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on average the wealthiest start their lives substantially richer than other households in the same cohort own mostly private equity in their portfolios earn higher returns derive most of their income from dividends and capital gains and save at higher rates the paper stated

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wealthy households by investing mostly in their own businesses compound their wealth at a much higher rate than the rest of the population says serdar ozkan a research officer at the federal reserve bank of st louis explaining how the wealthiest people became rich

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