


Looking at the average income and wealth of an American family, would it be in the upper 10% of the world? What percentile would it be in?

Yes — a typical **American family's income and wealth** usually places it **well above the global middle, often into the upper tiers worldwide** — often into the top percentiles of the world distribution — but *exact numbers differ depending on how you measure it* (income vs. wealth and whether you use median vs. mean).

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### **Income (annual earnings)**

- A typical U.S. household's **median income** in recent years is roughly on the order of **\$80,000–\$85,000 per year** for all earners combined (Household median — approximate recent figures).
- By contrast, global income distributions show that **making more than about ~\$120,000 per year places someone above the global 99th percentile in income** — meaning they earn more than ~99% of adults worldwide.

 That implies that an average or typical U.S. household — even at median income — **likely sits somewhere well above the global 90th percentile of income**, and households earning at or near U.S. average or above often sit in the **global top ~1–5% of incomes worldwide**.


So in terms of **income**, a U.S. family's earnings generally do **place it in the upper 10% of the world**, and, in many cases, in the **top few percent globally**.

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### **Wealth (assets minus liabilities)**

Wealth tends to be even more skewed:

- Average wealth per adult in the U.S. is very high compared with other countries; recent data show the U.S. ranking near the top globally in mean wealth per person (over ~\$600,000).
- Globally, a relatively small fraction of adults hold most wealth; the top **1.6% of adults worldwide own nearly half of global wealth**, while the top **10% hold far more than the bottom 90% combined**.

 A typical U.S. household — with median or average wealth far above the global median wealth — would likely be in the **global top few percent on wealth**, especially compared with the billions of people with very low net assets.

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### **Rough Global Percentile Conclusion**

#### **Measure**

U.S. median household income (~\$80–85k)

#### **Approximate Global Percentile**

Likely **above ~90th percentile** globally

## Measure

U.S. average household income

U.S. average or median wealth per adult  
(~hundreds of thousands)

## Approximate Global Percentile

Often **above ~95th–99th percentile** globally

Typically **top few percent** globally

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### **Why the gap is so wide**

Most of the world's population lives in low- and middle-income countries where **incomes are far below U.S. levels**, plus inequality means a few wealthy households hold most assets. That concentrates wealth among a small global fraction — so an American family's assets and income tend to outrank the vast majority of the world's households.

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### **Bottom line:**

Yes — on average, a U.S. household's income and (especially) wealth *put it in the upper 10% of the world*, and often much higher — frequently in the top few percent globally when comparing individual or household income and wealth.