

# New Study: Only 14% of Americans Have Had Detailed Inheritance Conversations as the Great Wealth Transfer Accelerates

*Findings highlight uncertainty and discomfort around inheritance, even among those expecting to give or receive wealth.*

DOYLESTOWN, PA, UNITED STATES, December 2, 2025 /EINPresswire.com/ -- Catalyst Advisory has released new national survey data showing that most American families are not discussing inheritance or estate planning in a meaningful way, even as the [coming Great Wealth Transfer](#) moves billions of dollars from older generations to younger ones. The [Family Wealth in America](#) study surveyed 1,000 American adults and uncovered a striking lack of clarity around expectations of receiving and leaving wealth.

## ESTATE PLANNING COMMUNICATION GAPS



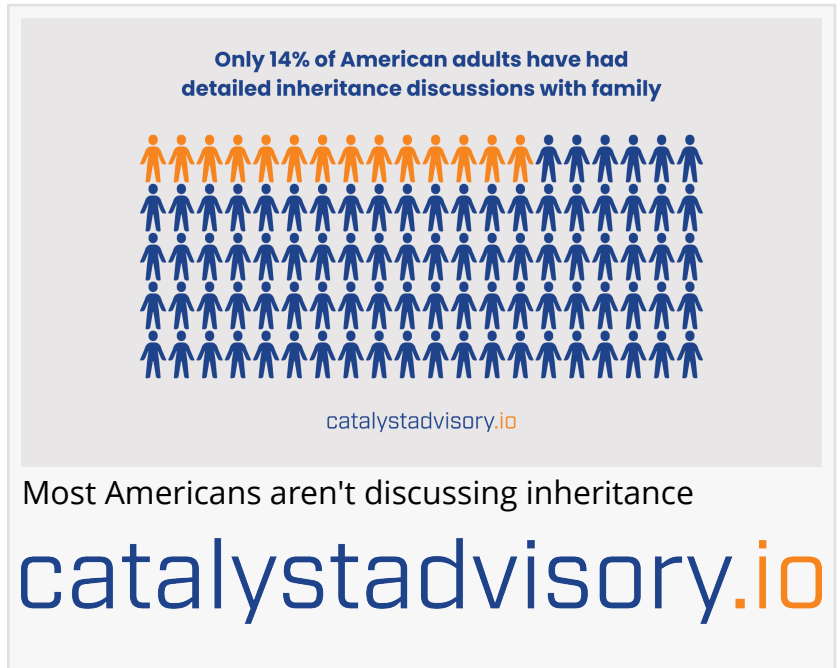
These findings show that despite the trillions of dollars set to change hands in the coming decades, most families simply have not talked about inheritance in any meaningful way"

*Steven Bowles, CLU®*

The findings show that only 14% of Americans have had detailed inheritance conversations with family members. Thirty-six percent have never discussed inheritance at all. Nearly one quarter of respondents (22%) who expect or think they may receive an inheritance have never actually spoken with family members about it.

"These findings show that despite the trillions of dollars set to change hands in the coming decades, most families simply have not talked about inheritance in any

meaningful way," said Steven Bowles, CLU®, founder of Catalyst Advisory. "The communication



gap is significant, and it creates the conditions for conflict, misunderstanding, and stress.”

The study also shows that Americans overwhelmingly desire to leave something behind. Only 9% say they would spend everything during their lifetime if they were wealthy, while 91% would like to leave an inheritance of some kind.

## GENERATIONAL AND GENDER DIFFERENCES

The survey reveals notable generational and gender differences in both expectations and comfort levels around money. Millennials are the most likely to expect an inheritance but among the least likely to say they plan to leave one, according to the survey. Gen Z shows the opposite trend, with nearly twice as many respondents expecting to leave an inheritance than receive one.

Women report significantly more discomfort discussing family money, and Gen Z is more uncomfortable with money conversations than any other generation.

“Our research shows that younger adults, the people who will be most affected by the Great Wealth Transfer, are by far the most likely to be uncomfortable discussing money with family,” Steven Bowles said.

Catalyst Advisory commissioned the study to better understand attitudes around legacy, wealth, and family communication and to underscore the importance of open conversations about financial expectations.

Full results from the Family Wealth in America study are available at the Catalyst Advisory website.

## ABOUT CATALYST ADVISORY

Catalyst Advisory provides independent and personalized life insurance advisory services for individuals and families seeking clarity and confidence as they plan for the future. The firm works closely with clients to understand their goals and recommend tailored solutions from a range of reputable providers. With an emphasis on transparency, objectivity, and exceptional service, Catalyst Advisory helps clients make informed decisions and achieve long-term peace of mind.

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