



Artwealth

FINEARTSOLUTIONS

Georgia

March 2026

Art is passion. Art is wealth.

"Artwealth refers to specialized advisory services—or the integration of fine art as a high-value, alternative asset class within a portfolio—designed to help collectors manage, protect, and optimize wealth through art. It combines art valuation, market analysis, and legal tax planning that helps collectors treat art as a strategic financial, cultural, and legacy investment."

Artwealth is an estimation of the fair market value of artworks through professional appraisals, auction records, and private sales comparisons. Criteria for determining the fair market value of artworks include, among other things, rarity, provenance (history), artist reputation, and condition. Art market indexes are increasingly used to source data about the financial value of artworks, identify price trends, and make decisions about buying and managing art. Sotheby's *Mei Moses*, *Artnet*, and *Wondeur* are prominent indexes that track price performance and provide AI-driven analyses of market values. Most art indexes do not include data on artworks that fail to sell at auction.

The numbers tell the story. The structural growth in artwealth is undeniable. As the global ultra-high-net-worth and high-net-worth population expands, the total value of art and other collectibles wealth will reach around US\$3.5 trillion by 2030. According to the most recent figures reported in the 2025 Deloitte-ArtTactic *Biennial Art and Finance Report*, the value of the global art-secured lending market in 2025 was between US\$33 to US\$40 billion and will continue to grow as the financial infrastructure for buying high-value artworks strengthens. Nearly US\$1 trillion in art and collectible wealth is projected to change hands during a massive intergenerational transfer of wealth from baby boomers to their heirs over the next decade. Roughly US\$100 billion in art is expected to change hands annually during this time, compelling collectors to seek forward-thinking governance, estate and tax planning, and philanthropic strategies from wealth managers.

This, however, is not the whole story. Ultra-high-net-worth and high-net-worth individuals are not the only people who collect art. While they dominate the market for blue-chip pieces that sell for astonishing prices, art collecting is a diverse, passionate, and accessible pursuit. The vast majority of collectors purchase artworks at drastically lower, more accessible price points. The art collecting community comprises individuals with diverse backgrounds and interests. Here are some general observations about collectors and the art market:

- **Collectors come from diverse income levels and backgrounds:** Art collecting is not just for the super wealthy or a particular social class. Most collectors begin by buying art from emerging artists, local galleries, or online platforms, mostly purchasing works that cost under US\$5000.
- **Increasingly, collectors are uniting their passion for art with their financial interests:** A growing number of ultra-high-net-worth, high-net-worth, and average income collectors are treating art as a "passion asset", merging their emotional connection with art with their interest in portfolio diversification and long-term financial gains.
- **There is a strong middle market for art below top-tier works.** The Art Basel-UBS *2025 Report on the Global Art Market* notes that 69% of high-net-worth collectors bought art priced under US\$5000, illustrating that most top-tier collectors are buying entry level works by emerging artists.
- **There is a major demographic shift driving today's art market:** Millennials and Generation Z are driving the art market, with a combined 72% of them looking for alternative assets such as artworks. They primarily focus their art purchases on emerging artists, digital art, and contemporary works, which are more readily available on the market than established masterpieces.
- **Art collecting is increasingly being accessed through technology:** Online platforms (like Instagram) and social media make it easier for average wage earners to discover and purchase art, meet artists, and learn the inner workings of the art world, increasing the diversity of collectors across the income spectrum.

While the art world celebrates top-tier collectors and their headline-grabbing acquisitions, average wage earners power the market through entry level and middle market purchases and modern ownership models. For instance, eighty-five percent of all contemporary art sales globally were for works priced under US\$5000. Driven by their passion for art, especially as it relates to identity and culture, average income collectors also exhibit a strategic interest in art as an alternative financial asset, a way to preserve wealth. According to the Art Basel-UBS *2025 Global Collecting*



Aviso: Artwealth

SIMMONS ART ADVISORY SERVICES, LLC

March 2026



FINEARTSOLUTIONS

Survey, approximately 36% of collectors across the income spectrum collect art for these reasons.

For most of the world's collectors today, art and other collectibles connect identity, culture, and capital. The emerging generation of collectors are seeking advice that combines emotional intelligence with portfolio discipline. They are connecting their passion for art with their investment interests and reshaping how wealth and identity align by prioritizing connection and experience over transactions. This shift is more than a lifestyle statement. It is a deliberate reallocation of capital towards meaning-based assets. Around one in four ultra-high-net-worth individuals now identify as active collectors, with many allocating 10% or more of their wealth to art and collectibles. Millennials and Generation Z now make up a combined 75% to 76% of all high-net-worth art collectors globally, forming the most active and fastest growing segment of collectors in the market. Art is no longer peripheral to wealth. It is one of its most dynamic and multi-dimensional frontiers. Today's collectors buy art to gain resonance and rewards. Collecting is a wealth strategy that reflects their interest in values, visibility, and legacy.

The modernization of the global art market has been essential to the growth in artwealth. Investments in technology, data, and infrastructure are transforming how artworks are verified, priced, sold, and financed. Greater transparency, stronger risk management, and due diligence are bringing new confidence to a market that has been opaque and riddled with shady practices throughout its history. The result is a more professional and investment-worthy environment where art is now seen as an alternative asset alongside traditional asset classes, real estate, commodities, equities, etc. Owing to the market's enhanced stability, transparency, and infrastructure, wealth managers are increasingly integrating art and collectibles into their clients' portfolios. Meanwhile, collectors across the income spectrum are looking for experts to help them effectively manage their fine art and collectibles to

protect their investment. The Art Basel-UBS 2025 Global Collecting Survey shows that the demand for professional collection management services went from 52% in 2023 to 63% in 2025. Here are the art-related services that investors request most:

- **Advisory & Management:** Services that handle the valuation, acquisition, and sale of art, ensuring due diligence regarding authenticity and provenance.
- **Investment & Portfolio Diversification:** Art is treated as an asset class that often behaves independently of stocks and bonds, acting as a hedge during inflation.
- **Legal & Tax Structuring:** Specialized advice or estate planning, inheritance law, and tax optimization for art collections.
- **Liquidity Solutions:** Utilizing artworks as collateral for art-secured lending.

Today, collecting art is more than a niche hobby driven by connoisseurs and unconnected to wealth. It is a mainstream, investment-focused pillar of modern wealth. With the purchase of entry-level and middle-market works driving the market, collecting art is now a strategic financial, cultural, and legacy investment, a way to express one's cultural connections, showcase one's love of art, and preserve wealth.

Simmons Art Advisory Services LLC (SAAS) provides market intelligence—fine art valuations, provenance research, and other areas of expertise—to clients interested in realizing the potential of an art collection that aligns with their taste, values, needs, and goals. Art is more than an afterthought. Put SAAS to work for you.

vds 03-26

Sources

- "Art as the Next Trillion-Dollar Frontier: Why Wealth Managers Can't Afford to Ignore Collectibles." *maddoxgallery.com* (London), 17 December 2025, <https://maddoxgallery.com/news/487-art-as-the-next-trillion-dollar-frontier-why-wealth/>.
- "Deloitte Private & ArtTactic 2025 Biennial Art & Finance Report, 9th Edition." *deloitte.com*, 4 November 2025, https://form.deloitte.lu/art-and-finance-2025-report.html?utm_campaign=art-finance-report-2025&utm_content=&utm_medium=art-finance-report-page&utm_source=deloittelu-website.
- *The Art Basel and UBS Survey of Global Collecting 2025* by Art Economics. Dr. Claire McAndrews, Editor. Switzerland: Art Basel & UBS, 2025. *ubs.com*, <https://www.ubs.com/global/en/our-firm/art/art-market-research/ubs-survey-of-global-collecting-2025.html>
- "Art Indexes & Why They Matter: Art Investing for Beginners." *masterworks.com*, 9 November 2022, <https://insights.masterworks.com/art/auctions/art-indices-why-they-matter/>.
- D'Angelo, Madelaine. "What Sotheby's Mei Moses Doesn't Tell You." *medium.com*, 10 February 2017, <https://madelaine-arthena.medium.com/what-the-mei-moses-art-indices-dont-tell-you-d556b9c41aaf>.