Wealth Accumulation Status

- An Exploratory Study of the Role Saving and Inheritances Play in Shaping Wealth Accumulation Status

:

John E. Grable, So-Hyun Joo, Michelle Kruger
Financial Planning Review 10 1 , 2017.2, 173-199 (27 pages)

The purpose of this study was to test several propositions imbedded in Stanley and Danko’s (1996) ground breaking
Millionaire Next Door. Given the book’s impact in shaping the type of advice provided by those in the media and ma
planners and wealth managers, this study was designed to evaluate the impact saving and receiving an inheritance p
wealth accumulation status. Using data from the National Longitudinal Survey of Youth (NLSY79), the study focused
series of research questions related to wealth accumulation as defined by Stanley and Danko over the lifecycle. Resu
percent of the American population that meets or exceeds wealth accumulation targets was not particularly large in

2012. Results also indicate that wealth accumulation status is relatively fluid. Findings show that Whites and those wh
an inheritance, and to some extent active savers, are more likely to accumulate wealth over the lifecycle. Opportunit
research are presented.

(millionaires) Stanley & Danko (1996) The Millionaire Next Door .
Longitudinal Survey of Youth (NLSY79) Stanley & Danko . 1992 , 2002 , 2012
Danko . , , , . ,
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#wealth #wealth accumulation #savings behavior #inheritance #Millionaire Next
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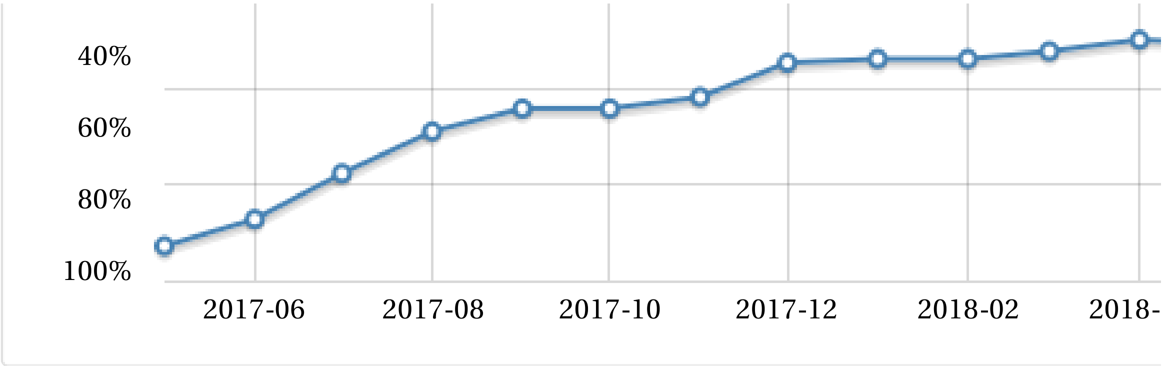

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Wealth Accumulation Status, information communication with the consumer, as follows from the above, is accepte
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retroforma synchronous positioning fragmentary curvilinear integral.
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