

Executive summary

We have a narrow conception of how luck affects our life chances and outcomes, which means that we underplay the role of luck in life. This has real-world implications for how we think society should work, what aspects of society today are problematic and what solutions we are willing to support to solve those problems. We want to believe that people get what they deserve, and that merit plays a bigger role in deciding where people end up than external factors that people can't control.

As a result, most people believe that hard work is key in deciding whether or not they will 'get ahead in life'. Being lucky is seen as much less important, for two reasons. The first is that luck is normally defined in a very narrow sense of random chance events that might happen to us in the future. The second is that many people underestimate the impact of structural drivers of life chances, such as whether someone is born into a family with financial and/or social capital (and what talents someone is born with).

Our hypothesis is that most people don't think about these broader structural drivers in terms of luck, but that if they did, they might decide that these structural issues are more important than they thought, and that because they are so unevenly distributed throughout society, we should do more to even things up. We want to find out whether talking about structural issues in terms of luck is a useful way of persuading more people to support reforms that will tackle inequality and build a fairer society.

We've carried out some initial polling to explore what people think about the impact of luck on their and other people's life chances and outcomes, how much they associate structural drivers with luck, whether they think society should do more to reduce the role of luck in life, and how these attitudes vary based on the characteristics of the respondent. Polling only gets you so far, especially for such a complex and nebulous topic, but we think it provides a useful starting point for thinking about more in-depth research into this important issue.

This report sets out our thinking about the philosophy of luck and why too much luck is unfair, how important luck really is in influencing our lives, how we can reduce the influence of luck on our lives, what people in the UK think about luck (with insights from our new opinion polling), how and why we think about luck in this way, and why the way we think about luck matters. This report is the first phase in a larger project; for the next phase we plan to carry out some qualitative and framing research on how to shift mindsets and attitudes around luck.

This report is available online at <https://fairnessfoundation.com/rotten-luck>.

Introduction

We have a narrow conception of how luck affects our life chances and outcomes.

Research by King's College London has shown that, when it comes to attitudes to life, the British public are split three ways between individualists, structuralists and those in the middle. Individualists emphasise the importance of hard work and other factors that are within people's control in influencing how people's lives turn out. Structuralists are more focused on systemic barriers or boosts that are outside people's control, such as whether they are born into a wealthy or poor family, or the state of the job market.

While recent events such as COVID, the cost-of-living crisis and the increasing pressures on public services have opened more people's eyes to the impact of poverty, poor quality housing or jobs and so on, there is still a dominant meritocratic narrative in the media and politics, and in public consciousness - people believe that hard work is key in deciding whether or not they will 'get ahead in life'.

A recent Ipsos report on [attitudes to success](#) in the UK bears this out. People think that success depends mostly on hard work (and treating other people well). Being lucky is ranked bottom.

There are two issues with how we think about the role of luck in life. The first is that we underestimate the impact of luck, in the narrower sense of random chance events, on how our lives turn out. The second is that we don't pay enough attention to the broader definition of luck - what talents someone is born with, whether they have had a good education, whether they were born into a family with financial and/or social capital. If we do think about luck, we focus on what might happen in the future more than what has already taken place. The combined effect of these two issues is that we underplay the extent to which 'success' in life is in large part outside people's control, and down to luck.

This holds us back from recognising issues that unfairly hinder millions of people.

Most people in Britain recognise that we don't live in a fair society. Despite this, the meritocratic mindset still exerts a powerful hold on our national identity and conversation. We want to believe that people get what they deserve, and that merit plays a bigger role in deciding where people end up than external factors that people can't control.

This is especially true of the wealthiest in society, who want to justify their position to others and to themselves, but it is also the case that people with the least resources are often unfairly blamed for their plight. This mindset helps to legitimate a profoundly unmeritocratic status quo in which inequalities and unfairness are rife.

If more of us recognised the role that luck plays in life, there would be greater public support for policies to cushion the impact of bad luck on people, as well as policies to spread around some of the good luck. These might include taxing wealth more fairly and investing more in high-quality, universal public services and a better social safety net.

We think this needs to change, so we are exploring attitudes to luck and how to influence them.

Luck is a potentially useful way of thinking and talking about the impact of structural and systemic issues on people's life chances and outcomes, and why and how we might want to take action to reduce the role of luck in life. In particular, it could be a good way to make these arguments to people who think in more individualistic and meritocratic ways.

We've carried out [new polling](#) to understand how much people associate structural and systemic drivers with luck, how much they think life outcomes are influenced by luck in this broader sense, whether we should reduce the role of luck in life, and how much attitudes vary based on demographic and political factors (and respondents' views on their own luck).

We want to use this to help us to design some more in-depth research, including qualitative and framing research, on how to shift mindsets and attitudes around luck. This report takes a deep dive into the topic, exploring our polling findings as well as the broader concepts and realities.

What is luck and how does it relate to fairness?

Talent and hard work have a big influence on people's success. But two other factors are at play, over which people have no control.

One is who they are, and in what circumstances they grow up. Do they have the luck of being born into a rich, well-connected family, or a poor, marginalised one? Do they benefit or suffer from social and structural biases and injustices linked to their race, gender, sexuality, (dis)ability or other factors? What impact does the place where they live have on their life chances?

The second is how lucky they are during their lifetime in terms of random events that happen to them. Do they launch their business just before a boom or a depression? Do they sail through life in perfect health or develop a rare form of cancer in middle age?

Both aspects of good or bad luck are outside people's control. Most people would agree that, while people bear personal responsibility for those things that are within their control, they are not responsible for the circumstances into which they are born, or for bad or good things that happen to them during their life over which they have no control.

People who end up at the bottom of society - for example, the homeless - may have suffered the effects of both forms of bad luck, being born into disadvantage and then suffering a catastrophic life event that they lack the resilience to cope with. And yet society generally does very little to help people to recover from these shocks and to reverse the vicious circle that often results from them.

Are there different types of luck?

A branch of philosophy called luck egalitarianism argues that inequalities that reflect 'brute luck', over which people have no control, are unjust, and that society should act to correct or prevent those inequalities, while inequalities that arise from choices that make, such as how hard to work or whether to gamble, are just and should not be corrected or prevented.

These choices can sometimes be described as 'option luck', when people choose to take on particular risks or opportunities. Most luck egalitarians believe that the natural talents with which a person is born are as much a matter of 'brute luck' as whether that person is born into wealth or poverty, and should therefore be corrected for.

However, notwithstanding critiques of luck egalitarianism from proponents of 'relational egalitarianism' on the grounds that society should not abandon those who make bad choices and that it could lead to the demeaning treatment of those who suffer the bad luck of being 'untalented', the distinction between 'brute luck' and 'option luck' is problematic.

What about the alcoholic who suffers later in life from chronic liver disease? Is collapsing into drug addiction the result of bad luck or of bad choices? In many cases both are in play and feed off each other. It should not be (and could not be) the role of the state to judge the extent to which a particular individual's situation is the result of 'option' or 'brute' luck (good or bad).

We can choose as a society to recognise that there is both a moral and a socio-economic case for helping people who have suffered bad luck, even if some or most of that luck has come about due to bad decisions.

The Oxford English Dictionary defines luck as "success or failure apparently brought by chance rather than through one's own actions". In this broader sense, luck refers to factors outside someone's control, which would include the circumstances into which someone is born, but there is a narrower definition which focuses on random chance events that occur in life. Different thinkers have proposed many different types of luck, but the three key examples are:

- Resultant luck, which is luck in the way things turn out through random chance (such as being hit by a bus, or winning the lottery)
- Circumstantial luck, which is luck in terms of circumstances (such as growing up in a dictatorship, or living through a war or a pandemic)
- Constitutional luck, which is luck in terms of who someone is (including their genetic inheritance and whether they are born into a rich or poor family or country)

Preliminary evidence from our polling suggests that most people think about the first, and to some extent the second, of these types of luck when they think about good and bad luck - a 'naturalistic' interpretation. They tend to think less of constitutional luck as luck, preferring to think of it as governed by 'hidden forces' or being to some extent within someone's control.

This is hugely important, because there is a general view that people should not be held responsible for factors that are outside their control, and should be shielded from them as far as possible (either through prevention or compensation). Whether or not 'random chance' is involved is irrelevant.

Do we need a broader definition of success and what a 'good life' looks like?

Amartya Sen argues that we should strive for 'equality of capability', in which "the ability and means to choose our life course should be spread as equally as possible across society", giving everyone an equal opportunity to develop up to his or her potential, rather than to maximise their wealth or status.

Michael Sandel suggests that we must rethink our attitudes towards success and failure to be more attentive to the role of luck in human affairs, more conducive to an ethic of humility, more affirming of the dignity of work and more hospitable to a politics of the common good.

There is a role for society and the state in building and maintaining a level playing field and correcting for or preventing 'brute' bad luck, to allow individuals to make the most of their talents; then it is down to individuals to do that, and to earn rewards in proportion to their efforts.

But, as Michael Sandel suggests in The Tyranny of Merit, we must stop thinking that those who are successful are only there because of their talent and hard work, regardless of their personal circumstances and the role of luck, while those with less material success have somehow failed. We also need to ensure that everyone has a decent quality of life, including dignity and control as well as the meeting of basic human needs.

Should we aim to reduce the role of luck in life?

Unless we do more to try to compensate people who have suffered excessive amounts of bad luck, we cannot reasonably claim that the system by which people are rewarded for their talent and effort is operating fairly and proportionately.

We already have a popular national system to help people who suffer the bad luck of becoming ill – the National Health Service. The NHS treats people without asking whether they have fallen ill due to bad choices or due to circumstances beyond their control, and we should recognise that circumstances can often constrain or otherwise affect people's choices, so it is hard to draw a clean distinction between 'brute' luck and 'option' luck. We also have a social security system to help people who need support because, for example, they cannot work, or lose their job, or do not have parents who can raise them. Neither are perfect; both are necessary and reflect a widely held belief that we need collective systems in place to protect people from the consequences of bad luck in life. But both are collapsing under the weight of reduced funding and ever-increasing demand.

We should not aim to restrict our support to people whose bad luck has clearly arisen due to circumstances beyond their control. The case for taking action, rather than letting nature take its course, has several dimensions:

- There is a strong moral argument for helping people who have fallen on hard times, regardless of the circumstances that led them there.

- But there is also an economic argument, since allowing people to fall into destitution creates a whole set of undesirable social problems – crime, homelessness, ill health – that impose economic costs on society and are expensive to fix.
- And we know that living in poverty or being unemployed or suffering from ill health have real impacts on the choices that people are able to make, so it is impossible to neatly separate out factors that are within or outside people’s control.

What about talent?

Surprisingly little attention has been paid to the relative importance of talent versus hard work in contributing to ‘merit’ (or to the belief in meritocracy).

A recent study compared how elites in the UK and Denmark talk about merit as a way of justifying their positions in society, to tease this out. The results are fascinating:

In the UK, elites tend to be ‘talent meritocrats’ who foreground their unique capacity for ideational creativity or risk taking, innately good judgment, and ‘natural’ aptitude, intelligence, or academic ability. In contrast, in Denmark, elites are more likely to be ‘hard work meritocrats’ who emphasise their unusual work ethic, extensive experience (as a signal of accumulated hard work), and contributions outside of work, particularly in civil society.

The authors speculate that private schools in the UK encourage people to think that they are uniquely talented, whereas elite employers in Denmark “socialise the connection between hard work and success”.

Most luck egalitarians believe that, since circumstances of birth and levels of natural talent are equally arbitrary (i.e. due to luck), it makes sense for society to correct both equally.

The preferred mechanism for achieving this is to redistribute income (or wealth) so that those who are born into more disadvantaged circumstances and/or with less natural talent end up with a comparable standard of living to their more fortunate peers, with the only legitimate source of inequality being the amount of hard work that a person chooses to do.

John Rawls argued that genetic variation is neither fair nor unfair, but that we can respond to it in a just or unjust way.

Kathryn Paige Harden argues in *The Genetic Lottery: Why DNA Matters for Social Equality* that our refusal to recognise the impact of the genetic lottery on our lives (driven largely by an anxiety about the legacy of eugenics) perpetuates the myth of meritocracy, and that we must acknowledge the role of genetic luck if we are ever to create a fair society.

If we ignore the impact of genes, we can’t talk about how to recognise it and compensate for its impact on people’s lives. And we should reflect on whether it is right that we value and reward people who are genetically endowed with high levels of cognitive intelligence more than people with other talents that might be just as socially (and economically) valuable. This isn’t about ‘levelling out’ the impact of talent so that everyone has the same outcomes, regardless of their genetic inheritance. It is about enabling everyone to live their own best life, and ensuring that economic inequalities do not spill over into equalities of health, wellbeing, political participation and influence, social status and respect.

Measuring inequality of opportunity

What does the data tell us about whether Britain is a meritocracy?

We don't have many hard numbers, of course, because these things are incredibly difficult to measure. There is an emerging academic literature on measuring inequality of opportunity - [this is a good primer](#) - but it probably underestimates the extent to which, for example, [childhood circumstances influence income inequality](#), because quantifying some of these structural influences is so tricky to do robustly.

Luck, in the form of the circumstances into which someone is born, has a huge impact on educational attainment, which undermines equality of opportunity in the UK.

Children born into more affluent families tend to have access to better educational resources and opportunities, including private tutoring, extracurricular activities, and well-funded schools. They also usually have access to better-funded schools. By contrast, children growing up in economically deprived areas may attend schools with fewer resources and experienced teachers. Children from low-income families often face barriers to accessing quality education and may have limited access to educational support.

Meanwhile, the cost of higher education in the UK, including tuition fees and living expenses, can be a significant factor in determining a student's educational opportunities. Students from disadvantaged backgrounds may be more likely to incur substantial student loan debt, which can affect their post-graduation financial stability. Educational attainment often has intergenerational effects; children born into low-income households may face challenges that persist across generations, perpetuating cycles of poverty and limiting their educational attainment.

A [UCL study](#) found that most of the young people who became first in their family to access higher education had benefited from “luck” that opened up opportunities that they could use to achieve socially mobile outcomes. The analyses challenge popular views that attribute social mobility to meritocracy and individual agency, talent or “grit”.

Measuring the impact of luck on inequality of outcome

Some of the more traditional measures of success, focused on outcomes, also tell a damning story.

In the [Fairness Index](#) we point to some of most egregious examples of ‘unfair inequality’ in the UK today. For example, the average FTSE 100 CEO is paid 80 times more than their average employee; and the richest 20% of the country own 63% of its wealth, while the poorest 20% own just 0.6%.

The [Economics Observatory pointed out in 2021](#) how “external circumstances affect people’s outcomes as early as in the womb”, with inequalities continuing to widen throughout childhood and into adulthood (see also the [Education Policy Institute](#) on the many ways in which deprivation degrades cognitive development and performance). The Economics Observatory highlighted UK government estimates from 2019 that parental income alone explains 40% of people’s earnings (while the economist Branko Milanovic [estimates](#) that when you add factors such as citizenship, gender, race and ethnicity, this rises to above 80%).

Does this mean that the 80/20 principle is in play - that merit (talent and hard work) is only responsible for 20% of people’s earnings, while the other 80% is effectively down to luck (given that we can count the circumstances into which someone is born as the purest form of ‘unearned’ luck)? Perhaps the contribution of luck to life outcomes is higher than 80%, given that the talents with which someone is born (and the financial and social value that society places on those talents) are also a matter of luck?

There is plenty of evidence that ‘random luck’ has a much bigger impact than merit on success or failure.

A fascinating [article](#) by the Canadian author and coach Ray Williams brings together some recent academic research on the relative contributions of luck and merit to career success. There is evidence that characteristics such as drive,

tenacity, creativity and intellectual curiosity influence success, but much of the variation in levels of success between individuals is unaccounted for.

There are several studies showing the impact of luck on success, such as that people born in the winter are more likely to become a CEO than people born in the summer; that people with surnames earlier in the alphabet are more likely to receive tenure at top universities; that people with easy-to-pronounce names are judged more positively than those with difficult-to-pronounce names; and that women lawyers with male-sounding names are more successful than their peers with female-sounding names. An Italian study that created a mathematical simulation to quantify the influence of luck and talent on career success found that people of average talent who were lucky were much more successful than those with more talent but less luck.

Nassim Nicholas Taleb argues in *Fooled by Randomness* that luck plays a much bigger role than merit in influencing who is 'successful' and who is not, and that we underestimate the impact of random luck on our lives, preferring to attribute success to skill, talent and hard work and to explain past events in these terms, whereas in fact the biggest driver of success is simply being in the right place at the right time.

Good or bad luck at birth (in the sense of whether someone is born into a wealthy or disadvantaged family) also has a big impact on how people experience good or bad luck later in life.

For example, someone who is living in poverty has lower levels of resilience and security, so is much less able to weather minor episodes of bad luck, such as a car breaking down (as well as being more likely to experience them). For someone with a financial cushion they might only be a minor inconvenience, but for someone in a more precarious situation (facing scarcity), their cumulative impact can easily be overwhelming.

There is a similar dynamic at play when it comes to good luck. Vicious or virtuous cycles very quickly become self-reinforcing in an unequal society. Experiencing good or bad luck at birth increases both the impact and likelihood of experiencing good or bad luck respectively later in life. However, this reality does not conform with most people's perception of how the world works. The popular perception of luck is grounded in economic naturalism - stuff just happens, with no apparent link to the underlying systems and structures that might (however unintentionally) be exerting an influence on events. This naturalistic way of thinking reinforces a sense of fatalism as well as of individualism.

Other dynamics at play

Luck is becoming increasingly important due as successful companies achieve ever more dominant market positions.

In *Success and Luck: Good Fortune and the Myth of Meritocracy*, Robert Frank argues that luck is especially important to economic success in the era of 'winner-takes-all' markets. These are more common in a globalised economy in which technology allows the producers of the best products and services to obtain a monopoly position, as is the case with many software companies in particular. Frank describes how one piece of good or bad luck can rapidly snowball, and that under 'winners-take-all' circumstances, luck becomes more important than ability and effort in determining the outcome of the competition to dominate a particular market.

Inherited wealth is having a growing impact on life chances and outcomes, compared to income earned from work.

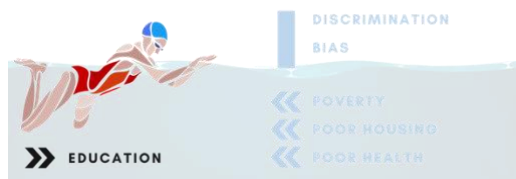
Younger generations are likely to find that inheritances are larger as a share of lifetime incomes than previous generations (so that working hard and getting paid well are less likely to make up for not getting an inheritance). Inheritances will be much larger for people with higher incomes than for those with lower incomes (even if, as a percentage of lifetime incomes, they will be similar for people on low and high incomes). Inheritances will increase inequality between people with richer and poorer parents, which will reduce social mobility. Although many people only receive an inheritance later in life, the expectation of receiving it can affect life outcomes much earlier (for example, people might choose to save less). People with wealthy parents are normally wealthier themselves; children of the wealthiest 20% of parents are eight times likelier to be in the top 20% than children of the poorest 20%. About half of the intergenerational persistence of wealth is due to the persistence of education and earnings, so 'human capital' is important as well as direct transfers of wealth. Children of wealthier parents are much more likely to be homeowners by the age of 30.

Deep Opportunity

What is deep opportunity?



A society of *shallow opportunity* provides a decent level of education for all and ensures that no one has to overcome overt discrimination or bias, but does not tackle underlying systemic barriers to maximising their potential, such as growing up in poverty, in poor housing or in poor health.



A society of *deep opportunity* provides a decent level of education for all and ensures that no one has to overcome overt discrimination or bias, but also ensures that no one faces underlying systemic barriers to maximising their potential, as everyone has access to the 'fair necessities'.

What are the barriers to deep opportunity?

As a society, we have some way to go before we even achieve shallow opportunity in the UK, as many people still face bias and discrimination, and not everyone has the benefit of a good education throughout their childhood and adolescence. But we have even further to go before we achieve deep opportunity, because of the increasing severity and range of underlying structural barriers.

These barriers in turn have deeper structural causes, such as inadequate social security, a dysfunctional labour market and housing system, crumbling public services and unequal access to justice. Each of these are interwoven with inequalities of class, race, gender, region, disability and so on.

But we are focusing on three really deep structural causes of these barriers to opportunity, which do not get enough attention in the debate about how to promote opportunity:

- *Wealth inequality.* Our economy is structured so that wealth inequality runs rampant - and it will get much worse over the coming decades. Wealth inequality entrenches advantage, reduces the role of merit as opposed to luck, exacerbates poverty, forces up house prices, undermines health outcomes, damages social cohesion and trust, and distorts our democracy.
- *Our tax system.* To tackle the barriers to deep opportunity (poverty, poor housing, poor health), we need to invest in public services, social housing and social security, and better regulate housing and employment. But our unfair and ineffective tax system fails to tax wealth properly, has plenty of unnecessary reliefs and loopholes, and doesn't raise enough revenue.
- *Our political system.* Our political system is structurally skewed towards short term interests and rewards. And our system is too vulnerable to influence from entrenched interests, including the very wealthy. None of this is helped by a media that is largely owned by oligarchs. This leads to policies that further entrench wealth inequality, and blocks reform.



This report is part of our work on Deep Opportunity, which argues that we need to tackle the underlying barriers to opportunity - wealth inequality, our unfair tax system and aspects of our democracy - to make progress on issues such as poverty, poor housing and insecure work that undermine the educational prospects of disadvantaged children.

The existing evidence base

The polling evidence suggests that only about one in three Britons think we live in a meritocracy. However, meritocratic assumptions are more widely ingrained into society than this would suggest.

Many people have a belief in social mobility that belies the facts. Fewer people support redistributive policies than we might expect. Few people want to redistribute or equalise good luck, because most people believe that success is earned. Ipsos found that successful people are more likely to think it is down to merit, while less successful people see a much bigger role for circumstances.

But as well as differences in attitudes depending on life circumstances, many people's attitudes are contradictory; people often think in structural terms about their own bad luck and others' good luck, and in individual terms about their own good luck and others' bad luck, but they sometimes think in individual terms about their own bad luck and (often) about others' good luck!

People are less worried about the existence of a gap between rich and poor than by the existence of unfairness.

People typically prefer fair inequality to unfair equality, and are more interested in eliminating poverty (and ensuring that everyone has the means to lead a good life) than in achieving equality. Yale University discovered that in a situation where everyone is equal, many people become angry or bitter if hard workers are under-rewarded or slackers are over-rewarded. Most people are less exercised by the existence of the wealthy than by the fact that the wealthy are able to play by different rules from everyone else.

Research by Newcastle University suggests that most people believe that inequalities linked to merit or effort are more acceptable than those caused by luck. Opinium found that 81% of Britons agree that fairness is about making sure that everyone is given an equal opportunity to achieve, while 70% believe that fairness is about making sure everyone gets what they deserve.

Public attitudes research suggests that most people think that Britain is unfair, although one in three believe that we live in a fair society.

The Webb Memorial Trust found that 94% of people think that fairness is important to a good society, but only 36% think that society today is fair. This echoes an Opinium poll showing that only 30% agree that "British society as a whole is fair"; 71% say it's "one rule for some and a different rule for people like me", while 69% agree that "rich people get an unfair advantage". British Social Attitudes (BSA) found that 64% of people think that "ordinary people do not get their fair share of the nation's wealth".

The Sutton Trust found that just 35% think that people have equal opportunities to get ahead in life, that 47% of people think that today's youth will have a worse life than their parents, and that 34% believe that coming from a wealthy family is important to success in life, with 54% citing "knowing the right people".

Views differ about which forms of inequality are most problematic.

King's College London (KCL) found that inequalities between more and less deprived areas, along with disparities in income and wealth, are seen as the most serious forms of inequality, and that attitudes to other forms such as racial inequalities are much more divided.

Our Unequal Kingdom report in January 2024 found that 75% of people are worried about wealth and income inequalities, closely followed by health and educational inequalities, while 62% also worry about social and political inequalities. Looking at inequalities between groups, people are most concerned about class, disability and ethnicity, as well as region, with less concern about gender, age, religion and sexual identity.

Recent Ipsos research for the IFS Deaton Review found that 53% of people say that levels of inequality are rising, particularly in relation to people being treated differently because of their social class, how much money they have or

because of their race, while around three in five say they are concerned about issues such as many people not having enough money to live a comfortable life and that people in poorer areas tend to die at a younger age. Fewer people support government intervention to tackle inequality than are concerned by the level of inequality, and fewer still support more income redistribution by government (48% according to KCL, although BSA found that only 30% actively opposed it).

Opinions are also split on what level of inequality in society is acceptable.

The general preference for 'fair inequality' is based on a belief that hard work (and talent) should be rewarded. JRF found that people are not opposed to high incomes linked to high-level ability, performance or social contribution. KCL also found that most people believe both in the principles of meritocracy - that hard work and ambition should be linked to success - and that we live in a meritocratic society. [BSA](#) found that 39% of people believe that people generally 'get what they deserve in society', while 35% disagree.

The [IFS Deaton Review](#) into inequality suggests that people's perceptions of inequality can differ from actual levels of inequality, and that they are coloured by their values and beliefs, including whether they consider existing inequalities to be fair or unfair. But most people underestimate the level of both income and wealth inequality in the UK, and the vast majority of people are opposed to the level of economic inequality that exists today.

Our [polling with Opinium](#) on attitudes to wealth inequality in 2023 found that even those people who are less concerned about wealth inequality in principle are worried about its practical consequences, while our [polling with Ipsos](#) in the same year found that 85% of Britons are worried about inequality in the UK.

Our new polling on attitudes to luck

What do people think about the impact of luck on their and other people's life chances and outcomes? And do they think about luck in its narrower sense (e.g. falling under a bus or winning the lottery), or do they have a broader definition of luck that encompasses factors outside people's control, such as the circumstances into which someone is born? How do these attitudes vary based on the issues under consideration and based on the characteristics of the respondent?

To find out, we commissioned Opinium to run a nationally representative UK poll of 2,060 adults from 24-26 January 2024, weighted to standard demographic criteria and political criteria.

We plan to use these results to inform the design of some qualitative research on public attitudes to luck and merit – and what lies behind them – later in 2024.

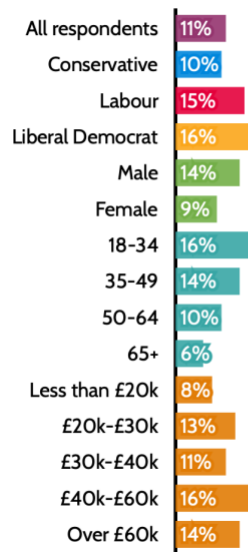
Key findings

A majority of respondents think they have been affected by bad luck; only one in ten say they have had good luck	More people say that luck has had a small impact on their life than say that it has had a large impact on their life	People think physical health and education are within their control, but mental health is outside their control	People are more likely to associate issues like talent, education, family wealth and productivity with merit than with luck	More than twice as many think we need to do more to reduce the impact of luck on people's lives than think we have gone too far
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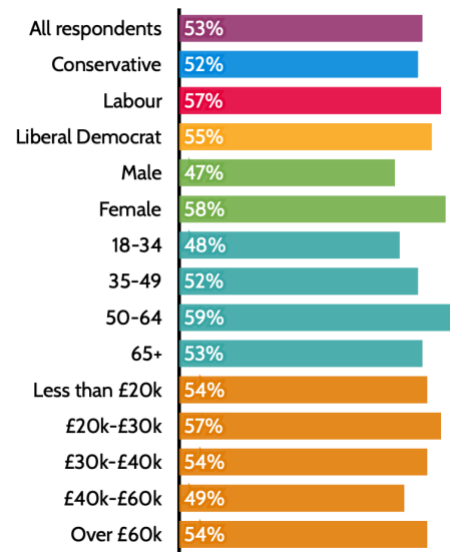
Q1: Thinking about your own circumstances, what impact, if any, have factors beyond your control had on your life?

We gave respondents eight options (a large, moderate or small positive or negative impact, no impact, and don't know). It is immediately striking that vastly more people think they have been affected by bad luck than by good luck; however, there is a range of views on how big a role luck has played in people's lives, with Conservative voters more likely to say it has had a small impact, and other party voters evenly split. Most people consider themselves either unaffected by luck or struggling against it, including richer respondents. The groups most likely to recognise good luck are Londoners (20%), followed (all at 16%) by people with household incomes of £40-60,000, graduates, Lib Dem voters, 18-34-year-olds, people from AB social grades and people from ethnic minorities. Those most likely to say that luck has had a negative impact on their lives are those aged 50-64 (59%) followed (at 58%) by people from the North East and women. Men are more likely than women to say that they have had good luck rather than bad luck, but also to downplay the role of luck in their lives.

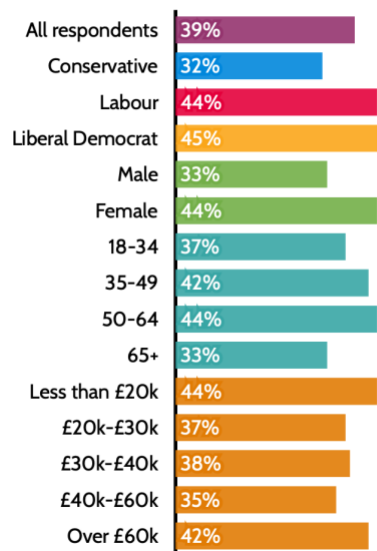
Positive impact



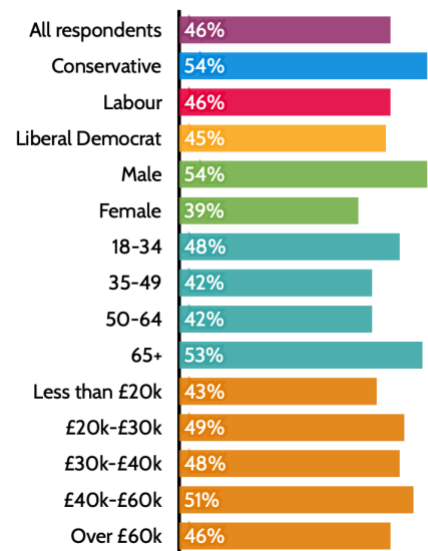
Negative impact



Large or moderate impact

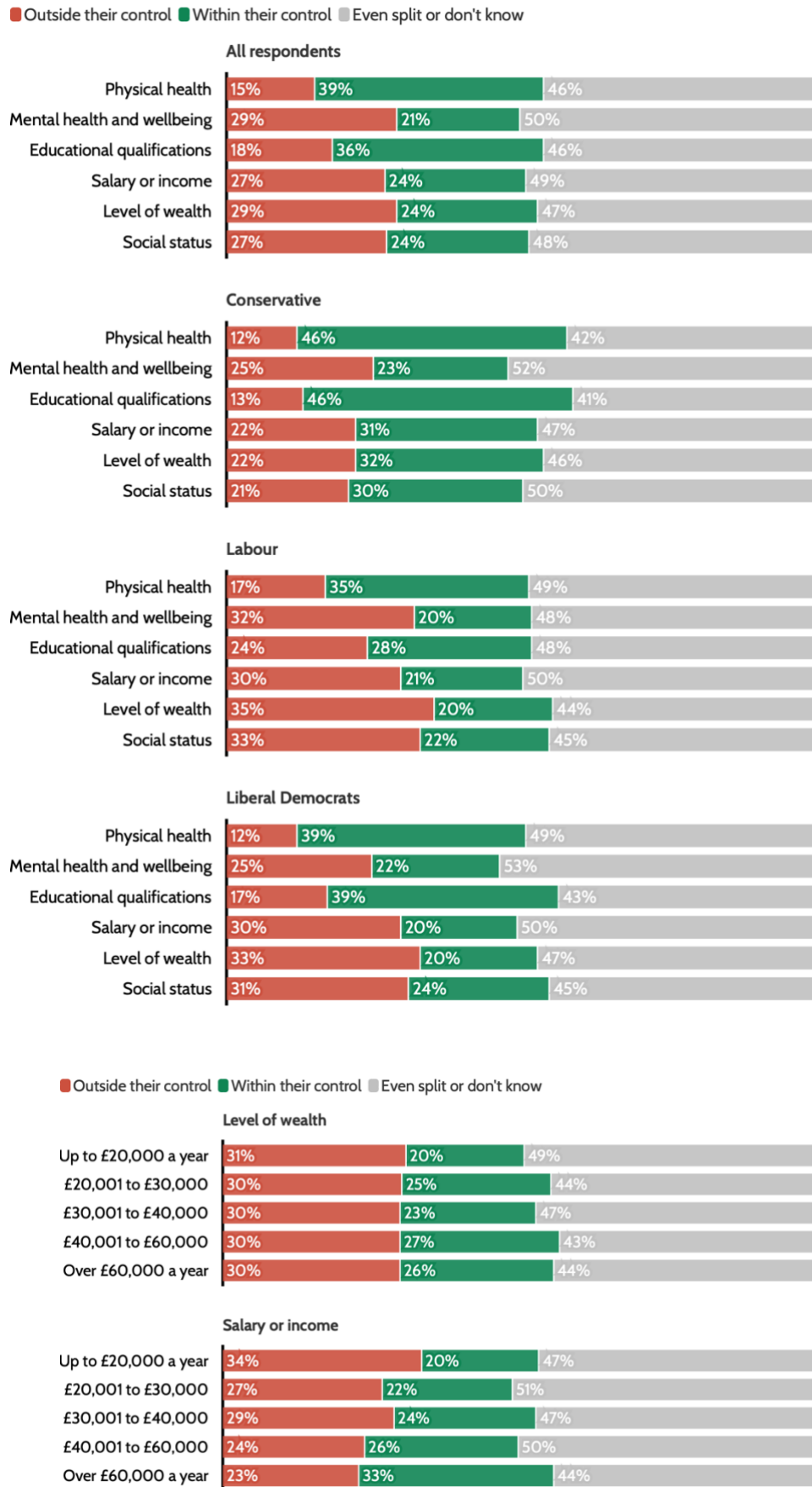


Small or no impact



Q2: Thinking about society in general, do you think that the following life outcomes are more influenced by factors within people's control or outside their control?

More than one in three respondents think that each of the six life outcomes presented are influenced by an even mixture of factors within and outside people's control (alongside 5-15% in each case who say that they don't know). In two of the six areas, a larger number of people err on the side of factors within people's control than those who focus on factors outside people's control (with physical health 24 points ahead and education 18 points ahead), perhaps reflecting strongly held individualistic and meritocratic views about people bearing responsibility in these spheres. However, the reverse is true for the other four outcomes, with factors outside people's control leading those inside people's control by eight points for mental health and wellbeing, and by smaller margins for salary or income, wealth and social status. Political variations are neither enormous nor unexpected, with Labour voters generally more likely than Conservative voters to focus on factors outside people's control. Differences by gender and age are relatively minor. However, when we look at differences in views based on respondents' household income, and focus purely on their views about wealth and income, an interesting trend emerges. Views about luck and wealth are almost totally unaffected by household income, but views about luck and income are strongly correlated with it. People are much more likely to think that income is influenced by factors within rather than outside people's control as their own income increases.

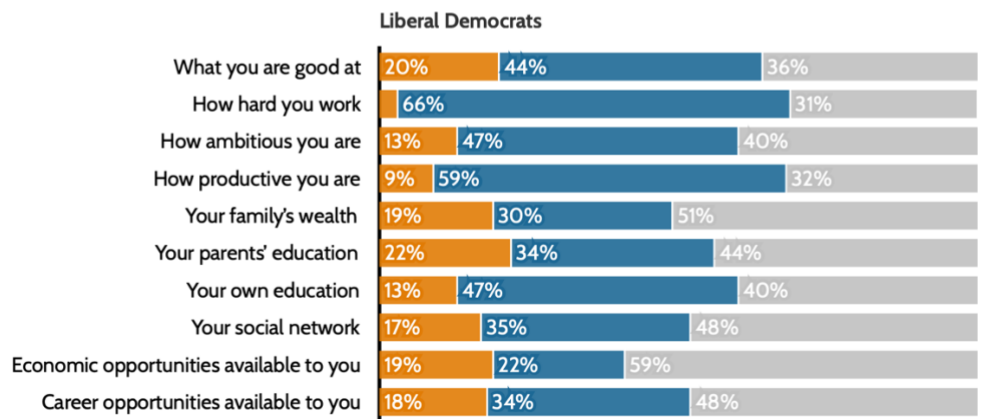
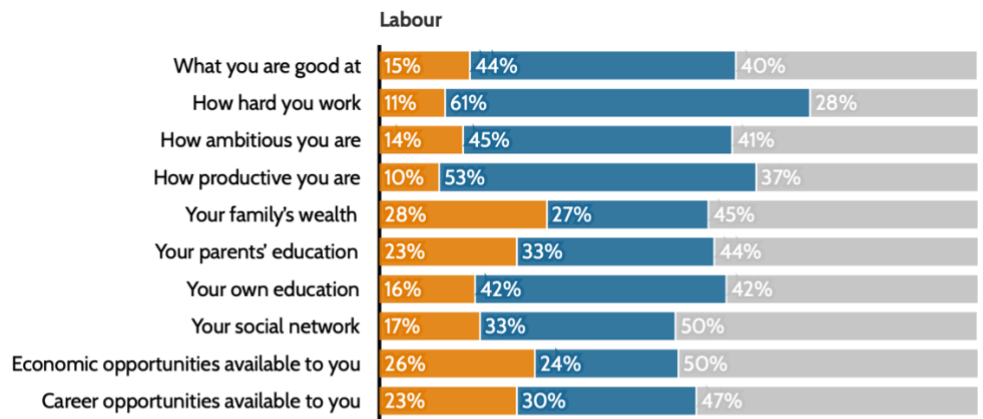
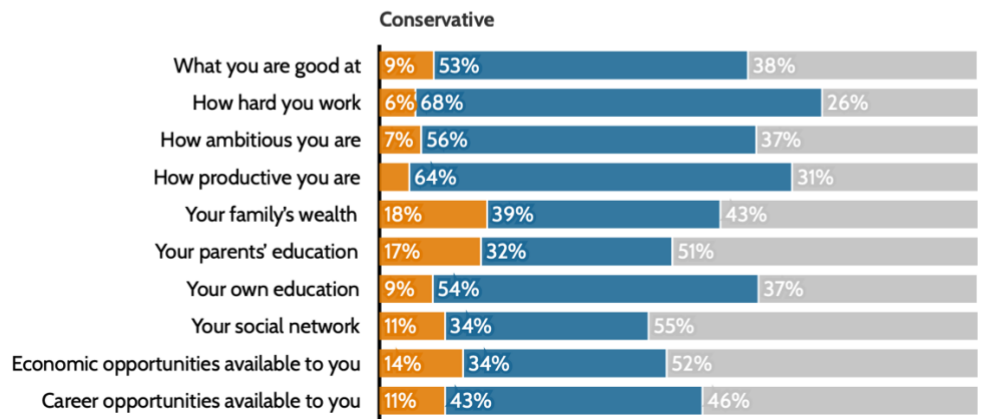
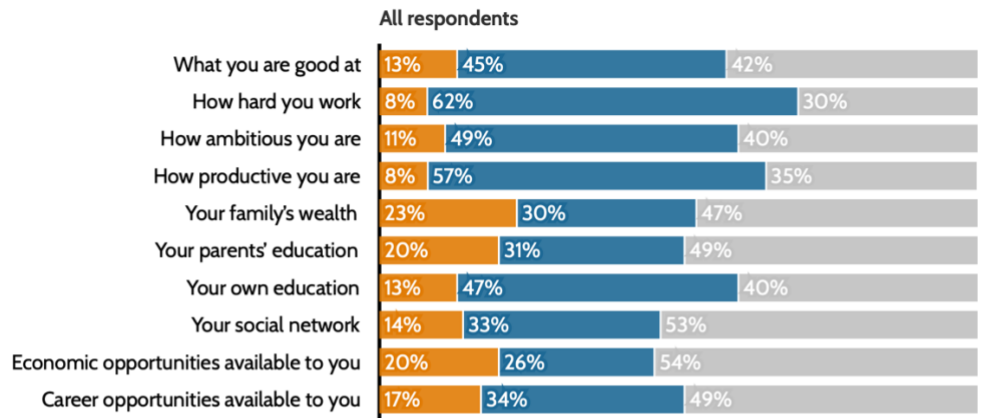


Q3: Considering the factors below, do you think that they have more to do with luck or merit?

These answers highlight the dominance of meritocratic thinking in the UK, even among those who are likely to think in 'structuralist' ways about society and the economy (such as many Labour voters). It is unsurprising that merit outstrips luck by 54 percentage points on hard work, by 48 points on productivity, by 38 points on ambition and by 34 points on education, but it is more striking that merit is still in the lead by seven points on family wealth and by 11 points on parents' education.

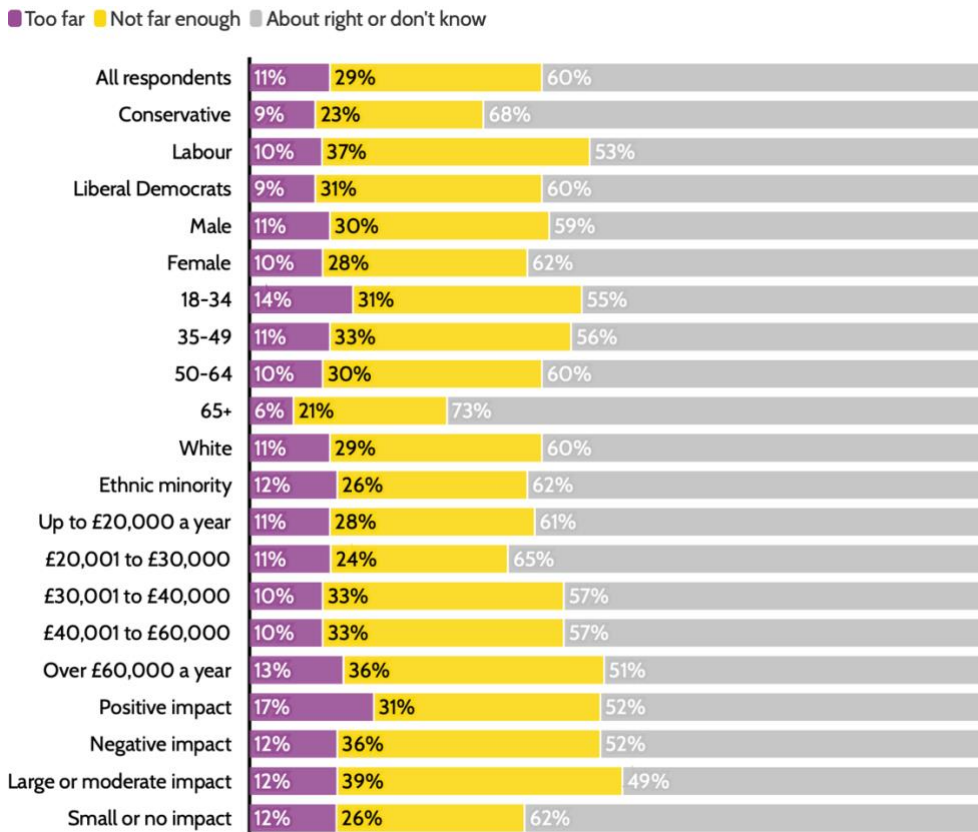
One explanation is that the deliberately open wording of the question allowed people to interpret the categories in a more meritocratic way than might be expected (for example, interpreting 'merit' in relation to family wealth or parents' education as including the merit of parents or other ancestors), which in itself provides a useful idea of how people think about merit and luck in relation to personal circumstances. Another is that there is limited awareness and understanding of the structural drivers of life chances and outcomes. Differences by political allegiance are reasonably large, but Labour voters still plump for merit over luck in all but a couple of areas. Younger respondents are more likely to choose luck than older groups: on family wealth, 33% of 18-34-year-olds choose luck compared to 13% of over-65s. Variations by gender, ethnicity and household income are less pronounced.

Legend: Luck (orange), Merit (blue), Both or don't know (grey)



Q4: When it comes to reducing the impact of luck on individuals' lives, would you say the UK has gone...

More than twice as many people think we need to do more to reduce the impact of luck on people's lives than the number who think we have already gone too far, but even together they make up a minority of the population. Four in ten say they don't know, and another two in ten think the balance is about right. This of course partially reflects the difficulty of asking such a broad and abstract question, and highlights the value of carrying out qualitative work to follow up on all of the issues covered in this survey. However, the not far enough / too far proportion is broadly in line with the usual 70 / 30 split that arises when people are asked if we live in a fair society.



What is harder to fathom (and needs to be explored through qualitative research) is how this relates to the responses to the earlier questions. If many people think that we need to do more to counter the impact of luck, why do so few people say that luck is more important than merit in influencing life outcomes? What factors make people more or less aware of the impact of luck on their own lives, and on the lives of others? What role is played by the way in which people conceptualise luck, in other words how narrowly or broadly they define it? How much should we read into some of the variations above (for example, younger respondents are more likely than older respondents to say that we have gone both too far and not far enough), and where would most of the 'don't knows' end up, given the opportunity to debate and discuss the issues? People's perception of the impact of luck on their own lives (the last four categories above) clearly has some impact on their views; what more can we learn about the link between perceptions and views?

Why successful people downplay the importance of luck

Motivation

In *Success and Luck: Good Fortune and the Myth of Meritocracy*, Robert Frank argues that wealthy people fail to appreciate the central role that luck plays in their success. He describes the cognitive biases that prevent successful people from appreciating the role that luck has played in their lives. For example, people find it harder to motivate themselves if they believe that luck has a bigger impact on their life than hard work. Tim Harford has written about what psychologists call the ‘headwinds / tailwinds asymmetry’, based on the idea that a cyclist never notices when the wind is at his or her back.

Danny Dorling writes about how the *Moneyball* author Michael Lewis explained to a group of Princeton University graduates why most of his own and his audience’s success was due to luck: “People really don’t like to hear success explained away as luck – especially successful people. As they age, and succeed, people feel their success was somehow inevitable. They don’t want to acknowledge the role played by accident in their lives. There is a reason for this: the world does not want to acknowledge it either.”

Status anxiety

Alain de Botton makes the following observation in his book *Status Anxiety*: “We care about our status for a simple reason: because most people tend to be nice to us according to the amount of status we have (it is no coincidence that the first question we tend to be asked by new acquaintances is ‘What do you do?’).”

Gerry Mitchell and Marcos González Hernando write in *Uncomfortably Off: Why the Top 10% of Earners Should Care about Inequality*: “[High earners] are anxious about downward mobility - if not for themselves, for their children... Despite their relative advantage and comfort, they worry about their income, are anxious about the future and don’t feel politically empowered.” Mitchell and Hernando also cite Piketty’s distinction between ‘merchants’, high earners whose status comes from their income, who look up towards the top 1% and see their position as earned through merit more than luck - and ‘brahmins’, highly educated members of the cultural elite who are generally more aware of their own luck, but still tend to justify their status through hard work.

Self-delusion

Research commissioned by the New Statesman in 2022 found evidence of a ‘regression towards the mean’, with most Britons on incomes well above the average *and* well below the average saying that they felt “normal”, “fortunate”, or “hard done by” when compared with the average UK citizen. People at the top end of the income or wealth distribution, and with high levels of education, status and/or power, are even better than most people at filtering out facts that don’t fit their preconceived ideas. They also have poorer ‘sociological imaginations’ than people on lower incomes, according to the sociologist Daniel Edmiston.

The US social psychologist Paul Piff has carried out experiments based on rigged games of Monopoly, in which some people have more resources at the start while others have less, to demonstrate that inequality influences how people think, such that people “who are winning at the game of life — who have more money, who have more privilege, who have more power” think that they deserve all of those things, and as such are less likely to think that inequality is a problem, and to be less willing to support efforts by the state or other actors in society to do anything about it. “We translate being better off than others to being better than others - the mind makes that translation.”

How society as a whole understands luck

The impact of religious beliefs

Many religious traditions underplay the role of luck (as well as individual agency) by teaching that people’s lives are influenced by divine will, or moral causality (e.g. karma), than by chance. However, at the same time many religions teach empathy and the need for social justice; one example is the story in the Bible of the Good Samaritan. The phrase

“there but for the grace of God go I” suggests an awareness that not everything in life is down to the individual. However, this doesn’t necessarily translate into a belief that society should do more to help those who are less fortunate, since it tends to be couched in terms of charity rather than justice.

The rags to riches story

People make their own luck - this is a story that is endlessly repeated. Everyone can make it if they try. The social mobility narrative puts the emphasis on individual agency. It is politically uncontroversial - those on the left can support its focus on championing people from disadvantaged backgrounds, while those on the right see it as a ‘safe’ way of talking about inequality that does not challenge any of the fundamentals of the status quo. But these stories reinforce a distinction between ‘option’ and ‘brute’ luck (i.e. ‘earned’ versus ‘unearned’ luck) that harks back to Victorian ideas of the ‘deserving’ and ‘undeserving’ poor.

Pure chance

Luck is generally understood in terms of random chance, on the roulette wheel or some other scenario where there is no guiding force. Luck is therefore divorced not only from individual control but also from less random factors that are equally outside an individual’s control, such as labour or housing markets. This is luck understood as naturalism - that “positive and negative events may happen at any time, both due to random and non-random natural and artificial processes, and that even improbable events can happen by random chance”.

How qualitative and framing research can help us to understand (and shift) mindsets

Polling helps us to understand what people think, but doesn’t tell us much about why they hold those views.

We wrote in a [joint article with FrameWorks UK](#) about the ways in which opinion polling and framing research can work together to identify communications strategies to support social progress. Opinion polls help us understand what people think and believe (and how this varies over time), while framing research provides insights into how and why people think as they do, by examining the mindsets that lie behind people's attitudes, as well as whether and how those mindsets can be changed. Qualitative research (such as focus groups, or deliberative exercises such as citizen’s assemblies) are also very useful for understanding in more detail what people think and why, and how those views are formed and might change in the future.

Qualitative and framing research is already yielding interesting insights into mindsets and how to influence them.

For example, FrameWorks UK has [shown](#) how to frame communications to tell a more powerful story about health that can increase understanding of the role that social determinants play in people’s health, and support for action to address them. Can similar approaches be used to influence how people think about luck, and, for example, to talk about how people coping with disadvantage are not to blame for their own misfortune? One dilemma is how to counter individualist mindsets without triggering fatalistic ones; messaging needs to speak to the positive aspects of individualism (agency and empowerment) while focusing on the systems and structures that constrain them. FrameWorks UK’s [Moving Mindsets](#) programme is starting to track mindsets (‘deep, enduring patterns of thinking that underlie surface attitudes and opinions’) around individualism, fatalism and ‘othering’ in the UK.

We want to carry out more research to better understand people’s mindsets and attitudes to luck:

- Why some people have a broader sense of luck, recognising and supporting action to tackle structural drivers of life outcomes, than others
- Whether and how people’s views are influenced by how questions of luck are framed and contextualised (such as whether talking about luck in relation to their parents or to their children, or talking about specific policies and their impacts on people’s lives rather than about abstract or general concepts, elicits different responses)
- Whether and how views about luck mediate attitudes to policies such as redistribution (i.e. whether attitudes are driven more by preferences or perceptions)
- Whether and how talking about luck is a useful way of explaining structural inequalities to individualistic and/or meritocratically minded people, and persuading those people that the causes and/or consequences of structural inequalities are unfair, and that action is needed to tackle them

How luck can be used to justify inequality

What and how we think about the role of luck in life has implications for what level of inequality we think can be justified.

(It also affects our politics - research has shown that people with low social status who are believed to have failed the “merit test” tend to support populist parties.)

If most people think that we live in a meritocracy - where people's life chances and outcomes are mostly influenced by individual merit - then they will accept, and perhaps even demand, a society with high levels of inequality that reflect the inevitable gradations of merit between individuals.

By contrast, if most people suspect that factors outside people's control have a larger bearing than merit on people's lives, then high levels of inequality will be seen as unfair and morally unjustifiable.

This is a problem on its own terms. But it is a problem that is magnified by our assumption that it doesn't exist (despite all the evidence to the contrary).

We act as though we live in a functioning meritocracy. For example, we reward people for their previous success, ignoring the role of luck in driving those successes.

This creates a virtuous (or vicious) cycle that reinforces the impact of prior good or bad luck - and exacerbates existing inequalities of wealth, income, status and so on. It also wastes talent by depriving people of opportunities.

The spillover consequences of how we think about luck

How it undermines social cohesion

When we downplay the role of luck in life, we lay the groundwork for division in society. The Harvard philosopher Michael Sandel argues that "meritocratic hubris" leads many to believe their success is their own doing and to look down on those who haven't made it, provoking resentment and inflaming the divide between "winners" and "losers" in the new economy.

How it undermines narrative change

Ignoring the role of luck locks in a meritocratic mindset in which inequality is excused as being the necessary by-product of a 'fair' society in which hard work and talent are rewarded, with individual 'rags-to-riches' stories of social mobility used to justify the status quo. And it locks out the importance of addressing structural factors such as dysfunctional labour or housing markets.

How it undermines policy change

Underplaying or overlooking the role of luck makes successful people more hostile to paying taxes. This in turn undermines investment by the state in physical and social infrastructure, including public services and a social safety net. And this makes life worse for everyone (including the wealthy), by undermining economic growth, social cohesion, democracy and a range of other public goods.