

The Burden That Excess Belongings Place on Loved Ones

At some point, each of us may face the difficult task of walking through a deceased parent's home. Empty in one sense—but not in another. The person is gone, but a lifetime of belongings remain.

Going from room to room, drawer to drawer, and box to box can be part of the healing process. Handling familiar objects can spark long-forgotten memories and bring a sense of closure by forcing us to confront difficult emotions.

But it can also be frustrating and overwhelming. What is left behind is often more than anyone expected: a house full of possessions that now must be sorted, evaluated, and divided. Nor is it always clear whose responsibility it is to clean it all up and separate the trash from the trinkets, the clutter from the keepsakes.

After we are gone, our belongings must be handled, and the responsibility often falls to those we leave behind.

Conversations about who gets what are best had while your possessions are still yours—not after they have been left in a kind of personal property limbo where uncertainty can give rise to stress, conflict, and resentment.

The “Great Wealth Transfer” Is Also a “Great Stuff Transfer”

Over the next couple of decades, an estimated \$84 trillion in assets will change hands from the Silent Generation and baby boomers to Gen X and millennial heirs.¹ The “Great Wealth Transfer” is poised to reshape the global economy through how that wealth is spent and invested.

But a more immediate and open-ended question is what happens to all the physical possessions, the decades of accumulated stuff, that are transferred with that wealth.

As the “Great Stuff Transfer”—or “Baby Boom Stuff Avalanche”—gets underway, media outlets are describing the burden it can place on family members.²

Baby boomers have very high homeownership rates³ and have spent decades filling their homes with stuff: silverware, furniture, fine china, platters, baseball cards, model trains, figurines, firearms, and trinkets from their travels.

As our homes have gotten bigger,⁴ so have the mounds of stuff inside—and outside of—they: Americans now rent more than 2 billion square feet of self-storage space.⁵

¹ Cerulli Anticipates \$84 Trillion in Wealth Transfers Through 2045, Cerulli Assoc. (Jan. 20, 2022), <https://www.cerulli.com/press-releases/cerulli-anticipates-84-trillion-in-wealth-transfers-through-2045>.

² Richard Eisenberg, *Sorry, Your Kids Don't Want Your Stuff or Your Parents' Stuff*, Next Avenue (Jan. 6, 2026), <https://www.nextavenue.org/sorry-your-kids-dont-want-your-stuff-of-your-parents-stuff>.

³ *Baby Boomers Regain Top Spot as Largest Share of Home Buyers*, Nat'l Ass'n of Realtors (Apr. 1, 2025), <https://www.nar.realtor/newsroom/baby-boomers-regain-top-spot-as-largest-share-of-home-buyers>.

⁴ Taylor Covington, *Supersized: Americans Are Living in Bigger Houses With Fewer People*, The Zebra (May 15, 2024), <https://www.thezebra.com/resources/home/median-home-size-in-us/>.

⁵ Al Harris, *U.S. Self-Storage Industry Statistics in 2026*, SpareFoot (Mar. 9, 2026), <https://www.sparefoot.com/blog/self-storage-industry-statistics>.

When someone downsizes or dies, their belongings must go somewhere. While their kids and grandkids may not want them, they still may be tasked with going through those belongings. Some items may be worth something, but deciding what to keep, toss, or donate is not easy.

There are also hidden risks and costs buried beneath the piles: the financial and estate planning fallout a “stuff avalanche” can trigger.

Living in the Avalanche’s Path

Reading about the “Great Stuff Transfer” may feel anecdotal until it affects you and your loved ones. When it does, the impact often shows up in two ways: financial and practical burdens, and emotional strain within families.

Financial and Practical Burdens

- **Ongoing costs add up.** Storage units, junk removal, cleanout services, and extended timelines may result in thousands of dollars in out-of-pocket expenses.
- **Value gets lost in the shuffle.** When time is limited, items that may have financial or sentimental value may be thrown away, donated, or overlooked.
- **Hidden problems surface late.** Excess clutter can conceal maintenance issues or damage in the home that may not be discovered until heirs are preparing it for sale.
- **Higher professional costs.** Appraisers, estate sale professionals, and cleanout crews often need more time (and charge more) when a home is heavily cluttered.
- **Digital clutter creates new risks.** Old devices, forgotten accounts, and missing passwords can make it difficult to cancel subscriptions and access records.

Emotional Strain and Family Conflict

- **Someone must take the lead.** One family member often ends up doing most of the work, which can create tension and resentment.
- **Time and effort are not always equal.** Disagreements may arise over how much time is spent and whether that effort should be compensated.
- **Sentimental items may spark conflict.** Family members may attach deep meaning to the same belongings and disagree about who should receive what, even if there is little financial value.
- **Letting go is harder than expected.** Deciding what to keep and what to discard can create guilt, hesitation, and second-guessing.
- **Incapacity can accelerate the problem.** When a health event occurs, family members are often forced to quickly step in. A cluttered home can make it harder to provide care, move safely, or locate essential documents when they are most needed.

When Belongings Become a Burden

It may seem like “just stuff,” but it can create real stress and family conflict. The challenge is managing your belongings thoughtfully so they do not derail your estate plan or overwhelm your loved ones.