

# Infographic: Americans' net worth by age

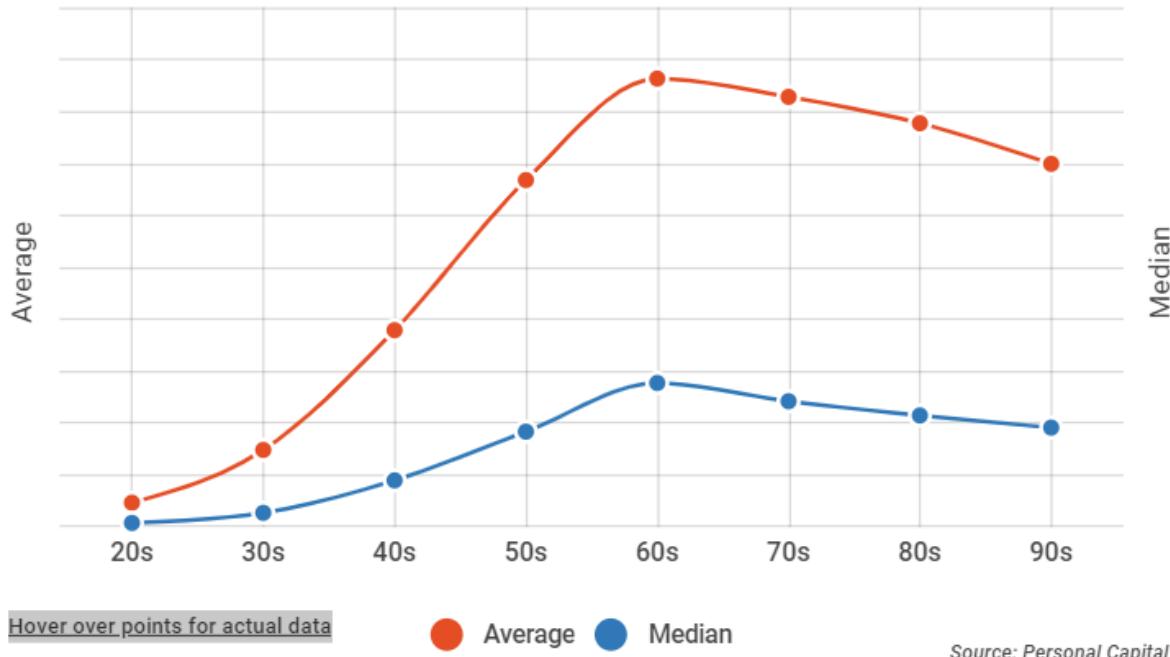


(Photo: Shutterstock)

Calculating your net worth – especially when you know there's not much “worth” in your “net” – may seem like a painful exercise with no point. In fact, only 35% of U.S. adults are confident they even understand what “net worth” means, even though 91% have heard the phrase, notes a new report from [Personal Capital](#).

Basically, it's the difference between what you own versus what you owe. It's one way to “get a bird's eye view of your complete financial situation,” according to Michelle Brownstein, CFP, VP of Personal Capital Private Client Group. And it's not just for the wealthy, she says. “Knowing where you stand can allow you to create a plan,” whether for debt management, investment goals or long-term retirement needs.

## Average and Median Net Worth of Americans by Age



Keep in mind that very high or very low amounts may skew the average, whereas the median is the middle of all the net worth amounts for an age group.