

Global Wealth Report 2024

Spotlight: Brasil e México



Há quinze anos fornecemos informações importantes sobre a riqueza das famílias através do nosso Global Wealth Report. Com o tempo, tornou-se o ponto de referência para os interessados nas tendências que moldam a riqueza em todo o mundo.

Conclusões globais do relatório deste ano

O mundo está ficando cada vez mais rico em todos os segmentos da riqueza

No ano passado, a riqueza global recuperou-se da queda que sofreu em 2022. A riqueza está crescendo de forma constante em todo o mundo – embora em diferentes velocidades – com muito poucas exceções.

Esta recuperação foi liderada pela Europa, Médio Oriente e África.

A mobilidade da riqueza tem sido mais ascendente do que descendente

A nossa análise da riqueza das famílias nos últimos 30 anos mostra que uma parcela substancial das pessoas nos mercados da nossa amostra transita entre escalões de riqueza ao longo da vida.

Em todas as faixas de riqueza e em qualquer horizonte temporal, é consistentemente mais provável que as pessoas subam na escala da riqueza do que desçam.

Uma grande transferência horizontal de riqueza está em andamento

A nossa análise também mostra que USD 83,5 trilhões de riqueza herdada serão transferidos nos próximos 20 a 25 anos. Um pouco mais de 10% serão transferidos horizontalmente entre cônjuges, a maior parte nas Américas.

O número de milionários está em crescimento constante

Até 2028, o número de adultos com uma riqueza superior a um milhão de dólares terá aumentado em 52 dos 56 mercados da nossa amostra (veja a lista completa no Global Wealth Report 2024), de acordo com nossas estimativas.

Principais descobertas sobre o Brasil e o México

Forte crescimento desde 2008 e perspectiva positiva compensam um 2023 negativo.

No Brasil, o crescimento médio positivo da riqueza de quase 3,5% em 2023, em dólares, se transformou em um declínio de 4% na moeda local. No México, 2023 foi um annus horribilis para a riqueza: a riqueza média por adulto caiu 8% em dólares americanos e quase 20% na moeda local. Em ambos os países, a contração foi sentida de forma particularmente forte nos escalões da riqueza mais elevados.

Desde a crise financeira global de 2008, no entanto, ambos os países registraram um crescimento forte e até excepcional da riqueza na moeda local, superior a 150% no México e quase 376% no Brasil, ultrapassando a China. A taxa composta de crescimento anual da riqueza média por adulto em moeda local do Brasil desde 2008 é a quinta mais alta em nossa amostra de 56 países.

A riqueza mediana aumentou menos da metade da riqueza média no Brasil, sugerindo que os adultos nos escalões de riqueza mais elevados viram a sua riqueza crescer duas vezes mais rapidamente do que os seus compatriotas nos escalões de riqueza mais baixos. No México, contudo, aconteceu o oposto, indicando que os escalões de riqueza mais baixos

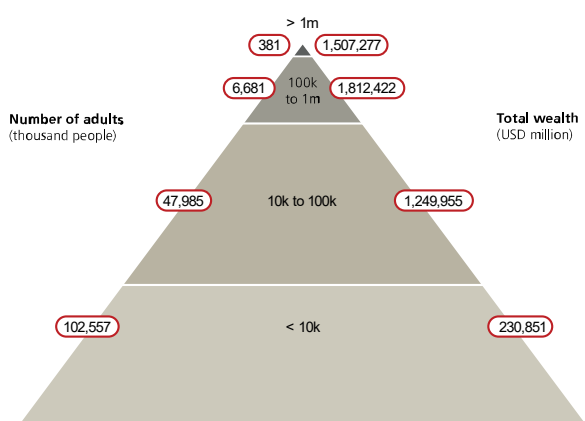
registraram um crescimento da riqueza mais rápido, embora a diferença entre os dois seja muito menos pronunciada do que no caso do Brasil.

O Brasil e o México apresentam uma composição de riqueza radicalmente diferente. Os ativos financeiros representam a maior parte da riqueza bruta por adulto do Brasil, ou seja, quase dois terços, mas menos de 40% da riqueza do México. A dívida representa quase 15% da riqueza bruta por adulto do Brasil, mas menos de 7% da riqueza do México. A dívida como percentagem da riqueza bruta por adulto situa-se perto de 15% no Brasil, abaixo da média da Europa Ocidental, mas mais do dobro da do México, onde é inferior a 7%.

O Brasil tem a segunda maior taxa de desigualdade de riqueza na nossa amostra de 56 países, atrás da África do Sul, medida pelo coeficiente de Gini. O valor do México é ligeiramente inferior ao da América do Norte. O Brasil conta com 381 milionários em dólares em 2023, um pouco à frente dos 332 do México, e 60 bilionários em dólares, quase três vezes mais que os 21 do México.

Olhando para os próximos cinco anos, esperamos um aumento de pelo menos 20% no número de adultos com riqueza superior a um milhão de dólares em ambos os países.

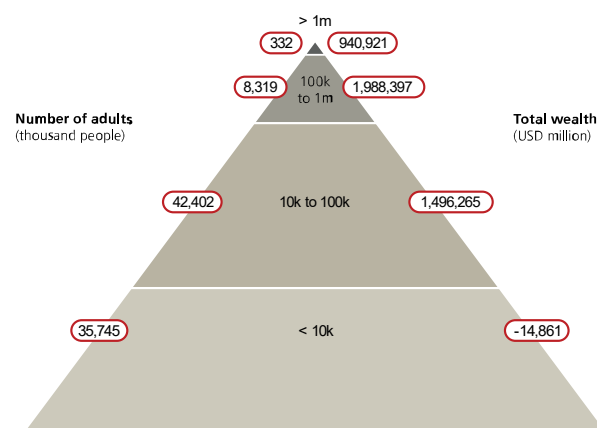
Pirâmide patrimonial 2023 – Brasil



Number of adults (thousand people): Número de adultos (mil pessoas)
Total wealth (bn USD): Riqueza total (bilhões de USD)

Fonte: PwC Financial Services

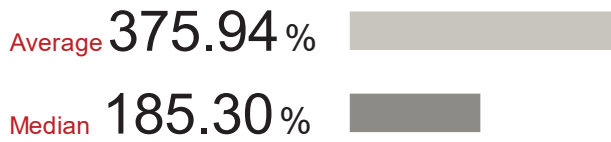
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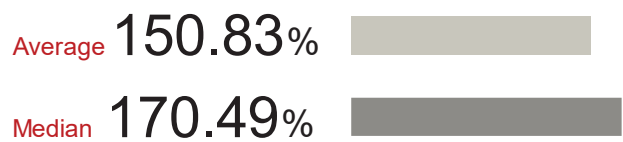
Crescimento da riqueza 2008–2023 (em moeda local) – Brasil



Average: Média
Median: Mediana

Fonte: PwC Financial Services

Crescimento da riqueza 2008–2023 (em moeda local) – México



Average: Média
Median: Mediana

Fonte: PwC Financial Services

Indicadores macroeconômicos 2023

	Brasil	México	
População total	216,422	128,456	mil
PIB	13,495	20,870	USD por adulto
Riqueza média	30,459	50,816	USD por adulto
Riqueza mediana	5,970	19,960	USD por adulto
Milionários em dólares	381	332	mil
Riqueza total de milionários em dólares americanos (e acima)	1,507,277	940,921	milhões de dólares

Fonte: PwC Financial Services



Descubra mais

Veja mais insights sobre o futuro da riqueza global no nosso Global Wealth Report 2024 em ubs.com/gwr-clients (em Inglês)

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