





off your hands).

## Our Overstuffed Lives

“If you can’t keep track of your things, you know you have too many,” Magnusson writes.

That would seem to describe a lot of Americans. In fact, when researchers asked a nationally representative group of more than 1,100 people over age 60 whether they had fewer things than they needed, more things than they needed, or the right amount, 60 percent said they had too much, says David Ekerdt, a professor of sociology and gerontology at the University of Kansas. At age 85 and beyond, more than half said they still had too many things.

“People are well aware that they have more than they need,” he says.

Just how much stuff do we have? Researchers who have attempted to answer that question have found the task overwhelming, Ekerdt says. In one case, a research team set out to count the objects in 32 American family homes. They counted 2,269 items in two bedrooms and a living room of the first house alone. While they were ultimately unable to account for every object, they did come up with some household averages for certain categories. They found, for example, an average of 438 books and magazines, 212 music CDs, 39 pairs of shoes, and an astonishing 52 objects affixed to the sides of refrigerators.

Ekerdt’s own research has looked at how hard people work to rid themselves of excess possessions as they age. One key finding: people in their 60s and 70s are less likely than people in their 50s to clean out, give away, donate, or sell household items. People in their 80s and beyond are even less likely to do anything to lighten their material loads. It’s possible, Ekerdt says, that people have finished all their cleaning before they reach their later years, but the fact that so many elders feel they still have too much argues against that interpretation.

Decluttering professionals say there’s no doubt that aging Americans are sitting on huge piles of unloved possessions.

“It’s a growing problem,” says Mary Kay Buysse, executive director of the National Association of Senior Move Managers. The group represents more than 1,000 small businesses that help seniors pare down their possessions so that they can move or—increasingly—age in place more comfortably.

The problem stems in part from the housing and borrowing booms of the past few decades, Buysse says. “The American dream was to get a house in the suburbs and fill it to the max.”

And while families do tend to get rid of some things as they pass through life’s stages—shedding the baby gear, the children’s toys, the outgrown clothes, and the outdated electronics of their former selves—at some point, stuff tends to pile up in attics, garages, and basements, in junk drawers, and in jam-packed kitchen cabinets.



And when it all gets to be literally too much? Many people throw up their hands and rent a storage unit, Buysee says, putting off the hard decisions indefinitely.

## Why Death Cleaning Is Hard to Do

We have more than we need. And we know we can't take it with us. What's stopping us from paring down?

The sheer size of the job is daunting, of course. It requires physical and mental stamina, and declining health is one reason people may never get around to a good downsizing or death cleaning, Ekerdt says.

"There really is a point called 'too late,'" he says.

Emotional readiness also can be a big factor. "We accumulate things because we have these roles in life. We are parents; we are householders, we have things that help us do our work," Ekerdt says. "Giving up those things can be a stumbling block. If I give away the roasting pan, am I still the mother?"

Saying goodbye to objects that represent deep values—even if the objects themselves have little value—"can require a grieving process," says Rosellina Ferraro, an associate professor of marketing at the University of Maryland.

Even things we have never used can hold emotional power, says Julie Morgenstern, an organization and time management consultant and author of *Shed Your Stuff, Change Your Life*. The cookbooks you never cracked open, despite your vows to eat better; the fashionable dress you never wore because the right party never came along; the still-shiny tool set; the abandoned sewing machine.

"Letting go of those things means accepting giving up on those goals," Morgenstern says.

If you really are not ready to do that, then now is the time to "read those books, cook those meals, do those sewing patterns, and, by gosh, enjoy them," Ekerdt says.

But if you are ready to let go of some things, you may face other obstacles. The biggest may be learning that no one else wants your old stuff. That includes your grown children. Today's young adults are not very interested in mahogany furniture and fine china, Buysee says. "They have a more minimalist mindset," she says. "They can go to Target and outfit a whole kitchen for \$200."

And with so many retirees now trying to downsize at once, even charities have become pickier, Buysee says. People who attempt to sell things online and at yard sales, auctions, and consignment shops often are disappointed as well, she says. "A lot of people are just crushed by the fact that their stuff is not worth anything."

But once people accept those realities and get down to work, most can find a way forward, Buysee



says.

“It can be an uplifting journey,” she adds. “It does not have to be about loss. It can be about the future.”

## **How to Get Started**

“Before you touch anything, you want to get into your head a motivation,” Morgenstern says. “What are you making space for?” For one client, she says, the motivation for clearing out a “magnificent” four-bedroom Manhattan apartment was not just a move to a smaller place, but the time and freedom that would give her to play music and volunteer at her old music school.

Then, the experts agree, it’s time to do your research. Tell your children, grandchildren, and others what you are planning, and ask them to start thinking about what they would like to have. Find out which charities will take which things and whether there is any market for your artwork, silver, or fine furnishings—keeping your expectations for profit low.

## **Then Get Some Boxes and Trash Bags and...**

Whatever you do, do not start with the photographs, Magnusson advises. They stir up too many emotions and take a lot of time to process, she says. (When you do get to the photos, be prepared for your children to insist on digital copies, Buysse says, and to pay someone to do the scanning and downloading for you, if that task seems overwhelming.)

The experts agree that it’s best to start with things that mean the least to you. “Start in a room or a part of your house that does not have much of an emotional attachment,” Buysse says. “Have your plan of attack so that you end up in the most emotional place.”

For some people, that may be a deceased spouse’s closet; for others it might be a garage workshop or maybe a kitchen.

Morgenstern’s advice is only slightly different: she suggests moving by category—books, clothes, furniture, whatever—and starting with the largest volume of items that you care about the least. That will give you the momentum to keep going, she says.

“If you go object by object, you will never get through it,” she says.

The beauty of death cleaning is that it will come to an end when you die, Magnusson writes. Until then, she says, opportunities should keep presenting themselves. What if you are invited for lunch? “Don’t buy the host flowers or a new present; give her one of your things.”

Of course, not everything is for sharing. Magnusson suggests that we do our descendants a favor by putting together a box of items—maybe some of those love letters or other souvenirs—that have meaning only for us. Write “throw away” on the outside of the box. If you feel less sentimental, good



for you, she says. Gather up those potentially embarrassing letters, documents, or diaries and “make a bonfire or shove them into the hungry shredder.”

And remember, the experts say, your survivors may not feel all that sentimental if you leave them with a mess. They may never separate the treasure from the trash. Buysse warns, “Many families just call for a dumpster, and the kids start hauling things out in black Hefty bags.”

## **Don't Skip Your Finances**

They need death cleaning too.

When was the last time you updated your will? How about your funeral plan (you do have one, right)? And does anyone besides you know the passwords for all of your banking and investment accounts—or even how many banking and investment accounts you have?

If those questions make you break out in a sweat, it may be time for some “financial death cleaning”—an effort to put your affairs in order and help them make sense to others if you should die or become incapacitated tomorrow.

“We all want to think we are going to live forever or never become incapacitated,” but we can leave a financial mess behind if we do not prepare for the inevitable, says Carolyn Rosenblatt, an eldercare attorney and registered nurse. She and her husband, a psychologist, founded [AgingParents.com](#) and [AgingInvestor.com](#) to help families and financial professionals sort through such issues with aging adults.

Everyone over age 65 should be planning for the end and for the gray zone of incapacity that often precedes it, Rosenblatt says.

Here's another suggestion from CAPTRUST Financial Advisor Danny Summerlin: you can simplify your financial information by keeping it all in an online portal, such as [WealthView](#), the CAPTRUST application that keeps track of all your bank accounts, investments, and lines of credit and provides a digital vault for key documents, including insurance policies, passports, and deeds.

“It can be an invaluable resource should a loved one suddenly need to take charge of your affairs,” Summerlin says. You can and should allow account access to someone you trust, he says. Don't wait for a crisis to set up that access, he advises: “When you are in an emotional crisis, that is not the time to be asking these questions.”