilitated my interview process with domestic students. Moreover, my personal experience using private counseling services allowed me to engage in more candid and empathetic conversations with my interviewees who otherwise felt reluctant to openly speak about their employment of private counseling. In addition, I resonated with my Asian interviewees on our struggles with the model minority stereotype: the tendency to hold ourselves to exceptionally high standards in pursuit of being the academically successful child that both family and society expect.

At the same time, I also acknowledged the limitations of my positionality. Having studied at a private boarding school in the U.S., I lack knowledge of the suburban day schools, public schools, or international schools my interviewees had attended. It may have limited my ability to fully grasp the specific institutional or peer cultures my interviewees described. As all the interviewees were recruited through convenience and snowball sampling, their personal connections with me kept me as both an insider and an outsider. They might feel more comfortable opening up about sensitive academic or financial information, but they might also choose not to disclose information that they think might jeopardize our personal relationships. I recognize that I might have overlooked nuanced differences in participant experiences as I assumed an insider positionality.

Finally, I admit that this study is not only an exploratory sociological research project but also an introspective exercise. My interpretations are inevitably shaped by my own educational

trajectory and social class position. Thus, I recognize that my lived experience may have influenced the themes I chose to highlight and the frameworks I employed.

Findings

Capital in college admissions

Money is not a problem

For working-class students, the financial package they receive from colleges determines whether they can afford to go to college. Opportunity costs and financial insecurity steers many away from even applying to college. However, for the upper class, money is not a problem.

Fifteen interviewees clearly stated that tuition was not an important factor in choosing college. Several participants mentioned that their parents had specifically told them not to worry about money and choose a place where they will be the happiest. Olivia, an upper-middle-class sophomore at UChicago, shared the conversation she had with her father about making college decisions,

> The summer before my senior year, when I was writing all my applications, my dad sat me down and said, “I don't want you to feel like tuition is an issue. I want you to apply to the schools that you want to go to, and I want you to end up accepting a school that you want to go to, not because of how much it would cost, but because you want to go there. Having that conversation with my dad beforehand really made me feel comfortable in making that decision based on other factors, and not just about money.

Several participants shared that even though their families never had the finance talk with them, they knew that their parents can afford and are willing to pay for elite universities. Clara, a sophomore at Vanderbilt University, reflected on this unspoken understanding.

> I guess we never discussed it. It was just something that's not being said but we all know that my parents are gonna pay full tuition and stuff. So we never had a family discussion or anything like that. That sounds kind of wrong.

Participants like David, a sophomore at Middlebury College, reflect on the unspoken understanding and noted that his parents intentionally declined to disclose specifics of family finances with him. It is in accordance with Sherman's findings that upper-class parents deliberately avoid conversations about money in fear of raising entitled children (2017). It presents a paradox with the upper-class parenting to cultivate a sense of entitlement to elite spaces found by Lareau (2011) and Calarco (2018). Children are taught to expect elite outcomes without being exposed to the financial mechanisms that make those outcomes possible.

When I asked "What factors were most important to you when deciding where to attend college," popular answers include "rankings", "location", "academics", "peers", or just "vibes". Money, the very economic capital, is not a priority concern for the elite when it comes to making college decisions. All of the interviewees finance their education with support from their immediate family or extended family. William, a senior at Middlebury College, stated that his family had established a family trust that pays for all family member's college tuition, in which he stated that "if [college] is going to be free technically, then why not go to a more expensive one?" Tuition amount is not within the field of vision for upper-class students with family guarantee of financial security.

It is not only that money is not a problem, but the upper-class students also perceive asking for money is bad. In *Crafting a Class* (2009), former admissions officer Mitchell Stevens spoke of the institutional pressure to attract full-pay students. As elite universities are tuition-dependent, the financial ability to pay the high sticker price could give high-SES students a competitive edge in the admissions process (Stevens, 2009). Eight students shared that they fear by applying for scholarships or financial aid, they risk lowering their competitiveness in the admissions game. Colleges need students whose family can pay full tuition for revenue (Stevens,

2009), and it is reasonable to speculate that colleges 'want' full-pay students more. Daisy, a junior at UChicago, shared that their family specifically told her not to apply for any form of aid,

> I asked about FAFSA, about financial aid, I asked about merit scholarships, and scholarships in general. And my mother said no, because she thought that asking for money would give me a lower chance of getting in. She would do anything for me to get in. And so that also meant paying full tuition.

Daisy's family perceived that applying for aid would lower acceptance possibility, and they are willing to pay full tuition to ensure her success. This, first, reflects the dynamics of upper-class/middle-class families in which parents actively provide generous material and emotional support to children (Lareau, 2003). Secondly, it suggests that upper-class families consciously or unconsciously understand sufficient economic capital could constitute an advantage in the education system. Amelia's younger sibling is applying to college this year, and the private counselor their family hired advised her to use full-paying as a leverage,

> Her college counselor specifically said to put a line in her letter of continued interest to say, "I really want to go to Cornell. I will pay full tuition if I go." Something like that. That was a piece of advice that she explicitly got if she actually wants to go to Cornell."

What is more sociologically fascinating is that Iris, an upper-class freshman at UChicago shared that the 'knowledge' of paying full tuition could exchange a competitive edge stems from intuition.

> I knew that there are need-based and need-blind scholarships, so even if I did apply, I wouldn't be disadvantaged from the admissions process. But I kind of had the intuition that applying might put me in a more disadvantaged position. So that was my intuition as I understand. I knew that policywise, it was need-blind, so it was merit-focused. But still, it was just…

Iris's mention of 'intuition' connects to Bourdieu's idea of habitus, the ingrained ways of perceiving the world that guide individual behavior to perform social class (1984). Her intuition suggests the perception, or knowledge, that applying for financial aid is 'bad' could indeed be a form of embodied cultural capital. Hence, paying full tuition is not only evidence of economic capital but also a reflection of the cultural capital exclusive to certain social classes.

Scholarship Versus Full-Pay

Different from working-class students who considered scholarships as their life line to college, upper-class participants of this study presented very interesting views on scholarships. Institutions use merit-based scholarships as means to increase their competence in higher education by attracting high-performing students (Ehrenberg et al., 2006). However, the accomplished achievers in this study stated that merit-based scholarships do not appeal to them.

William, whose family established trust for his education, stated that if an institution offers him merit aid, he positions the institution beneath him,

> When I got that scholarship [from Brandeis], I thought that they're trying to convince me to come to their school. And I didn't think of it as recognizing that I'm a really good student. I think I saw it as potentially a downside a bit. It convinced me not to go because I was like, "well, if they are giving me money to go there, that means thatI'm better, or that I had more merit than other people who are going to the school. So I really thought of myself as the top applicant, but I thought if they think I'm good, then it means that maybe I'm not gonna find it as academically rigorous.

Similarly, Lily, a freshman at Johns Hopkins, provided her opinion that scholarships at lower-tier schools can only attract students from a less affluent family.

> I think merit-based scholarships at the lower tier schools very hardly sway kids like me, where their parents have set up the expectation that it's going to be funded. And usually the kids who are not like me, who would be receiving financial aid anyway.

William and Lily's opinions on merit-based scholarships demonstrated an unique upper-class way of thinking. Different from high-achieving, low-income students whose applications could be significantly impacted by the promise of financial aid (Dynarski et al., 2021), the high-income students already have eliminated the financial uncertainty. With ample economic capital, upper-class students thus rarely register merit aid as an important factor in choosing colleges. Instead, they use merit-based scholarships to reaffirm their class positions.

Moreover, Daphne, an upper-class sophomore at UPenn, stated that aside from never considering scholarships, she thinks paying full tuition as her way of making contributions to her alma mater,

> I've never applied to scholarships because I can financially afford my education fees, and I think there's someone else there that deserves this money more than I do. And even though it's not like a single person's tuition cannot matter as much, I do want to contribute to this institute to the best of my ability because I do have that capability. Also, because I've never done too much research about scholarship, I don't know if a lot of colleges are need-blind, or they're not need-blind, and that could affect your acceptance. Since I haven't done too much research about it, I don't want to add another level of difficulty for me getting to these schools.

For Daphne, money is a means for her to make contributions to the institution, even a way to return her privilege. It is worth noting that the way Daphne describes finances also illuminates her sense of entitlement to her family's accumulated capital. According to rational choice theory, not applying for merit aid seems counterintuitive which assumes individuals act to maximize their benefits (Becker, 1976). The findings on affluent students never even considering merit aid captures a conflict with economic rationality. Such conflict communicates an internalization of class privilege where wealth is so normalized that scholarships lose persuasive power.

Capital Warfare

From deciding which application cycle to apply to hiring private counselors, upper-class students have employed various strategies to secure elite college admissions. These strategies demonstrate how economic and cultural capital is utilized in the process of applications.

First, all interviewees besides Amelia had applied for ED/REA, and eight participants got admitted through ED/ED2. Early decision (ED/ED2) or restrictive early action (REA) are binding applications, meaning if you get accepted, you are committed to attend and must withdraw all applications to other schools. Olivia is admitted to UChicago through ED, and she elaborated that her father actually encouraged her to apply early as he thought ED would give Olivia an advantage,

> UChicago publishes their regular decision or their overall admissions rate, which is around 4% or 5%. But my dad calculated somehow, I'm not really sure, his own idea of early decision admissions rate versus regular decision emissions rate (at UChicago). And he ended up calculating that the regular decision is under 1% and the early decision is 15% or 20%. It's crazy, and that also really made me think, “okay, if I don't apply early, then I'm probably not going to get in at all.” And that was the deciding factor in making an early decision, rather than waiting to see all my choices at the end.

The numbers Olivia’s father calculated, regardless of accuracy, are examples of intergenerational transmission of cultural capital (Bourdieu, 1986). His research on admissions data reflects not only access to institutional knowledge but also the ability to interpret and act on such information to maximize his daughter’s educational advantage.

Hiring private counseling represents the use of economic capital. Given the service usually costs thousands of dollars, the employment of private agents is no doubt a class-based advantage. Zoe, a junior at Dartmouth shared that while bridging the information gap as an

international student is necessary, students hire counselors because they want these counselors to "get them in",

> Basically in China, international school students like us usually hire counselors for our applications, and they're supposed to help me. But I changed two counselors. First after ED1, because I saw they're not really organizing my application material right, and I changed to the second one right before my RD. It was a really chaotic and hectic moment. I got direct rejection from Cornell, and that's the moment that both my school counselors and my parents think that I need to change my private counselor because all of them thought I'm going to Cornell, but they accepted other students.

10 of 16 interviewees in this study hired one or multiple private advisers for their college applications. Zoe admitted that she had switched counselors because she found their services unsatisfactory when she did not get admitted to her ED school. Olivia also revealed that she had three college counselors advising her applications. Several interviewees also reported that they had an essay editor in addition to the private counseling services they hired.

Nevertheless, Hannah also questions whether the purpose of private agency is actually to help students get into their dream school or just to be an emotional safety blanket,

> It felt out of place for you to not [hire private agents]. So, [my parents] were fine with it, but they were saying that, "Oh, maybe it's just for making yourself feel better because if you don't get it, you're gonna second guess yourself. And maybe assume that "I didn't get into the school because I didn't get a private consultant and stuff like that." So we're just eliminating the possibility of that.

As prior research on working-class student's college application rate states, one of the most important factors for their low application rate is that they experience great uncertainty about the process, admissions outcome and the return to college all together (Dynarski et al. 2021). So I find it fascinating that Hannah described the purchase as eliminating the possibility. For upper-class students like Hannah, their families were comfortable with purchasing a service that might

just be for their own psychological comfort, alleviating part of the uncertainty about colleges that everyone stresses about. In this case, private counseling functions as college therapy.

When situated in environments with equally affluent peers, the competition between who has more capital carry more dynamics. Daphne attended a so-called 'feeder school' where a great number of its graduates consistently get admitted into elite universities. She articulated feeling powerless competing with her peers because her family lacked the legacy advantages and social connections her peers' families have. It is an instance of accumulated social capital affecting access to education (Bourdieu, 1986). In Daphne's situation, peer competition extended beyond economic and cultural capital to include social capital (1986).

Upper-Class Success Frame

Definition of Success

For upper-class students, college going is naturalized as the cultural norm. David, who grew up in an affluent New England town, stated that college going was always expected of him,

> Coming from [an affluent New England town] and my family, college wasn't a question about whether I was going to go or not. […] I don't know how to describe it, but I just think in wealthier towns, that's the norm, that's the status quo, that you go to college and nothing like a vocational school, or just not going to college at all. It's looked down upon. So people in their whole lives have this idea that, "okay, after high school, I'm going to college." No one really considers anything else. And I think that's especially true for wealthier places in the United States.

In an upper-class environment, college attendance is the bare minimum. David admitted that he only knows a few people who didn't go to college, none of them being his close friends. It is not that David is snobbish, but that he grew up to socialize within an environment where college

going is a naturalized concept. When everyone goes to college, the definition of success therefore becomes higher. Elite college admissions become the goal. Olivia elaborated that her family has planted the ambition for elite colleges since their early years:

> My dad was very into college admissions. He started us very early on. When he was young, his mom pushed him in his application process. So then he started us (older brother and me) doing that too. It really started in middle school finding our hook, what he would call it, finding something that would make your application stand out.

Her father's efforts directed Olivia to begin aspiring for her dream school, the University of Chicago, in middle school and started the college-prep process then. Iris shared that her Korean family only knows the Ivy-League schools, so she felt immense pressure to meet their expectations,

> My dad years ago, he used to say "Harvard, Yale." And I was like, "Dad, no, no, I can't." And at family meetings, my grandfather will say, "Oh, someone I know went to UPenn Wharton, and I would love to see you guys go there." Like it was casual, it was mostly in a joking way. But still hearing some of the expectations, I was just crying inside. "Grandfather, I can't." Koreans, because they're not living in the US right now. They just know a lot of the top schools only, and that's what my parents do too. They didn't even know about Dartmouth, and they just know HYPS (Harvard, Yale, Princeton, Stanford) and Columbia.

Iris's upper-class Korean family interestingly mirrors the working-class American families Melissa Osborne describes in *Polished* (2024). Working-class families, lacking cultural familiarity of higher education, rely on perceived status and name recognition when advising their children (2024). However, compared to working-class families who perceive elite institutions as an opportunity for upward mobility (2024), the upper-class family think of elite

college going as a prerequisite for maintaining the status quo. To conclude, the upper-class success frame outlines elite college admissions as a necessary but expected outcome.

Rankings

Rankings serve as symbolic boundaries of the success frame. When I asked the participants to recall on the list of prospective schools, several applicants used phrases like "top 10," "top 20," or "top 30" to mark the boundary between acceptable and unacceptable outcomes. Daisy told a family tradition of her mother making a chart every year comparing the rankings change between her sister's schools and her.

> My oldest sister went to Columbia, the second one went to Berkeley, and so between them, there was already a competition of US News. Who's better? My mom will send it out every year when it comes out and be like, "Oh, really, you went down, you went up. What happened?" So I knew that I needed to attend a good university. For them, ranking mattered a lot. For me, it mattered less, but I still wanted to make them proud and still hold my head up high at the dinner table and not allow them to belittle me just because of which university I attend. So I didn't tell them about things like the volleyball club or whatnot when I was looking at universities.

Daisy's sibling's admissions to highest-ranked universities reinforced the upper-class success frame for her: to get into a university with similar or better rankings than Columbia or Berkeley. Her reservation in communicating with her parents about her interests in volleyball clubs also reflects that hobbies are not an important factor calculated into the success frame as rankings. Daisy's experience highlights that rankings are central to the success frame.

For international students, information barriers could be another reason why rankings become an important factor within the success frame. Zoe said that rankings mattered the most to her because of cultural unfamiliarity,

> I applied to the top 30 research universities in the US News. And also top 10 liberal arts colleges. So I think ranking is the most important factor for me because as an international student, I was not physically in the US, so I do not know much about these schools.

As international students are unfamiliar with campuses or school culture, their idea of 'a good school' depends on how high up the school ranks on the chart. Limiting the definition of success to college rankings neglects the personality and cultural fit between individuals and institutions. Two of the international participants, Daphne and Clara, both decided to transfer from a top-10 liberal arts college as they felt fundamentally mismatched with the institution.

Peers and Class Success Frame

Prior research has established that peers could reinforce the success frame outlined by family and institutions (Zhou & Lee, 2015), less explored is how social class composition of peer groups interacts with the success frame. Competitive peer culture often happens in private schools, international schools, and well-resourced public magnet schools with a high concentration of upper-class or upper-middle-class students (2015). In these environments, the institutional success frame is built upon class-based presumption that an Ivy League school is attainable, if not inevitable (2015). Amelia attended a public magnet high school similar to the Pinnacle high school in Zhou and Lee's study (2015) where the majority of the student body is Asian American, and all her classmates share similar aspirations to attend a highly selective institution.

> When you have very close peers who are very, very high achieving, it does influence your decisions, and even if you don't necessarily want to go to those schools. It makes you feel like, "I should try." … For a lot of students who go to [Amelia's high school],

> it's not a question. It's possible to get into an Ivy. It's "yeah, of course. I'll apply." And I know that for many other students, it's like, "why would you apply?"

Amelia affirmed that high-performing peers influence each other in making college decisions (2015). Being surrounded by high-achieving classmates intensifies the drive to match or exceed them, creating psychological stress or enhancing motivation depending on whether the expectations are met (2015). Attending schools with privileged peers meant normalizing the idea of applying to Ivy League everyday through inevitable social interactions at school.

What is more interesting is her comment that "for many other students, it's like, 'why would you apply?'" The "other students" here refer to students at under-resourced public schools who think of applying for elite colleges as futile endeavors. Lily attended such a public school where "nobody cares about top-tier schools." As an upper-class high achiever, she expressed feelings of exclusion as her aspirations seem farfetched and unrelatable to her peers. Although Lily did not elaborate on the social class composition of her high school, her sense of isolation suggests that she was navigating an environment where the upper-class normalization of elite college going is not present. Instead, she experienced a lower-achieving institutional success frame that misaligned with her own class position. The contrast between Amelia and Lily's experiences illustrates that contingent to the social class composition of peer groups, the upper-class success frame could be reinforced and validated, or it could be resisted and alienated.

Discomfort of Class

Full-pay is Taboo

In *Uneasy Street* (2017), sociologist Rachel Sherman interviewed high-earning professionals and made visible the subtle 'moral labor' involved in managing privilege. The

parents of upper-class students at elite universities interviewed revealed a moral discomfort experienced with topics of finances (2017). This study researches within college context and found that upper-class children experience similar moral discomfort in finance-related discourse with their peers. Daisy articulated that her full-pay student status is a 'taboo' topic. She brought up an uncomfortable encounter with one of her peers. When she 'accidentally' disclosed her full-pay student identity, her peer, who receives financial aid, changed social attitudes. She elaborated that during her three years at UChicago, she had only explicitly talked about her full-pay identity with another person who also pays full tuition to the college. Several participants mentioned that they feel like their peers who receive financial aid are more willing to openly talk about their scholarship identities. Unease around full-pay status shows that if an upper-class student is situated within an environment where needing financial aid is the social norm, they want to adjust their class disposition in order to fit in socially.

William, a senior at Middlebury, candidly opened up about a moment of moral labor in navigating his privileges. He admitted that in high school, he lied about filing for FAFSA because he did not want his classmates to think of him differently.

> I do have memories of lying about having applied for financial aid to my friends in college or in high school, I'd be like "oh, yeah, I submitted that. I submitted those forms, whatever." And I think I understood that it was a really big privilege at the time that I didn't want to have other people think differently of me because of this privilege.

William understood that not having to worry about financing college is a privilege and perceived that it is a privilege, if made salient, that could distance him socially from his peers. This anecdote signals that being a 'full-pay' student is not a socially desirable identity, and it makes a parallel to Sherman's findings on upper-class adults avoiding name-brand luxury goods to appear

'normal' (2017). In the educational context, the luxury good is paying full tuition to an elite university.

Clara, a Chinese international student from Beijing, shared that she preferred to remain discreet about her full-pay identity to avoid being ethnically stereotyped.

> I feel like around American students, I would have the feeling of keeping it discreet because for younger generations, there's a concept of rich Chinese international students. And they would just put all of the Chinese international students within the stereotype of rich international Chinese students. So if they know that I'm paying the full tuition, they would immediately generate me into that category. So definitely in front of domestic students, I feel more discreet about that. But with my international friends, they also pay for the full tuition. So it's okay because we're all like that.

Clara's interactions with different peer groups adds a racialized layer to Sherman's class analysis of moral labor (2017). When class identity is linked to racial stereotypes, students like Clara have less agency in choosing how or whether to perform moral labor. The choice to conceal wealth is not only a strategy for social acceptance but also resistance against racial categorization. Her social comfort with other full-pay international students also shows that in peer groups where full-pay status is normalized, the need for secrecy and moral justification disappears.

Private Counseling is Taboo

Previously, this study had presented private counseling as an instance of cultural capital. Private college counseling, costing from a few thousand dollars to tens of thousands, also represents another unspeakable example of luxury consumption in education. Several participants highlighted hiring private counselors is an equally taboo subject like paying full tuition. Amelia discussed the confidentiality with which her peers approached the subject.

> [Hiring counselors] is something that people get very private. I know a lot of my parents' friends' kids use college counselors… They're like, "I used it, but I don't want other people to know that I was using it". Because I think there's an element of "you shouldn't need that."

The statement "you shouldn't need private counselors" reflects that students think that higher education should be a level playing field, and someone with true merit should not need additional help to demonstrate their deservingness. Such sentiment implies that paying substantial fees to professional college advisers is unethical. Daisy reflected that her interview with me was the first time she disclosed that she had hired private counseling.

> It's weird, because I've never gone into this depth of discussion about my application process because it really tells a lot about the person. For instance, for the sake of your study, I can say that I had a college advisor, like a professional one.

Daisy's hesitation further underscores how the use of paid advising is a morally charged advantage. In the discussion of full-pay being 'taboo', the participants primarily discuss the social belonging aspect of their privileged positions, but Amelia and Daisy's accounts about private advising signal a subtle conflict between class privileges and internalized meritocratic ideals. It signals a moral discomfort for upper-class students who took advantage of inherited capital but feared that such advantage would overshadow and unjustify their merit and hard work.

Discussion

This study captures a complex tension among upper-class students between an emerging awareness of their class-based advantages and their internalized ideology of earned privilege. Through 16 interviews with undergraduate students at elite universities, I demonstrated that 1.)

upper-class students are aware of inherited capital and class privileges; 2.) they internalized a classed success frame which normalized entrance to elite universities; 3.) they confront a moral discomfort with meritocratic ideals that pressures them to conceal their class dispositions. The underexamined tension presents a unique 'inverted status hierarchy' previously explored in racial context in which 'whiteness' is socially stigmatized (Stanek & Mattson, 2024). This study looks at the class context in which privileged identities such as 'full-pay' or 'wealthy' are stigmatized in a broader societal context. Situating the research findings within literature, I argue that such intricate tension is not only individually experienced but also familially and institutionally produced, which I will discuss at length in the following sections.

I want to stress that this study is not a value-laden critique of the wealthy, but rather an effort to understand the inner conflicts upper-class students experience in higher education. It is not the intention of the elite students interviewed to perpetuate structural inequalities. These students genuinely feel humbled by their self-consciousness that they benefited from class-exclusive resources. Looking up to Sherman (2017), my goal is to present a deliberation on the social structures, family and institutions, that leaves class inequalities unchallenged within the educational system.

The Role of family

Reviewing all the findings, parents played a significant role in shaping upper-class students' view and approach to higher education. In contrast with classic working-class family dynamics that emphasize self-reliance, the findings suggest that the upper-class children, similar to the middle class, rely heavily on parental guidance and support (Calarco, 2014; Lareau, 2015). From Olivia's case of her father taking her to college fairs at the age of five to Iris's Korean

parents moving home for her attending international school, the upper-class parents undoubtedly resembled the middle-class concerted cultivation parenting (Lareau, 2015). They actively and consistently intervened in helping their children align themselves with the expectations of elite universities. Besides Amelia, the 15 upper-class participants in the study internalized a narrow success frame (Zhou and Lee, 2015) that normalizes admissions to elite colleges as an expected outcome given the preparations the family unit had made along their educational journey. The highlighted instance of college preparations in this study is the employment of private college counseling. 10 parents paid for expensive advising services to improve their children's application profile, or in Hannah's case, to alleviate mental stress caused by the admissions process. Most of the affluent families in this study had made long-term financial plans to pay full tuition to elite universities, even advising their children not to apply for financial aid as they feared it might decrease admissions chances. These findings demonstrate how upper-class parents strategically mobilize their economic resources and cultural knowledge to secure elite educational outcomes for their children, reinforcing class advantages through intentional involvement.

Upper-class parents continue to intervene in their children's career trajectory. Norman's mother persuaded him to change career aspirations from education to law. Her definition of elite jobs echoes the elite institution's career funneling logic (Binder et al, 2016), further illustrating how parents participate in social reproduction.

There is a psychological cost of privilege to children internalizing an upper-class success frame. After investing substantial resources into education, elite families naturally set high standards for their children. Similar to Iris mentioning that she wanted to cry inside when her family repeated the aspirations for Yale to her, William experienced pressure from both his

parents and his grandparents to apply for Harvard to continue the family tradition. Expectations for admissions to the most selective, highest ranked institutions lead students to neglect their own interests and emotional needs. Daisy admitted that she did not want to express her interests in club volleyball to her parents when they curated her college list. These students not only experience anxiety resulting from fear of failing the rigid success frame (Zhou and Lee, 2015), but also exhaustion from constantly needing to prove their merit to morally justify their privileges (Markovits, 2019). All the participants in the study expressed gratitude towards their parents in offering generous support for their education. But at the same time, they emphasized their own academic achievements and hard work, the meritocratic basis of their success. Markovits (2019) used the word 'trapped' to describe the dilemma faced by the modern elite: they are caught between the privileges that supposedly enable ease and comfort, and the relentless pressure to perform and justify such leisure that makes life uncomfortable (Sherman, 2017). The participants in this study felt a sense of constraint by the narrow definition of success imposed by their families and the institutional logics of meritocracy. I argue that family emerges in this study as both the enabling and restricting mechanism, reinforcing upper-class students' struggles between entitlement to privileges and an awakening class awareness.

Role of Institutions

In the process of recruitment, I encountered significant stigma in finding students who satisfy the full-pay interview criteria. As noted earlier in the findings, secrecy surrounding a 'taboo' full-pay identity definitely contributed to the challenge. However, I also noticed a subtle institutional influence reinforcing such secrecy. Hence, I emphasize the importance of discussing the role of institutions in shaping the upper-class student's perception of class and deservingness.

Bourdieu and Passeron argue that all *pedagogical action*, family education or formal schooling, is *symbolic violence* which imposes, inculcates, and transmits dominant class values across generations (1990). The reason why the violence is symbolic is that education does not physically force students to conform; rather in legitimizing dominant class values as universally meritorious, it subtly devalues other class culture as inferior (1990). Symbolic violence is commonly used to analyze how working-class values are marginalized and diminished, and it might be an overdramatic choice of theory application for this study. Yet, I observed that an institutional silencing the identity of upper-class students that I have no other tool to better describe.

Had I chosen to focus on students receiving scholarships, the recruitment process would have been far more straightforward. For instance, I would first contact the office of Odyssey Scholars (merit-based scholarship offered at the University of Chicago) and relevant organizations such as the Odyssey Scholars Society or QuestBridge Scholars at UChicago to distribute research information. The channel to connect with students on scholarships is clear whereas the way to look for full-pay students on campus is ambiguous. There is more institutional activity in increasing the visibility of scholarship students on campus. It is worth celebrating that institutions are putting organizational efforts in advancing equity, but it seems that the more exposure colleges give to celebrate financial aid, the more taboo paying full tuition becomes. Participants of the study had mentioned that students on scholarships are more open and willing to talk about their college experiences while full-pay students avoid conversations about financing college. My observations point to institutions' celebration of their generous need-blind mission functioning as a kind of reverse symbolic violence, delegitimizing upper-class students by rendering their identity unspeakable.

Certainly, institutions are lawfully bound to protect the financial privacy of students, and 'undocumented' is too strong of a word to describe the situation of full-pay students being 'hidden' within institutional narratives. The discomfort with their class positions experienced by the upper-class students in this study could be a result of misrecognizing their full-pay identity as unspeakable, a 'taboo', on campus. The institutional silencing not only shapes their own self-perception but also sustains the broader meritocratic narrative of elite institutions, downplaying wealth while highlighting the merit of students overcoming class barriers. Nevertheless, I am not denying the positive effect in cultivating class awareness of institutions 'teaching' upper-class students not to claim their privilege openly. Recognizing class advantages could help upper-class students foster a sense of civic responsibility in returning privileges to the greater society — as Daphne stated, she wants someone in greater need to receive scholarships instead of her. I am pointing out the potential danger in elite institutions overcelebrating meritocratic narratives and thereby obscuring the role of class in determining educational access. I encourage future research to investigate how institutions communicate their missions and the social consequences of such narratives.

Conclusion

Fragility of the Upper Class

In *Privileged* (2010), Khan quoted Adam Smith, "The difference between the most dissimilar characters, between a philosopher and a common street porter, for example, seems to arise not so much from nature, as from habit, custom, and education". But based on this study, I found that education overshadows the importance of habit and custom. Habit and custom, the loose description of cultural capital (Bourdieu, 1990), serve for the eventual conversion of

educational credentials. Even the upper class, who supposedly reserved the most ease in maintaining class privileges, becomes fragile in the rise of meritocracy.

An elite college diploma cannot reproduce class directly like wealth or indirectly like taste, but it can justify class. This study highlights the complex tension experienced by upper-class students between a naturalized sense of entitlement to structural advantages and the moral discomfort over the unspeakable privilege of paying full tuition. These elite students feel compelled to prove their merit and defend their deservingness through admissions to elite institutions (Markovits, 2019). But meritocratic narratives leave them trapped between entitlement and self-doubt (Markovits, 2019). Yet credentialism as justification itself is inherently fragile. Even if David noted that in his affluent town everyone goes to college, the condition to downward mobility is never as simple as not getting a college degree. I recognize that in this study, the exploration of the upper-lass dynamics remains preliminary and contingent, offering only a glimpse of how privilege and its justifications are experienced and negotiated within the college admissions context. Nevertheless, I do stress that this fragility of the upper class suggests that privilege in the meritocratic era is contested psychologically, morally, and socially. Recognizing this fragility opens the door to more sociological conversations about how class is reproduced, justified, and potentially transformed in education today.

Limitations

First, this research acknowledges several methodological limitations. Due to a small sample size (n=16), the findings of this study have limited generalizability. A sample of eight domestic students and either international students further undermined the representativeness of the research findings, as the sample cannot fully capture the diversity of experiences among

domestic or international students more broadly. By relying on convenience sampling and snowball sampling, the study also risks the potential of selection bias. Furthermore, the study only interviewed students, but as family plays a significant role in accessing education and conferring class advantages, future research would benefit from including family members in the interview.

Second, this study acknowledges several sociological limitations. The definition of upper class in this study is refined to the financial capacity to pay full tuition (~ $80,000), which oversimplified the complex and multidimensional nature of class. Students were not asked to provide information on parental educational attainment level, parental occupation, and other indicators of informal class capital. Lack of information about social knowledge and cultural capital compromised the depth of analysis on class dynamics. Moreover, comparison across different social classes is also missing from the research design. Future researchers should include the working-class and middle-class population for more accurate class analysis. Additionally, the small sample size also hindered the sociologically important exploration of the intersectionality between class, race and gender.

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