
A FREE PREVIEW

THE ILLUSION OF LUCK

CHAPTER ONE

The Starting Line

Nobody Starts at Zero

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CHAPTER 1

The Starting Line

Nobody Starts at Zero

I grew up in a town where nothing was made. No factories. No plants. No corporate offices with parking lots that filled up at eight and emptied at five. It was a place where people lived but did not necessarily work. Most of the adults I knew drove to the next county over every morning to work. Some went toward the college town. A handful stayed local, working the jobs every small town requires: schools, grocery stores, restaurants, mechanic shops, and banks. Work that exists because people inhabit somewhere, not because an industry chose to set up.

My father drove. He owned an automotive shop in the next county, the kind you visit when something breaks: transmissions, brakes, engines, and electrical problems. Functional repair. He was there by seven most mornings, and usually stayed until six. On days when he needed to reach one of my practices or a school event, he cut out at four-thirty or five, which I understood, even then, was not a small thing for a man running his own shop.

My mother was a nurse. She worked steady hours, brought home steady pay. That steadiness held our household together in ways I did not fully appreciate until much later. My father's income shifted with the shop: good months, slower months, busy seasons, dry stretches. My mother's paycheck never moved. It showed up. In a house with one income that fluctuated and one that did not, the steady one was the anchor.

Between the two of them, we had enough. We did not take expensive vacations or drive new cars. We did not worry about groceries. My parents took us to the beach once a year, somewhere within driving distance, nothing extravagant. During the school year, whatever I needed appeared without me having to ask. Cleats when I needed them. School supplies when the list came home. Money was managed carefully enough that a kid never had to think about it. A gift I did not recognize at the time.

That is not an extraordinary starting line: no hardship montage, no defining moment of deprivation. The broad, quiet middle of American life. Millions of families sit inside it. Comfortable enough to feel stable. Thin enough underneath that one bad shift could change the math.

I did not understand the thin part until I watched it happen.

LEARNING AGENCY

Before I examine what happened, I need to identify what I was learning without realizing it. The starting line is not just the money your family has or the town you grow up in. It is the way the adults around you handle things. That part gets absorbed whether anyone teaches it or not.

Developmental psychologist Erik Erikson identified this as the core work of early life: the discovery that effort produces results. In his framework of psychosocial development, children between five and twelve learn they have agency in the world, or they fail to learn it. They develop what he called “industry,” the sense that hard work, persistence, and problem-solving change conditions. This happens not through lectures but through thousands of small moments. You watch how the people you trust respond when circumstances become difficult.

My father came home tired most nights. When you run your own shop from seven in the morning until six at night, you do not walk through the door with extra energy. What I noticed, not consciously, not at the time, but in the way kids absorb patterns, was what he did with whatever energy remained. He skipped complaints. He never sat down to unload about how hard his day was or how unfair some-

thing felt. He came home and was present. He coached my teams, practically every sport I played growing up. A man who had been on his feet in the shop since seven that morning would cut out early, drive to the field, and spend his evening coaching a whole team of kids. Then he would go home and handle whatever household issue had come up without making it feel like one more thing on a pile.

My mother brought something different but equally important. Nursing teaches triage: what needs attention right now, what can wait, and what is not actually a problem, no matter how loud it sounds. She ran the house with that instinct. When things went sideways, there was no panic. Assessment, adjustment, forward motion. Between the two of them, I grew up in a house where problems were dealt with directly, with no avoidance or wallowing. You figured out what was wrong, decided what you could do about it, and you did it.

I call this inherited preparedness: one of the most important concepts in this book. It is the set of instincts and defaults you absorb from watching the adults around you before you are old enough to choose your own. Two kids can grow up on the same street, in houses with the same income, and walk into adulthood carrying completely different equipment. One watched problem-solving, and the other watched avoidance. One saw steadiness under pressure, and the other saw blame. Those patterns do not announce themselves. They settle in. They become the first thing you reach for every time life gets difficult.

This is Erikson's mechanism in real time. A child who watches capable adults respond to adversity with clear thinking and forward motion develops what psychologists call mastery motivation: the deep belief that effort is worth undertaking because it produces results. A child who watches adults collapse into blame or panic develops something different: learned helplessness. The quiet certainty that circumstances are beyond control. Both are learned. Both are invisible. Both compound across decades.

I did not choose my inherited preparedness. You could say I got lucky with it, if we are using that word loosely. Or you could say that my parents' many decisions in their own lives created it. Either way, it became the foundation for everything else in this book. Here is the thing about foundations: they do not feel like luck while you are standing on them. They feel like ground.

WHEN SYSTEMS SHIFT

A large tobacco plant employed much of the traffic on the side of the county where my father's shop was. Its presence did what big employers do in smaller areas: it created gravity. People drove in. People stopped for lunch. People ran errands on the way home. The roads near the plant stayed busy. Businesses like my father's benefited from the traffic and spending that came with a large, stable workforce.

When the announcement came that the plant was shutting down, it did not feel immediate. People talked about it the way you talk about a storm still a few counties away. Real, but not here yet. Big institutions feel permanent right up until they are not.

When it happened, the effect did not hit my father's shop like a single blow. It was slower and, in some ways, worse. The days grew quieter. If you have been inside a working auto shop, you know the sound: the air compressor cycling, the clank of a socket wrench, the low hum of a radio nobody is really listening to. Those sounds meant the shop was alive. What I remember is noticing the silences between them getting longer. A morning with no cars in the bay, which used to be unusual, became normal. The smell changed, too, in a way hard to explain unless you have been around it. A busy shop smells like oil, brake dust, and hot metal. A quiet shop smells like concrete and cleaning solvent. The difference is subtle, but it tells you everything about whether the work is there. Customers who came in for regular maintenance stretched the intervals. Oil changes got pushed back. Small problems got ignored until they became big problems. Even then, people chose which repairs to do and which ones to let ride.

My father was still the same mechanic: same skill, same work ethic, same hours. The ecosystem around the shop had changed. There is only so much any individual can do when the current shifts underneath them. That was the first time I saw something I would not be able to name for years. Competence is necessary but not sufficient. You can be excellent at what you do and still get hurt by forces that have nothing to do with your performance. The tobacco plant did not close because my father made bad decisions. It closed because the industry changed. When it did, the ripple moved through every business, every family, every daily routine in the area.

What happened next reveals something sociologist Robert Merton called the Matthew Effect: the mechanism by which initial advantages compound into larger disparities. In his research, Merton noticed that scientists with early citations received disproportionately more citations later, not necessarily because their later work was better, but because the initial advantage gave them access to better resources, visibility, and opportunities. “The rich get richer and the poor get poorer,” he wrote, describing a pattern that extends far beyond science.

The tobacco plant closure worked in reverse. The shop had been doing well. Equipment was paid down. Customers trusted the work. That advantage created margin: the ability to absorb a lean month without crisis. When the current shifted, that same structure compounded against us. Regular customers who once could afford maintenance now faced their own squeeze. They cut back on discretionary repairs, reducing cash flow. Reduced cash flow meant my father could not invest in new equipment or in marketing to attract customers from farther away. As his circumstances weakened, the options available to him shrank. What might have been a manageable contraction, something a business with more cash reserves could weather, became an accelerating decline.

The shop went from full bays to one or two cars on a given day. The silence in those empty bays was something I could feel even as a kid, without understanding what it meant financially. The shop used to sound a certain way. It did not sound like that anymore.

THE ACCELERATED DEADLINE

Then the letter came.

The bank sent a notice accelerating the loan. Full repayment demanded. Not because my father had missed payments. He had not. The bank’s risk calculation had changed. The business no longer looked the same on paper. Whatever internal threshold they used had been crossed. From their side, a routine portfolio decision. From ours, everything compressed.

A slow decline suddenly had a deadline. Conversations in the house changed. The energy shifted, becoming quieter, more focused,

more serious. My father worked through options that did not have good answers. Selling equipment. Finding a different location. Taking on risk that would not have made sense six months earlier.

What I remember most: nobody fell apart. My father found a new space. It was smaller. It had been broken into and vandalized. The work to make it usable was significant. He moved in, fixed what needed fixing, and opened the doors. No sudden turnaround. No single moment where everything snapped back into place. Just the next day, and the willingness to show up.

I went with him to the new shop one Saturday, early, before it was fully operational. The bay doors were up. The morning air was cool. The floor was cracked in places. The walls needed paint. Tools were stacked in corners waiting to be organized. It did not look like a place where a business would survive. It appeared to be a place where someone was starting over.

He did not say much that morning. He just started working. Sweeping, arranging, testing the lift. No speech. No rallying cry. No self-pity or grand declaration. If you had asked him what the plan was, I imagine the answer would have been something plain: we have what we have, so we make it work. That is how he operated. Not with words but with motion. A man standing in a damaged building, deciding to move forward with what was available.

That is inherited preparedness in action. That is what I was watching, even when I did not know it was.

THE HONESTY ABOUT ADVANTAGE

I need to say something here, because this book does not work without it.

What happened to my father's shop was hard. It introduced an uncertainty into our house that had not been there before. It changed things in ways that were real and lasting.

But it did not break us. We kept the house. My mother's income held. The structure of the household held. The pressure was real, but the floor did not give out.

That matters because hardship is a spectrum, and I am not interested in pretending my experience sits further along it than it does.

Plenty of people start closer to zero than I did. Plenty of families face the same economic shift without a second income to absorb the blow, without a spouse who stays calm under pressure, without the inherited stubbornness that keeps you moving forward when every signal says to stop.

My starting line was average, not because it was easy, but because it was common. Millions of families live in this same space. Not shielded from risk, but not destroyed by it either. A middle ground where effort still matters, where mistakes have consequences, where the basics are still covered.

There is another dimension of the starting line that this book will address more fully later, but I want to name it now because ignoring it would be dishonest. Some people face headwinds that have nothing to do with family income or the town they grew up in. Race, gender, disability, and geography are forces that operate on the opportunity side of the equation. They do not reduce a person's preparedness. They move the opportunity further away.

This is where the Matthew Effect compounds across generations in a way I cannot ignore. If a business closes not because of incompetence but because of structural disadvantage, the impact ripples forward. My father lost income, but he still owned valuable knowledge. People still knew his name. But a young entrepreneur from a zip code marked by historical disinvestment faces not one closed business but a closed environment: fewer role models, fewer networks, less familiarity with what rebuilding looks like. The compound effect is not just economic. It is social, informational, and psychological.

A Black man with my identical resume may face a wider gap at the same interview. A woman with my exact vector cannot walk through every door I walked through. I cannot walk through every door she can. More subtly: those gaps mean different starting lines for the next generation. Parents who experience disproportionate obstacles pass their economic position to their children, as well as their accumulated knowledge for navigating those obstacles. That knowledge is useful, but it is not the same as passing the absence of obstacles themselves.

The distance between preparedness and opportunity is not the same for everyone. Pretending otherwise would undermine the precision this book depends on.

The principles in these pages still apply. They apply to everyone. But for some people, the ramp is steeper, and the first stretch is longer. The model does not ignore that. It accounts for it as part of the gap, and later, I will show you exactly how.

I say this not as a disclaimer but as a calibration. If I told you the story of the shop closing and the bank letter and the rebuilding without also telling you that we kept the house and my mother's income held, and the lights never went off, I would be painting a picture designed to make you feel something that was not entirely true. The pressure was real. The uncertainty was real. But we were not in freefall. We were in turbulence. The difference between those two things matters, because the lessons I drew from that period are lessons that apply to turbulence, not to freefall. I want to be precise about what this experience taught me.

WHAT BECAME FOUNDATION

What I carried away from that starting line, even though I could not have articulated it at the time:

Stability is something you maintain, not something you are owed. Being good at what you do is necessary but not sufficient. The environment around you has to cooperate, and sometimes it will not. The way adults respond to pressure is the most important thing a kid can absorb, because those responses become your defaults long before you realize you have them.

Nobody chooses their starting line. You do not pick your parents, your town, your household income, or the version of adulthood you grow up watching. Those things exist before you have a say. They are the first layer of everything you become.

What you do choose, eventually, is what to do with it. Build on it, redirect it, or push against the parts holding you back.

This book is not about where I started. It is about the distance between where I started and where I am now, and the decisions that created that distance. You cannot measure distance without being honest about the starting point. You have to look at it clearly, without inflating it beyond what it was and without dismissing it as something it was not.

My starting line gave me structure without certainty, comfort without excess, and a front-row seat to how capable people respond with steadiness under real pressure.

It wasn't a disadvantage or a privilege—just the ground I stood on. Everything that follows was built from there.

END OF FREE PREVIEW

The Illusion of Luck is available July 1, 2026.

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