

**Coming to  
Terms with  
Chance**

Engaging Rational  
Discrimination and  
Cumulative Disadvantage



# Coming to Terms with Chance

Engaging Rational Discrimination and Cumulative  
Disadvantage

**Oscar H. Gandy, Jr, Annenberg School for  
Communication, University of Pennsylvania, USA**



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The application of probability and statistics to an ever-widening number of life-decisions serves to reproduce, reinforce, and widen disparities in the quality of life that different groups of people can enjoy. As a critical technology assessment, the ways in which bad luck early in life increase the probability that hardship and loss will accumulate across the life course are illustrated. Analysis shows the ways in which individual decisions, informed by statistical models, shape the opportunities people face in both market and non-market environments.

Ultimately, this book challenges the actuarial logic and instrumental rationalism that drives public policy and emphasizes the role that the mass media play in justifying its expanded use.

Although its arguments and examples take as their primary emphasis the ways in which these decision systems affect the life chances of African-Americans, the findings are also applicable to a broad range of groups burdened by discrimination.

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### Contents

Preface; Introduction; Luck, risk, and life chances; The natural lottery and our genetic endowments; Rational discrimination; Markets that matter; Financial risk and insurance; The criminal justice system; Public policy formation and evaluation; The media's role; "Quixotics Unite!" A call to arms; Bibliography; Index

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### About the Author

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