

**The Ten Chairs Exercise: A Visual Representation of the Distribution of Wealth**  
**Developed by United for a Fair Economy**  
**As part of**  
**“Teaching Economics as if People Mattered”**

- 1) Line up ten sturdy armless chairs across the front of the room, facing the students.
- 2) Ask for ten volunteers. You can “volunteer” the tallest individual in the class to represent the “wealthiest 10% of the population”
- 3) Have the volunteers stand in line one behind each of the chairs. Explain that each chair represents 10% of all the private wealth in the U.S., and that each volunteer represents 10% of the population of the U.S. Explain that the tallest individual represents the wealthiest 10% of the population.
- 4) While the students are standing in a line one behind each chair, explain that this is what wealth would look like if it were evenly distributed in the U.S.—one person one chair. If wealth were evenly distributed every household would have a net worth of \$380,100.



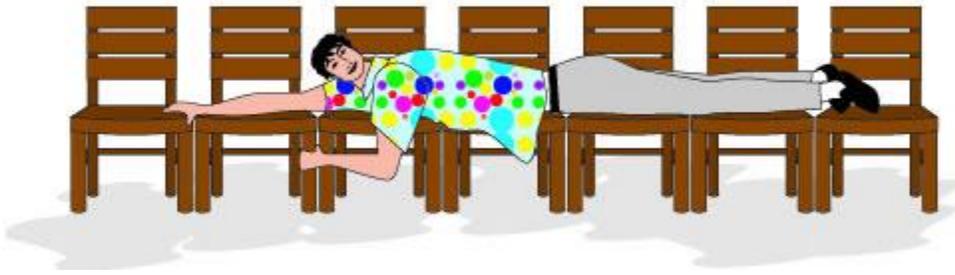
- 5) Point out that obviously this does not accurately demonstrate the distribution of wealth and that it is important to have a better sense of how wealth is distributed in our country as it can contribute to the barriers individuals face in accessing health care.

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**TALKING POINTS:**

- Wealth is what you own minus what you owe.
  - 18% of the population has no assets or negative assets; they owe more than they own. They are in debt.
  - Economic data takes a number of years to be analyzed. This exercise is based on data from 2004.
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- 6) Explain that the wealthiest 10% of the population surely owns more than 10% of U.S. wealth. Gradually have the student representing the wealthiest 10% of the population stretch out over more and more chairs, each time having everyone else scrunch onto the remaining chairs, eventually sitting on each others laps, etc. The student representing the wealthiest 10% of the population eventually stretches out over the top 7 chairs, representing that the wealthiest 10% of the population own 70% of U.S. wealth.
  - 7) Explain that even within the top 10% there is great disparity. Let the arm of the volunteer representing the top 10% stretch out over the top three seats and explain that this arm represents the wealthiest 1% of the population, which owns 34% of the total private wealth in

the U.S. –more than the bottom 90% of the population combined. Wealth is more concentrated at the top than at any time since 1929.



- 8) If the remaining 9 students are having a hard time fitting onto the bottom three chairs, you can have two of them sit on the floor to represent the 18% of the population who has negative wealth.
- 9) Point out that if as physicians we may be in the position where we are sitting comfortably on one of the chairs, making it hard to appreciate how the individuals scrunched onto the bottom chairs or sitting on the floor might be struggling, and that it is important to keep these disparities in mind when we prescribe medication and recommend treatment.

Exercise modified by Debra Howenstine, MD  
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