

# The Hesitancy of the Top Students from Disadvantaged Backgrounds to Apply to the Best Universities

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## Abstract

Even the brightest students from underprivileged families do not apply to the top colleges in the world. Students are greatly discouraged from applying to the best colleges by the feeling of insecurity and the environments of students aside from the universities' strict standards and prerequisites. However, the most important factors when deciding not to apply to these universities after being influenced by their environments and insecurities are the heuristics they use as a shortcut under conditions of uncertainty. The heuristics which activate in case of making decisions regarding applying to the colleges are availability, status quo bias and disappointment aversion. Additionally, three broad kinds of datas are used for the analysis of students' college choices in this paper. Consequently, this study aims to eliminate some form of inequity among students and to open doors for outstanding students from disadvantaged backgrounds.

## 1 Introduction

Whilst recent years have seen significant advances in students from disadvantaged backgrounds attending university, there is still a huge disparity between these students and their advantaged peers, especially when applying to the most prestigious universities. The students from disadvantaged backgrounds refer to the individuals who come from a social, cultural, or educational environment that is found in certain rural or inner-city environments that have demonstrably and recently directly inhibited the individual from obtaining the knowledge, skills, and abilities necessary to develop themselves. High potential but underprivileged students lack the knowledge, suggestions, and direction required for the university admission process. Furthermore, myriad underprivileged students make suboptimal selections when deciding their colleges because they are influenced by people around them and they lack self confidence [Wyn17]. But

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how does the background control the education system and the ambitions for the students' future that much? That is the question that has been waiting to be answered for so many years and can be figured out by behavioral economics.

Behavioral economics is a branch of economics which considers human psychology and puts forth a hypothesis that actual human behavior is less rational, stable than the normative theory of economics suggests and may not agree with the classical approach to economics. The behavioral economics involves certain heuristics/biases and deals with how they affect human behaviors. Plus, the term heuristic is commonly defined as cognitive shortcuts or rules of thumb that simplify decisions, especially under conditions of uncertainty [Kah18].

This paper considers the following heuristics:

1. Status quo bias
2. Availability
3. Disappointment aversion

Status quo bias activates when people have a tendency to stick with the default from complex choices that mirror student's risk-free choices about their future in this case. Second and the most arresting one is availability, which is a judgmental heuristic in which one assesses the frequency of classes or the likelihood of events by availability, i.e., by the ease with which pertinent examples are available [Kah18]. The last heuristic, disappointment aversion is triggered when people pick a certain reward over taking a chance on a bigger reward in other words, when they arrest, so-called, and flee from disappointment. Consequently, this study seeks to eliminate some form of inequity among students from different backgrounds and to open doors for outstanding students from disadvantaged backgrounds by exposing the reasons why such students frequently do not apply to the best universities and by providing solutions.

## 2 Context

Socioeconomic status (SES) is a metric used to assess a person's relative economic and social standing in relation to others based on criteria including income, education, and occupation. However, SES is more usually used to highlight economic inequalities in society at large [Bak14]. In order to describe the three different positions that a family or an individual may hold in relation to others, socioeconomic status categories of high, moderate, and low are frequently utilized. Besides, a research clearly shows that children from low-SES households and communities develop academic skills slower than children from higher SES groups. For instance, low SES during childhood is linked to subpar cognitive, linguistic, memory, and socioemotional processing, which leads to subpar adult health and income. Additionally, the underfunding of low-SES school districts has a detrimental impact on children's academic development and results [Aik08]. Children's academic performance is impacted by the inadequate education and rising dropout rates, which maintain the community's low SES status. Increased research on the relationship between SES and education is crucial because it may assist to lower some of these risk factors by

improving school systems and early intervention programs. In addition, education is frequently emphasized as being more crucial in upper socioeconomic households, both inside the family and in the neighborhood. It might be difficult for parents and other caregivers in low-income situations to create an atmosphere that promotes healthy child and adolescent development. The job status of the parents and the number of hours they must put in to support the family are two of the biggest obstacles that low-income families must overcome. Many families in low-income areas rely on precarious employment contractual, subpar, part-time work that frequently provides no benefits [Lyc10]. According to research, parents from low-income environments are frequently compelled to direct their attention toward the pressing financial issues and may only have a limited amount of time available for other duties, including encouraging their kids' homework habits or school engagement.

Young people in low-income neighborhoods frequently do not have the same access to educational support or the same amount of parental attention as their middle-class counterparts because parents must dedicate a greater portion of their time to providing a steady livelihood. According to research, parents from low-income environments are frequently compelled to direct their attention toward the pressing financial issues and may only have a limited amount of time available for other duties, including encouraging their kids' homework habits or school engagement. Young people in low-income neighborhoods frequently do not have the same access to educational support or the same amount of parental attention as their middle-class counterparts because parents must dedicate a greater portion of their time to providing a steady livelihood.

## 3 Heuristics / Biases

### 3.1 Status quo bias

Status quo bias is defined as “When faced with a choice among different options, people have a tendency to stick with the default. The effect is driven by the (even small) cognitive costs involved in thinking about the choice and switching. Status quo bias is stronger when there are more choices available and/or the choice is more complex” [Kah18]. Early in the 1990s, the US states of New Jersey and Pennsylvania unintentionally conducted a real-world experiment showing indications of status quo bias. Citizens were given two options for their auto insurance as part of tort law reform programs: one expensive option that gave them full sue-rights, and one less expensive option that gave them limited sue-rights. The alternatives were substantially equal to one another. The eighty percent of the customers in New Jersey which has a lower insurance rate picked the default setting. Only twenty percent of them opted out of the default setting and chose the higher insurance rate and the full right to sue. However, in Pennsylvania which has a higher insurance rate and a full right to sue, seventy five percent of customers in Pennsylvania picked the default setting and only twenty five percent chose the lower insurance rate and the reduced right to sue.

The choice of internet privacy regulations, donations to retirement plans, and the decision to donate organs have all been associated with similar outcomes [Kah91].

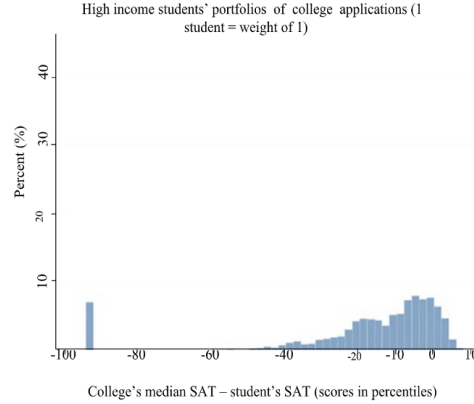


Figure 1: Undermatch in higher education-high attaining, high SES

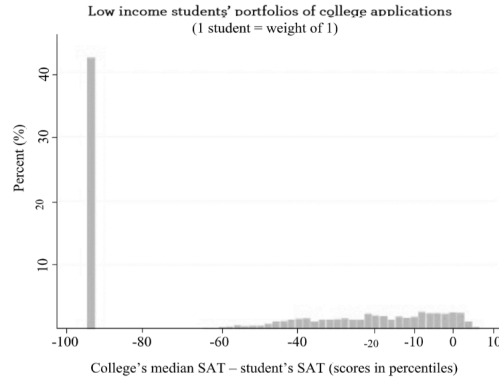


Figure 2: Undermatch in higher education-high attaining, low SES

Figure 1 demonstrates that individuals from privileged circumstances typically apply to colleges that have admission requirements which correspond to their own levels of achievement, but they also apply to a few reachable universities that are largely selective based on their test scores. Additionally, the minor peak at about -90 suggests that many applicants also, logically, include safety universities in their application portfolios.<sup>1</sup>

Figure 2 clearly indicates that students from unprivileged backgrounds tend to apply to the colleges that are below their own levels of achievement, mostly,

<sup>1</sup>Source of figures from: Hoxby and Avery, 2013

non-selective colleges. The conclusion to be drawn from this is that even the greatest students from disadvantaged backgrounds prefer to apply to colleges where their unsuccessful peers have applied rather than taking a chance and applying to universities that are appropriate for their level of achievement.

All of these findings suggest that high SES students have a distinct advantage in terms of their knowledge of the university application process and how they react to new information within it. On the other hand, low SES students typically come from situations where their families lack knowledge and experience with higher education and the university admission process, which place them at a disadvantage when it comes time to make decisions and take actions. Additionally, these data demonstrate that students from disadvantaged backgrounds' preferences depend on status quo bias because "subjects are more sensitive to the dimension in which they are losing relative to their reference point". Thus, when applying to top colleges, students from unprivileged backgrounds prefer as minimal risks and changes as possible.

Even though this phenomenon isn't directly quantified in the application process of colleges, it is highly transferable and applicable to the decision-making for colleges. High-quality education can act as a prodigious equalizer in society. Inasmuch as studies show that a university's caliber greatly impacts the future goals, careers, and earnings of its graduates [CH13] and enrolling in a competitive institution can pave a low-income student's path toward economic advancement [Car19]. For this reason, university selection can become difficult and complex with the diversity and the demands of the universities.

"When faced with a complex decision, people tend to accept the status quo, as reflected in the old adage, "When indoubt, do nothing" [GA17]. Students are driven into doubt by the complexity of the universities caused by universities' difficult demands and diversity, and this hesitancy causes them to get lost in this complexity which prevents them from taking risks and applying to top universities. From the other perspective to the consequences of the bias, since the status quo bias includes the present characteristics of the finest colleges, the default decision during the application process is to select the college that is familiar to the student. The intricacy of the decision-making process is another aspect that contributes to status quo bias [SMF10]. The restricted availability of prestigious universities and the students' lack of self-assurance and discouragement from exploring their potential among students from underprivileged backgrounds are the origins of this decision-making challenge. Recognizing their potential means that they avoid rolling the dice because they assume they won't be chosen anyway because it's so challenging to get into the finest universities.

Therefore, they attend the same universities as individuals who have this belief, i.e., those who started the cycle of despair among generations of people from underprivileged families. As mentioned, there is a huge gap between top students from advantaged with disadvantaged backgrounds in terms of both economic situation and the quality of education they receive.

However, the real question is "how can the universities minimize the inequality between the students"? As Joni Eareckson Tada says "perspective is everything when you are experiencing the challenges of life". The univer-

sities may approach the problem alternatively by turning things around. The disparity may be lessened, for instance, if they evaluate the admission of the disadvantaged students aside from the students from advantaged sides. Firstly, there should be a limit to separate them from each other that determines who the disadvantaged student is. It may be established by the educational level that the schools provide to their students, which is based on senior and teacher statistics as well as the parents' monthly income. The admissions committees of the universities evaluate the applications of the disadvantaged students once they have been identified on the application form designed specifically for these students.

In essence, the evaluation of students who are at a disadvantage who can fill out the form, that is, students who do not exceed that limit, also be evaluated thanks to the application form special for them. The application form further encompasses some particular criteria from the students regarding extracurricular activities and academic accomplishment. However, this time, the underprivileged students can compete among themselves rather than with students who have more advantages than themselves. The admissions committees evaluate the underprivileged students among themselves to identify a limited group of top students, thus minimizing inequity and offering these students a chance to apply.

### 3.2 Availability

As defined by Amos Tversky and Daniel Kahneman "Availability is a judgmental heuristic in which a person evaluates the frequency of classes or the probability of events by availability, i.e. by the ease with which relevant instances come to mind". In the experiment in which the availability heuristic was introduced, subjects were asked, "If a random word is taken from an English text, is it more likely that the word starts with a K, or that K is the third letter?" They contend that whereas many terms beginning with the letter "K" (such as kangaroo, kitchen) would come to mind instantly for English speakers, words in which "K" is the third letter would require more focus (acknowledge, ask). The participants overestimated the number of terms that started with the letter "K" and underestimated the number of words that had the letter "K" as the third letter, according to the study's findings. Tversky and Kahneman concluded that people respond to queries like these by evaluating the two categories' availability and their ability to recall specific examples. Alternatively put, it is simpler to conceive of terms that start with "K" than those that have "K" as the third letter. As a result, people assume that words starting with a "K" occur more frequently. However, the number of words with "K" as the third letter is really twice as great as the number of terms with "K" as the first [Kah18].

Even though estimates of students' chances of getting into the finest universities are mostly dependent on students' self-assessments, the logical next step for acceptance is to speculate on how these universities perceive this valuation, especially considering their prior opinions. Top students, who frequently come

from underprivileged families, think that students who go to the best universities received a better academic education than themselves to get into those colleges [ER22].

For instance, top colleges really want the students to take AP and Honors classes, as well as have a high GPA and class rank. However, the phrase "students from disadvantaged backgrounds" is outlined as those people who come from a social, cultural, or educational environment, that has demonstrably and recently directly prevented the person from acquiring the knowledge, skills, and abilities required to develop themselves. In essence, the disadvantaged students are unable to enroll in a competent education system like others, which makes them believe that they cannot compete with advantaged students and attain the academic standards of the finest schools. Consequently, they act in accordance with this insight rather than applying to these universities [Wyn17].

Availability explains that humans are tempted to deem the examples that come readily to their minds as more representative than they truly are. Kahneman highlighted that it may cause systematic biases, "the saliency of an event is associated with its availability from memory, but it may not coincide with their frequency" [Kah18]. As an example, the experiences of their older peers who have the most contact with attending local, less competitive, in-state or community colleges will have an impact on the students, even though they believe they have a chance to enroll despite the low acceptance rates. Due to this, they consider there are less success stories than there actually are and begin to doubt the existence of their own success stories.

Consequently, under the influence of the availability, students from disadvantaged backgrounds are likely to underestimate the strength of their candidacies and further fail to believe in their chances to get accepted. Instead of listening to their families' stories of failure, reading the stories of people who have managed to get into top universities will be a great source of motivation to destroy these beliefs and lead them to apply. For instance, if every university, especially well-known universities, include the story of a few students from disadvantaged backgrounds in their university brochures or websites with their consent, the best students from poor circumstances don't feel alone and these stories will serve as a source of inspiration and hope for them.

### 3.3 Disappointment Aversion

According to the "Cambridge Dictionary", disappointment is "the unhappiness or discouragement that results when your hopes or expectations have not been satisfied, or someone or something that is not as good as you had hoped or expected" and averse means "strongly disliking or opposed to". As the definitions of the two words that the heuristic includes suggest, disappointment aversion plays roles wherein people prove more likely to choose a certain reward than to risk a greater reward while at the same time being willing to attempt a greater reward with lower probability when both options include some risk. As an application, Gul demonstrates that disappointment-averse individuals are more likely to pay dynamic insurance contracts like periodic insurance for elec-

trical appliances and cellular phones, at much more than actuarially fair rates. The explanation for this is because, in addition to the usual risk premium, they are prepared to pay more to protect themselves against exposure to the uncertainty's slow resolution. Due to the mutual reinforcement of these two premia, the person is less willing to take chances [Gü91].

Schools in communities with low socioeconomic status (SES) usually have educational disadvantages. Therefore, schools in these communities frequently exhibit a lack of expectations, resources, training, and trained staff. School counseling is one of the aspects that should be improved in order to provide the students a better education. Work activities of school counselors are evaluated across three dimensions. One of the main responsibilities of school counselors is to help students develop their decision-making abilities. Other responsibilities include finding student support networks, planning and implementing guidance lessons in the classroom, and assisting students with their educational and career development [KL07].

The selection procedure for universities is, of course, the best illustration of this decision-making stage. Researchers have shown that the university they choose may have a direct impact on everything in students' lives, including their mental health [Hes18]. Although selecting the correct college for a student is significant for the future of the students', school counselors in low socioeconomic status communities rarely provide them with individualized advice, and their discussions and encouragements about college options are typically focused on local, non-selective colleges. Low-income students usually can't arrange individual meetings with their counselors, if they can, in such meetings they are not presented with college options matching their outstanding achievements.

These students consequently believe that they can not choose the appropriate colleges because of the lack of the assistance of an expert. That is when disappointment aversion leaks in. The students from disadvantaged backgrounds believe that they can not be accepted to elite schools because they can not manage all of the prerequisites of the application process by themselves such as dates and deadlines, the entry requirements without any help from a knowledgeable person [Wyn17].

From the disappointment aversion perspective, students from unprivileged communities generally prefer not to apply to top universities in order not to take risks and not to be disappointed because of their application, or rather to ensure themselves. Basically, the students prefer non-selective and in-state colleges that everyone around themselves attends to secure themselves from disappointment.

Even though there aren't enough sources for outstanding students from underprivileged families, universities can implement one. Though, the websites of the universities guide the students who want to apply but that is not enough for disadvantaged students to motivate and exceed the obstacles. Top universities can devote part of their fundings to develop applications that can be useful to such students.

The main objectives of these applications are to inspire underprivileged children who lack access to guidance from their schools and whose families lack



awareness and to prepare them to submit applications to the top colleges. After all, as the applications will be funded by the schools' budgets, these applications should also be free. Every document needed to apply will be included in these applications, along with any information about required tests and extracurricular activities as well as face-to-face interviews.

Face-to-face interviews refer to a conversation between a prospective applicant and a student who is currently enrolled at the university. The students who intend to apply will learn more about the university due to these interviews, they will receive guidance on how to be admitted, and most significantly, these interviews will serve as a source of inspiration for that student to apply to this university. In conclusion, thanks to the applications of these universities, both the reputations of the schools will spread and the lack of guidance and incentive needed by disadvantaged students to apply will be filled.

## 4 Conclusion

In order to acquire themselves the best opportunity to be accepted into selective universities, numerous high school students strive for the highest GPA and test scores. While achieving decent grades and test results might boost their chances, they might not be sufficient to get accepted into every college. The world's most exclusive colleges all have highly strict admission requirements and only accept a limited number of applications, making it more challenging for some of the best students to even consider applying to such universities [Epp22]. Obviously, these students come from underprivileged backgrounds. Despite having the highest academic standing among the students around them, top students from disadvantaged backgrounds are hesitant to apply to the finest universities around the world due to three heuristics/biases. Availability, status quo bias and disappointment aversion are the three heuristics/biases that play a vital role in case of decision-making for colleges. As a result of these heuristics/biases, brilliant students from deprived backgrounds do underestimate their frequency, and consequently underestimate their own chances to get accepted into the best universities in the world.

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