

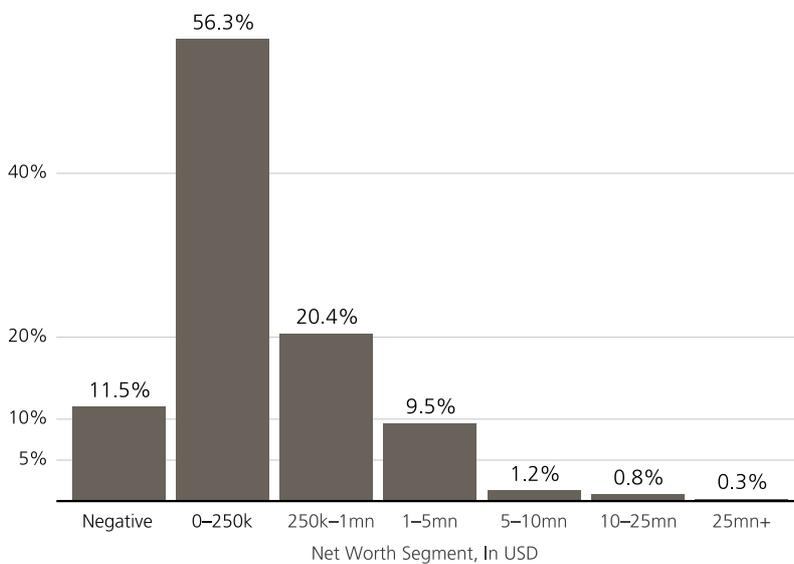
# Net Worth of US Families

## Blog

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In [Uncommon success: Wealth strategy for entrepreneurs and business owners](#) we show the combined net worth of US families by generation. This sparked several inquiries asking about the distribution of net worth for all US families. Figure 1 illustrates the results based on calculations using the most recent Survey of Consumer Finances ("SCF") micro data.

Fig. 1: US Families net worth distribution by segment  
 As a percent of all US families



Source: 2016 Survey of Consumer Finances, Federal Reserve, UBS

### How does the Survey of Consumer Finances define "family"?

The term "family" is intended to represent the economically dominant single person or couple (married or partnered) and all other persons in the household who are financially interdependent with the economically dependent person or couple.<sup>1</sup>

### How does the Survey of Consumer Finances calculate net worth?

In short, Total Asset (less) Total Liabilities, but the survey captures a significant amount of detail for each participant. All of the variables applied to the net worth calculation are nicely illustrated in this [flow chart](#).

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