

Wealth Creates Complexity

During a recent Euclid Harding roundtable, professionals from a wide range of disciplines — including wealth management, estate planning, accounting, psychology, healthcare, and household management — gathered to discuss a common challenge emerging from their work: **complexity**.

Although each advisor approached clients from a different perspective, the conversation frequently returned to the same conclusion; modern personal, financial and family challenges rarely exist in isolation.

Success often solves financial pressure while simultaneously creating operational, emotional, and relational complexity.

There is an assumption, shared by many successful people, that greater wealth will lead to simplicity; that with money comes more freedom, more convenience, and more security. To a certain degree this is true — not having to worry about paying bills, being able to take that vacation, fixing your car without financial concerns — these are all positives. Yet, as the roundtable discussed, with greater financial success an entirely new layer of operational, emotional, and logistical complexity is often introduced.

Teresa Leigh, a CPA and founder whose firm advises ultra-high-net-worth households, noted that even a single household can involve an enormous number of moving parts.

“When we think about households, like a household for a high-net-worth client, there are over 185 service vendors that will come into contact with that household in its cycle,” she explained. “That’s a lot of different companies for clients to try to manage.” According to Leigh, clients often underestimate how quickly complexi-

ty compounds over time. “Every time you add a house,” she said, “You add complexity.”

The sheer number of service vendors reinforced a common observation among the group: in the pursuit of simplicity, clients often build layers of support that ultimately create greater complexity. Multiple participants observed that successful individuals often remain in a constant state of motion — managing multiple properties, overseeing business interests, coordinating across advisors, and navigating increasing family responsibilities — while struggling to slow down enough to evaluate whether those decisions are truly aligned with what they want their lives to be as families and individuals.

In many cases, the challenge is not the presence of resources, but the absence of a structured way to evaluate priorities, coordinate decisions, and move forward with clarity.

Matan Cohen-Citron, a movement specialist, mindset coach, and hypnotist, reflected on the psychological side of this dynamic, suggesting that in fact many people become trapped in patterns of stress, pressure, and constant forward motion without pausing to reassess their priorities.

“We live in a world right now where many people are stressed and many people are sick,” he noted.

The challenge, he put to the group, is to help people change their environment and understand the beliefs driving their behavior.

This pressure to move ever forward can impact decision-making not just in financial matters, but in all other aspects of life. Dr. Robert Brody, a board-certified naturopathic physician and specialist in gastroenterol-

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ogy, noted that many of the health issues he sees in his gastroenterology practice are deeply connected to stress, overload, and the inability to step back from unhealthy patterns.

“We try to ask why this is happening,” he said. “The diagnosis is often actually only the surface layer of what’s going on.”

Families experience complexity the same way. Challenges rarely arrive in neat categories; financial decisions often collide with health concerns, family dynamics, business pressures, and emotional strain.

Michael Clear, an estate planning attorney at Wiggin and Dana, observed that estate planning conversations frequently expose these overlapping tensions.

“Estate planning,” he said, “is often the first time family dynamics hit legal structures.”

When important decisions need to be documented legally, topics families may have avoided for years can

quickly become unavoidable. Questions of inheritance, succession, caregiving, and responsibility move from implied to explicit — often surfacing long-standing tensions and unspoken expectations. In that moment, the conversation is rarely “just” financial. It becomes about relationships, communication, and emotion — and families can find themselves needing help not only with the documents, but with the decisions behind them. This is often where traditional advisory models begin to fall short — providing technically sound recommendations, but without the structure to help families work through decisions, align stakeholders, and take action.

CPA Dan Levine echoed this theme through an accounting lens, emphasizing that as businesses and personal lives evolve, proactive planning and clear communication become increasingly important. Without that discipline, families can end up reacting to immediate issues rather than following a coherent strategy — especially when they’re moving fast and complexity is compounding.

As Levine put it:

“You have to find a strategy that aligns with what you’re actually trying to accomplish.”

As the conversation developed, it became clear that complexity itself isn’t the problem. It seems, in fact, to be inevitable. The challenge is creating clarity within it.

“
Families facing this level of complexity often don’t struggle from a lack of advice or information — they struggle from a lack of coordinated problem-solving, accountability, and a clear path forward.”

Brian Lasher



Please note that no client identities were discussed, and any examples referenced here are shared only in a generalized or anonymized way.