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Why the Largest Wealth Transfer in History Is About More Than Money

DALLAS, MO, UNITED STATES, August 12, 2026 /EINPresswire.com/ -- One of the largest shifts in consumer wealth in modern history is already underway. Known as “The Great Wealth Transfer,” this shift will see trillions of dollars pass from older generations to their heirs over four decades (2010s–2048). But a new independent study from M/A/R/C® Research shows that the shift is about much more than dollars. The Great Wealth Transfer: Expectations, Emotions, and How Consumers are Preparing for What’s Next explores the feelings, readiness, concerns, and guidance needs of future inheritance givers and receivers who expect to give or receive an inheritance of $100,000 or more.

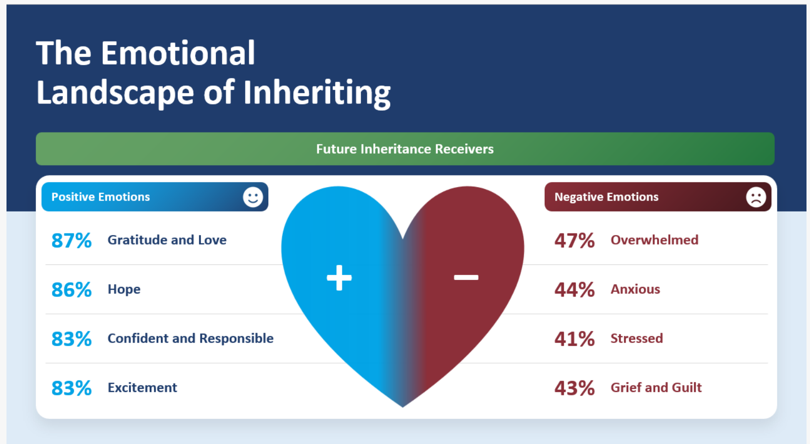

Chart showing the range of emotions experienced by inheritors

One of the clearest findings from M/A/R/C®’s study is a striking disconnect between confidence and readiness. While most future inheritance participants believe the transfer of assets will be financially beneficial, many acknowledge they are not fully prepared, either practically or emotionally, for a future inheritance event. Nearly half of future givers do not have a detailed plan, and many givers and receivers are not confident about what is ahead. Even among receivers, positive emotions coexist with real concern: While 87% expect to feel gratitude, 47% expect to feel overwhelmed, 44% anxious, and 41% stressed. Successful guidance requires more than financial expertise alone. This creates a meaningful opportunity for financial services companies to move beyond only technical planning and address the confidence people need to feel emotionally prepared for navigating inheritance decisions.

The research also points to specific audiences and moments where businesses can provide more relevant support. Gen X is especially important because many are managing their own wealth, supporting aging parents, and preparing to leave assets to the next generation, yet a substantial portion remain unprepared. Gen X future givers show higher concern than Boomers+ across issues such as tax implications, whether heirs will manage money well, and whether the estate will transfer as intended.

Another important finding is the significant expectations gap between those who plan to leave an inheritance and those who expect to receive one. While both groups generally agree that inherited wealth will be financially beneficial, they often disagree on the magnitude of its impact. Half of future receivers (52%) believe an inheritance will create a significant lifestyle change, compared with just 37% of future givers. This disconnect creates the potential for misunderstanding, disappointment, and unmet expectations within families. It also highlights an opportunity for financial institutions, advisors, estate planners, and other organizations to play a more active role in facilitating conversations, setting realistic expectations, and helping families align on goals before wealth changes hands. As the Great Wealth Transfer unfolds, successful planning may depend as much on communication and expectation management as it does on financial strategy.

M/A/R/C® also found that consumers fall into four distinct inheritance mindsets: Not Concerned, Fully Empowered, Family-Oriented, and Apprehensive. Each group represents a unique combination of confidence, preparedness, emotional outlook, and guidance needs. These differences influence how consumers seek information, engage advisors, and prepare for wealth-related conversations with family members. Organizations that recognize and address these differing mindsets can deliver more relevant guidance and create stronger connections than those relying on a uniform message.

The study highlights several important opportunities for financial institutions. Advisor demand remains strong, with 80% of future receivers expecting to work with a financial advisor regarding an inheritance. At the same time, AI is emerging as a complement to professional guidance rather than a replacement for it.

Half of future receivers already use AI tools for financial matters, and AI users are more likely than non-users to work with a financial advisor. M/A/R/C®'s research suggests that organizations that thoughtfully integrate digital tools with human expertise may be best positioned to meet evolving consumer expectations.

The implications extend beyond financial services as well. Businesses across industries are grappling with a consumer landscape shaped by changing family dynamics, shifting wealth, and evolving attitudes toward financial security. The organizations who succeed will be those that recognize both the emotional and practical realities of the Great Wealth Transfer and create solutions that help people move forward with greater clarity, confidence, and preparedness.

M/A/R/C Research will be sharing data from this study during a webinar scheduled for 12 pm ET on Wednesday, September 30. For more information about this study or the webinar, contact Brad Seipel at brad.seipel@marcresearch.com.

ABOUT M/A/R/C® Research LLC

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