

《美国贫富差距扩大 去年1%美国人拥有32%财富》

2021年全球疫情让许多人的生活陷入困境，但是也有许多人晋身百万富翁行列。新报告指出，去年美国又多了100多万个百万富翁，超10%的增长率创下近年新高，其中最富有的1%美国人财富增长了32%，这也使得美国的贫富差距进一步扩大。



[Photo/Pexels]

The roaring stock market and crypto gains created more than a million new millionaires in the US last year, according to a new report.

新报告称，去年的股市繁荣和加密货币升值在美国新创造出100多万个百万富翁。

The number of Americans with \$1 million or more in investible assets surged to a record 14.6 million in 2021, up from 13.3 million in 2020, according to a report from wealth research firm the Spectrem Group.

财富调研公司斯佩特兰集团的报告指出，2021年，可投资资产超百万美元的美国人数从2020年的1330万人飙升至创纪录的1460万人。

The growth rate of over 10% was the strongest in years, boosted by trillions of dollars in wealth created by the stock market, crypto and other assets.

超10%的百万富翁增长率是近年来最高的，这得益于股市、加密货币和其他资产创造的数万亿美元财富。

"It was the strongest year ever for millionaire creation in all segments," said George Walper, president of Spectrem Group.

斯佩特兰集团的主席乔治·瓦尔波说：“这是各领域百万富翁最高产的一年。”

The wealth surge was strongest at the top. The number of Americans worth \$25 million or more surged by 18%. There are now a record 252,000 Americans worth \$25 million or more, up from 214,000 in 2020. By contrast, the number of so-called “mass affluent” investors — or those with between \$100,000 and \$1 million — grew by about 2%.

顶级富豪的增长是最迅猛的。身家超2500万美元的美国人数量暴增了18%。身家超2500万美元的美国人数量从2020年的21.4万人达到了现在破纪录的25.2万人。相比之下，财富在10万美元到100万美元之间的所谓的“大众富豪”投资者数量只增长了约2%。

The stock market was by far the largest engine of wealth creation for millionaires and the wealthy in 2021. The S&P 500 gained 27% last year, while the Nasdaq was up 21%. The wealthiest 1% of Americans gained over \$3 trillion in stock-market wealth in 2021, according to Federal Reserve data.

美联储的数据显示，迄今为止股市是2021年百万富翁和其他富豪财富增长的最大驱动力。标准普尔500指数去年增长了27%，而纳斯达克指数增长了21%。2021年最富有的1%美国人的股市财富增长了超3万亿美元。

Crypto and other assets — such as NFTs, collectibles and real estate — also gained in value, adding to the wealth of the wealthy. The total market cap of crypto assets, despite wild swings in prices, gained \$1.5 trillion last year to over \$2.3 trillion, according to CoinGecko.

加密货币和其他资产也增值了，包括非同质化代币、收藏品和房地产，这让富人的财富进一步增加。CoinGecko的数据显示，尽管价格波动很大，但去年加密资产的总市值增加了1.5万亿美元，达到了逾2.3万亿美元。

Values of private-equity and venture-capital investments also surged. Since the wealthy can afford to put more of their money in investments, especially those with the highest

risks and rewards, ultra-millionaires benefitted more than the mass affluent in 2021.

私募股权和风险资本的投资也大幅升值。因为富人有更多钱可用于投资，尤其是那些高风险高回报的投资，所以2021年超级富豪的投资收益也比大众富豪更多。

"The wealthy have the greatest exposure to the broadest investments," Walper said. "It wasn't just traditional liquid markets that did well last year. It was also alternative investments, real-estate investments and crypto."

瓦尔波说：“富人可以广泛涉猎各种投资。去年不只是传统的流动性市场表现出色，另类投资、房地产投资和加密货币的收益也不错。”

The wealth gains at the top also widened the wealth gap in the US. The share of wealth held by the top 1% grew to a record 32% last year, according to the Fed.

顶级富豪财富的增长也扩大了美国的贫富差距。美联储的数据显示，最富有的1%美国人拥有的财富在去年增长至创纪录的32%。

Wealth experts say it's unlikely that last year's gains will be sustained in 2022, given soaring inflation, rising interest rates and a potential economic slowdown. Stock market declines have already started trimming the paper fortunes of investors. The Nasdaq is down 14.5% for the year, while the S&P is down 8.4%.

财富专家指出，考虑到通胀率暴涨、利率上升和可能发生的经济衰退，2022年或将无法保持去年的财富涨幅。今年以来股市下跌已经开始令投资者的利益受损。迄今为止纳斯达克指数已下跌了14.5%，标准普尔指数下跌了8.4%。

"Every day changes, so it's hard to predict where the year will wind up," Walper said. "But the first few months of 2022 have already painted a different picture than 2021."

瓦尔波说：“每一天都在变化，所以难以预测今年的财富走向如何。但是2022年开局的前几个月已经描绘出与2021年不同的图景。”

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