

## When “Stuff” Becomes a Planning Problem

Comedian George Carlin once joked that a house is just a place to keep your stuff while you go out and get more. “Sometimes you gotta move, gotta get a bigger house,” he said. “Why? No room for your stuff anymore.”<sup>1</sup>

Although humorous, Carlin’s observation highlights a real issue that advisors encounter: Many clients accumulate more belongings over time than they or their heirs can easily manage. What seems manageable during a client’s lifetime can become a source of stress, logistical challenges, and financial consequences for heirs and fiduciaries after the client’s death.

Excessive personal belongings can complicate estate administration, delay liquidation or probate, and sometimes interfere with safe aging in place. Recognizing the potential impact of accumulation early can help financial advisors guide clients toward solutions that protect both their estate plan and their loved ones.

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

Over the next few decades, an estimated \$84 trillion in assets will change hands from the Silent Generation and baby boomers to Gen X and millennial heirs.<sup>2</sup> 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” gets underway, media outlets are describing the burden it can place on family members.<sup>3</sup> Baby boomers have very high homeownership rates<sup>4</sup> 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,<sup>5</sup> so have the mounds of stuff in—and outside of—them: Americans now rent more than 2 billion square feet of self-storage space.<sup>6</sup>

When someone downsizes or dies, their belongings must go somewhere. While their kids and grandkids may not want the belongings, they may still be stuck sorting through them. Some items may be worth something, but separating trash from treasure is not easy.

There are also hidden risks and costs buried beneath the piles: the financial and estate planning fallout that an avalanche of excessive belongings can trigger.

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<sup>1</sup> George Carlin – *Stuff*, *The Frug* (July 13), <https://thefrug.com/george-carlin-stuff>.

<sup>2</sup> *Cerulli Anticipates \$84 Trillion in Wealth Transfers Through 2045*, Cerulli Assocs. (Jan. 20, 2022), <https://www.cerulli.com/press-releases/cerulli-anticipates-84-trillion-in-wealth-transfers-through-2045>.

<sup>3</sup> 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>.

<sup>4</sup> *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>.

<sup>5</sup> 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/>.

<sup>6</sup> Al Harris, *U.S. Self-Storage Industry Statistics in 2026*, *SpareFoot* (Mar. 9, 2026), <https://www.sparefoot.com/blog/self-storage-industry-statistics>.

## Why Being “Stuff-Blind” Can Complicate Estate Administration

“Nose blindness” occurs when the brain becomes so accustomed to a constant scent that it stops registering the odor.<sup>7</sup> A similar phenomenon can happen with possessions. Over time, people can develop “clutter blindness,” gradually losing awareness of how much they have accumulated.<sup>8</sup>

Accumulating items over time and struggling to let go of personal possessions is normal. But when excessive belongings accumulate over a lifetime, they can become a blind spot in financial, estate, and long-term care planning. Potential complications include the following:

- **Missed or undiscovered assets.** Valuable items such as jewelry, collectibles, cash, or important financial records may be hidden among everyday belongings. Family members or executors under time pressure may overlook items or mistake them for nonessential clutter.
- **Probate delays.** Probate can take six to 12 months or longer, depending on the estate. Decades of accumulated personal property can extend this timeline by weeks or months, because sorting, cataloging, and distributing such property is often time-consuming.
- **Valuation inaccuracies.** Personal property is typically appraised based on its date-of-death value. Disorganized homes make it difficult for appraisers to locate and identify items, increasing the risk of incomplete inventories or inaccurate valuations.
- **Higher administrative costs.** Professional estate cleanout services can cost \$500 to \$3,000, with heavily cluttered homes exceeding \$6,000 depending on the size of the property and volume of belongings.<sup>9</sup> In larger estates, identifying and cataloging personal property can add \$2,000 to \$10,000 in administrative costs, not including junk removal, estate sale, or auctioneer fees.
- **Real estate liquidation delays.** Often, homes cannot be listed for sale until the contents have been removed. Preparing a home for an estate sale typically takes two to four weeks; heavily cluttered properties can require additional professional cleanout time. Such delays can extend the selling timeline and increase carrying costs, including utilities, insurance, and property taxes.

Extreme accumulation may also signal broader planning risks:

- **Aging in place may no longer be safe.** Most older adults want to age at home,<sup>10</sup> but their house must be able to safely accommodate them as they grow older. Severe clutter

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<sup>7</sup> *The Science Behind Olfactory Fatigue*, Malibu Apothecary (Sept. 17, 2025), <https://malibuapothecary.com/blogs/clean-candles/the-science-behind-olfactory-fatigue-why-you-stop-smelling-a-scent>.

<sup>8</sup> Gretchen Rubin, *Are You Clutter-Blind? Or Do You Know Someone Who Is?*, *Psych. Today* (May 16, 2016), <https://www.psychologytoday.com/us/blog/the-happiness-project/201605/are-you-clutter-blind-or-do-you-know-someone-who-is>.

<sup>9</sup> Deirdre Sullivan, *How Much Do Estate Cleanout Services Cost? [2026 Data]*, *Angi* (Apr. 4, 2026), <https://www.angi.com/articles/estate-cleanout-services-cost.htm>.

<sup>10</sup> Kim Parker and Luona Lin, *Most older adults who live at home want to age in place, but they aren't entirely confident they'll get to*, *Pew Rsch.* (Feb. 26, 2026), <https://www.pewresearch.org/short-reads/2026/02/26/most-older-adults-who-live-at-home-want-to-age-in-place-but-they-arent-entirely-confident-theyll-get-to>.

can create fall hazards, block exits, and interfere with basic home maintenance. When a home becomes unsafe, it may undermine plans to age in place and force families to reconsider housing or long-term care arrangements.

- **Potential changes in cognitive function.** A growing inability to manage household possessions may signal cognitive decline that could also affect financial management.
- **Difficulty locating essential documents.** Important records such as wills, trusts, insurance policies, account statements, passwords, and other key documents may be misplaced or buried among household belongings, complicating estate administration and financial decisions after death.

While clients cannot take their belongings with them when they pass away, those items can have real implications for their heirs and on the administration of their estates. Financial advisors who recognize the potential challenges of accumulated personal property can help clients plan proactively, minimizing delays, reducing administrative costs, and ensuring that both assets and personal property are handled according to the client's wishes.