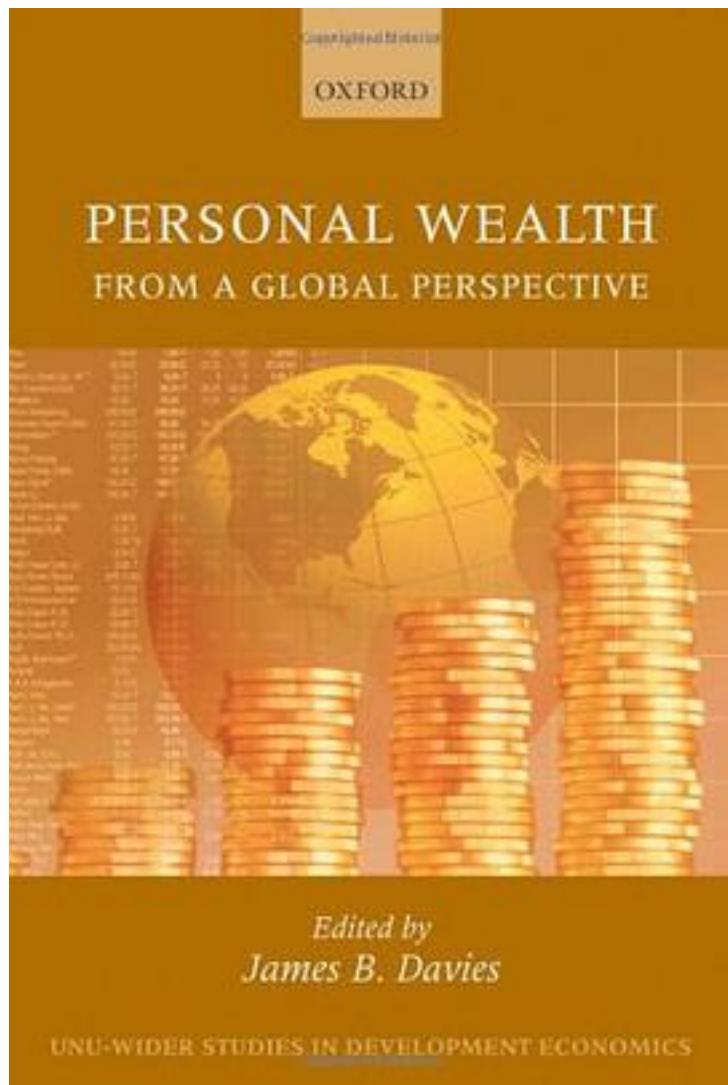


Personal Wealth from a Global Perspective



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There is great media fascination in the activities and lifestyles of the super-rich. But personal wealth is also important for those of more modest means as a store of potential consumption, as a cushion against emergencies, and as collateral for business and investment loans. This book is the first global study of household assets and debts. It documents not only the level, distribution, and trend of wealth holdings in rich nations, but also addresses developing countries like China and India. The situation in Latin America and Africa is given attention along with the experiences of Russia and other transition countries. Components of household wealth like financial assets, land, and property are examined, as well as the gender division. Worldwide, it is estimated that the richest 2% own more than half of total global wealth, and that this elite group resides almost exclusively in North America, Western Europe, and rich Asia-Pacific countries.

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