WTM MEDIA | WHY THESE MATTER
POLITICS × GEOPOLITICS × ECONOMICS × INSTITUTIONS × DEMOCRACY × SECURITY × BUSINESS
EDITORIAL INTELLIGENCE

HOW MUCH IS ACTUALLY IN YOUR WALLET?

America Is Getting Wealthier on Paper. That Does Not Mean Americans Feel Richer.

THREE ECONOMIES.
ONE AMERICA.
VERY DIFFERENT REALITIES.

HIGHER MARKETS.
HIGHER PRICES.
HARDER CHOICES.
A MORE COMPLEX AMERICA.

The numbers tell one story. Your wallet tells another.

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AMERICA JUST GOT $12.8 TRILLION RICHER. DID YOU?

U.S. household and nonprofit net worth rose to $195.9 trillion in Q2 2026, driven mainly by higher equity values.

National wealth is not household cash flow. The numbers look extraordinary — but they do not land in every wallet.

A WEALTHIER COUNTRY IS NOT THE SAME AS A MORE FINANCIALLY SECURE HOUSEHOLD.

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INCOME IS NOT WEALTH.

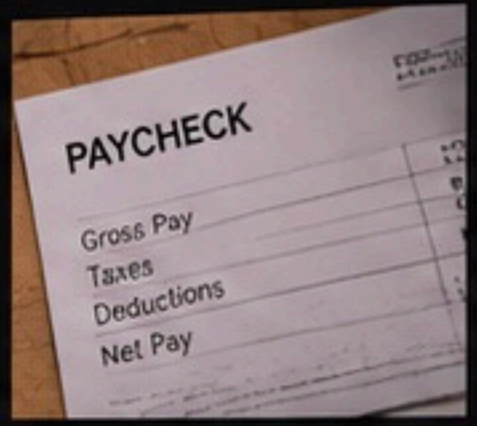
A higher salary does not automatically mean a more secure future.

Income is what you earn. Wealth is what you keep, grow and own.

LABOUR PAYS TODAY. OWNERSHIP COMPOUNDS TOMORROW.

INCOME = FLOW

What you earn.



WORK
SKILLS
TIME
EFFORT

HIGHER COSTS ERODE PURCHASING POWER

INCOME KEEPS LIFE GOING. IT CAN DISAPPEAR.

WEALTH = POSITION

What you own.

INVESTMENTS
BUSINESSES
REAL ESTATE
RETIREMENT
OTHER ASSETS

APPRECIATION
INCOME
EQUITY
OPTIONALITY

WEALTH CREATES CHOICES ACROSS GENERATIONS

WEALTH CAN COMPOUND. IT CAN OUTLIVE YOU.

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THE WAGE ECONOMY
WHAT YOU EARN.
THE COST ECONOMY
WHAT LIFE REQUIRES.
THE ASSET ECONOMY
WHAT YOUR OWNERSHIP DOES WHILE YOU SLEEP.
THE ECONOMY YOU EXPERIENCE DEPENDS ON WHAT YOU OWN.
Three economies.
One country.
Very different realities.
Wages pay the bills.
Prices take more of them.
Ownership can make your money work while you sleep.
THE WEALTH DIVIDE IS ALSO AN OWNERSHIP DIVIDE.
To Work 1 2 3
JOBS
WAGES
SKILLS
OPPORTUNITY
STABILITY
FOOD - 4.1%
HOUSING - 4.8%
ENERGY - 6.2%
HEALTH CARE - 5.9%
INSURANCE - 7.1%
TRANSPORT - 4.3%
CHILDCARE - 5.6%
DEBT - 4.9%
INVESTMENTS
REAL ESTATE
BUSINESSES
RETIREMENT
DIVIDENDS
CAPITAL GAINS
INCOME
INFLATION
INVESTING
REAL ESTATE
WEALTH
GENERATIONS
A MORE INTELLIGENT TOMORROW.
Earn.
Keep.
Own.
Grow.
Transfer.
DIFFERENT REALITIES. A SHARED TOMORROW.
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A MORE INTELLIGENT TOMORROW.
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WHO BENEFITS FROM VOLATILITY?

The same economic storm can be a crisis for some and an opportunity for others.

Volatility exposes vulnerabilities — but it also creates openings. The difference is often liquidity, leverage and time.

SAME UNCERTAINTY.
DIFFERENT BALANCE SHEETS.
DIFFERENT FUTURES.

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THE 1% ARE NOT A SINGLE PERMANENT CLUB.
Many move in and out of the top 1% of income. Wealth is more concentrated — and far more persistent.
INCOME MOVES. ASSETS ACCUMULATE. DO NOT CONFUSE THE TWO.
ANNUAL INCOME TOP 1%
ONE-THIRD LEAVE AFTER 1 YEAR
33% LEAVE AFTER 1 YEAR
TWO-THIRDS LEAVE AFTER 10 YEARS
67% LEAVE AFTER 10 YEARS
SOURCE: FEDERAL RESERVE RESEARCH SPLINTER & LARRIMORE (2026)
WEALTH IS FAR MORE CONCENTRATED
CORPORATE EQUITIES & MUTUAL FUND SHARES (2026:Q1)
Top 0.1% $13.33T
Next 0.9% $14.31T
90th–99th% $20.51T
50th–90th% $6.40T
Bottom 50% $0.59T
SOURCE: FEDERAL RESERVE DISTRIBUTIONAL FINANCIAL ACCOUNTS (2026:Q1)
OPPORTUNITY MOVES PEOPLE PREPARATION KEEPS THEM THERE
INCOME OPPORTUNITY OWNERSHIP RESILIENCE GENERATIONS
DIFFERENT JOURNEYS. SAME AMERICA. A MORE INFORMED TOMORROW.
BUILD OWN PRESERVE TRANSFER
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WHAT SHOULD ORDINARY HOUSEHOLDS ACTUALLY DO WITH THIS INFORMATION?

Not stock picking.
Financial architecture.

Practical steps today
for a more secure tomorrow.

A STRONGER WALLET BUILDS A MORE RESILIENT LIFE — AND A BRIGHTER NEXT GENERATION.

1. EMERGENCY LIQUIDITY
Be prepared for the unexpected.

2. DEBT STRUCTURE
Know what you owe and why.

3. RETIREMENT OWNERSHIP
Turn today's income into tomorrow's freedom.

4. DIVERSIFIED ASSETS
Participate in long-term growth.

5. INSURANCE
Protect your people and progress.

6. HUMAN CAPITAL
Invest in skills, health and opportunity.

7. TRANSFER
Leave more options for the next generation.

THE WALLET TEST™
EARN | KEEP | OWE | OWN | PROTECT | GROW | TRANSFER

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