

研究指出，最富有的人往往是那些资质平凡但很幸运的人，和才华关系不大。

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The conundrum they set out to solve is this: if talent, intelligence, willingness to work and other factors that would typically help you get on in life are quite evenly distributed among the population, why isn't wealth?

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Broadly speaking, 10 percent of humanity enjoys 85 percent of the wealth, but talent and smartness aren't hoarded by a select few to anywhere near the same extent – so what's the hidden ingredient?

?????10%????85%?????????????????????????????????????10%????????????????

"Our simulation clearly shows that such a factor is just pure luck," write the researchers.

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The team started off with 1,000 computer-generated individuals, or agents, though the model can be adapted to any size. Talent is distributed normally around an average level, with some standard deviation – so in the model, everyone has some talent, but no one has a huge amount more or less than anyone else.

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Meanwhile, everyone starts off with the same level of wealth.

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Random events are then introduced into the simulation, which the agents can use to increase their wealth if they're lucky, or which hit their wealth levels if they're unlucky.

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When the final results were analysed, the wealth distribution looked much like it does in the real world, with around 20 percent of people owning 80 percent of the wealth. The simulation was repeated several times to check its integrity.

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But the wealthiest 20 percent were not the most talented 20 percent, or indeed the least talented 20 percent: "the maximum success never coincides with the maximum talent, and vice-versa" according to the researchers.

???????20%?????????20%?????????20%????????“????????????????????”

In fact, the top earners ended up being those with talent somewhere near the general average. What's more, the people at the top of the wealth pyramid had experienced the luckiest events during their simulated lives, while those at the bottom had been hit by the unluckiest ones.

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The team behind the study now want to explore how the model can be used to maximise investments in everything from science funding to business practices. For example, it may be wise to invest resources equally among companies, rather than focusing on the people who've been most successful in the past, if luck plays such a big role.

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"If it is true that some degree of talent is necessary to be successful in life, almost never the most talented people reach the highest peaks of success, being overtaken by mediocre but sensibly luckier individuals," conclude the researchers.

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