

The Family-Office Gap

A Framework for Household Resilience in the Age of Disorder

In May 2026, J.P. Morgan Private Bank surveyed 333 family offices across 30 countries — families with an average net worth of \$1.6 billion. The report's most quoted finding was not about returns. It was about behavior.

"We continue to see a bit of a disconnect, or a delta, between our clients' stated objectives or concerns and the actions that they're actually taking."

— Elisa Shevlin Rizzo, Head of Family Office Advisory, J.P. Morgan Private Bank

If families with billion-dollar staffed offices cannot close the gap between what they fear and what they do, what about the rest of us?

This document defines that gap, names its four layers, and offers a framework for closing it.

PART ONE

The Delta

There are 60 million high-net-worth households on the planet. Approximately 10,000 family offices serve a small fraction of the very top.

The math is unforgiving:

99.98%

of high-net-worth households have no institutional protection layer.

Derived from UBS Global Wealth Report 2025 (60M HNW) and Knight Frank Wealth Report 2026 (~10,000 family offices).

These households are not unprotected because they cannot afford protection. They are unprotected because the institutional product has not been built for them.

They have:

- Wealth advisors — focused on returns
- Insurance brokers — focused on claims, not prevention
- Estate attorneys — focused on transfer, not continuity
- Concierge services — focused on convenience, not resilience

They do not have:

- A continuity protocol for a 7-day blackout
- A documented spouse-and-children plan if either parent is unreachable
- A jurisdictional contingency for political instability
- A digital identity recovery procedure
- A documented decision log for the household's operating posture

The product category exists at the billion-dollar level. It does not exist at the million-dollar level.

This is the gap.

Why the Delta Persists

Three forces keep the delta wide.

Force 1 — The Advisor Misalignment

Existing advisors are paid for transactions, not continuity. A wealth manager earns a fee on assets under management. An attorney earns by the hour. An insurance broker earns on premium. None of these incentives align with the work of *household preparedness as an ongoing discipline*.

Result: Every advisor solves their slice. No one operates the whole.

Force 2 — The Intent-Action Gap

J.P. Morgan named it. The World Economic Forum demonstrated it. Sixty-four percent of family offices identify geopolitics as their #1 risk; seventy-two percent hold no gold; eighty-nine percent hold no crypto. They know. They don't act.

This is not laziness. It is the human pattern in the face of complex, low-probability, high-consequence risk: **paralysis**. The decision tree is too large. The 'right' answer is unclear. So no decision gets made.

Force 3 — The Aesthetic Inversion

Most preparedness content looks like prepper culture: bunkers, MREs, tactical vests. This aesthetic is repellent to the audience that has the most to lose and the most to invest in protection.

Result: Wealthy households who want resilience find no product that matches their identity. Resilience becomes invisible in their decision-making, replaced by visible spending on returns, lifestyle, and aesthetics.

The gap is not just a service gap. It is a cultural gap.

The Four-Layer Framework

The Family-Office Gap can be closed only by addressing all four layers simultaneously. Each layer answers a different question.

Layer 1 — Continuity

When the system stops.

The question: If your home loses power for 72 hours, what happens to your family in the first 6 hours? The first 24? The first 72?

Today, in most HNW households:

- No documented decision tree
- No pre-positioned cash, water, communications
- No spouse-shareable protocol
- No agreed meeting point if separated

What closing the gap looks like:

- One-page Household Continuity Plan (HCP) reviewed every six months
- Pre-positioned supplies meeting documented standards
- Spouse and adult children have read and confirmed the plan
- Annual drill — actually executed, not just discussed

Layer 2 — Mobility

When the jurisdiction becomes hostile.

The question: If the country you live in passed a law tomorrow that fundamentally changed your household's economics — wealth tax, capital controls, inheritance restructuring — how long would it take you to act?

165,000

millionaires projected to relocate internationally in 2026.

Henley Private Wealth Migration Report 2025.

For every one who moves, ten think about it. Of those ten, nine have no documented framework for *what triggers the move* or *where they go*.

What closing the gap looks like:

- Documented Mobility Tier Plan: Tier 1 (preferred destination, full residency option), Tier 2 (backup, visa-on-arrival), Tier 3 (emergency)
- Documents pre-prepared — passports, medical records, financial transfer paths
- Trigger criteria written: what specific events activate each tier
- Practiced once: a 'soft visit' to the Tier 1 destination

Layer 3 — Digital Resilience

When identity is compromised.

The question: If your primary email is taken over tomorrow, how many minutes until your financial accounts, social accounts, and family communications are also compromised?

Thirty-two percent of family offices cite cybersecurity as a top service need (J.P. Morgan 2026). For the HNW household without a family office, this concern is unaddressed.

What closing the gap looks like:

- Hardware-key authentication on all high-value accounts
- Documented recovery codes in physical safe locations
- Spouse trained to recover access independently
- Digital estate plan: what happens to accounts if you are incapacitated
- Annual phishing drill with adult family members

Layer 4 — Governance

When decisions must be made without you.

The question: If you were unreachable for 72 hours, what decisions could your spouse or partner make for the household? What decisions would be paused — and at what cost?

86%

of family offices lack a clear succession plan for key decision makers.

J.P. Morgan 2026 Global Family Office Report.

The figure for non-family-office HNW households is presumed to be higher.

What closing the gap looks like:

- Documented Household Decision Map: who decides what, with what budget authority
- Spouse and (where appropriate) adult children read and acknowledge
- Annual review — not a single review then shelf

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- Operating posture documented: what the household values in a decision (speed, consensus, optionality)

Self-Assessment

Below are twelve questions. Answer honestly. Each *no* is a square in the gap.

Continuity

1. Does your household have a written 72-hour continuity plan?
2. Has your spouse or partner read it within the last 6 months?
3. Have you conducted a drill in the last 12 months?

Mobility

4. Do you have a documented Tier 1 alternative jurisdiction?
5. Are your passports and key documents in pre-organized travel-ready form?
6. Do you have written trigger criteria for activating Tier 1?

Digital Resilience

7. Are your top 5 financial accounts protected by hardware authentication?
8. Has your spouse practiced recovering access to your primary email independently?
9. Do you have a documented digital estate plan?

Governance

10. Is there a one-page Decision Map for your household?
11. Does your spouse know the operating posture for major decisions if you're unreachable?
12. Have you reviewed it in the last 12 months?

YES Count	What it means
0-3	You are in the median of HNW households. Most of your peers are here.
4-7	You have started. The biggest risk is mistaking 'started' for 'covered.'
8-10	You are in the top 5% of HNW households without a family office.
11-12	You are operating at family-office level without one. This is rare.

What Lattot Does

Lattot exists to close the Family-Office Gap for households between \$150K annual income and the threshold of a full family office.

We do not sell:

- Bunkers
- Tactical equipment
- Insurance products
- Financial advice

We provide:

The Operating Protocol. A documented framework adapted to your household profile, covering all four layers.

The Annual Cycle. Quarterly reviews, annual drills, documented updates.

The Spouse Channel. Materials designed for the partner who may not be the primary driver, so the household actually operates the plan rather than archiving it.

The Peer Layer. Access to a private community of similarly-situated households where lessons are shared without performance or fear.

We are currently in private beta with a Founding 100 cohort. Members are interviewed for fit and admitted by application only.

The Next Step

If this framework named something you have felt but not articulated — the gap between what you know is true about the world and what your household is operationally prepared for — apply to the Founding 100.

APPLY: [lattot.com / founding-100](https://lattot.com/founding-100)

Seven questions. Six minutes. Response within seventy-two hours.

We are not a service for everyone. We are a service for the household that has decided to stop hoping the gap will close itself.

Sources

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Document version: v1 · 2026-05-21 · lattot.com