

>> RETIREMENT PLANNING

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It's the right time to let go of your stuff

Retirement is a great time to declutter

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SPECIAL TO THE STAR

It's not just you. Almost every single person out there has too much stuff.

Decluttering and downsizing professionals have seen it all, from five complete sets of "good china" to sports equipment from children who left the house decades ago. By the time you reach retirement age, you likely have several generations' worth of unused possessions sitting in basements, garages and attics.

And this isn't a hoarding situation, says Brenda Borenstein, owner of Organized Zone: "That's just someone who's lived a long and healthy life."

The good news? Retirement is one of the best times to declutter — whether it's a simple reorganization or a full move-out downsizing. Your lifestyle is changing, a new chapter is beginning, and now you have more time.

"Retirement is one of those life moments where you take stock," says Karen Shinn, co-founder of Downsizing Diva. "It's just one of those life transitions. It's another reality check where you have an opportunity to ask: What is serving me? And what is not serving me so well?"

'Busier than ever' with everyone at home

As the COVID-19 pandemic plays out for the rest of the year and into 2021, one thing is certain: We're all spending more time at home.

"We've heard from a lot of people: 'I'm stuck at home, what else is there to do?'" Shinn says. "You can only look at the



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The downsizing business has been busier than ever during the COVID-19 pandemic.

same four walls for so long. And if it's only two of you, you've probably started doing projects, like landscaping the backyard."

Borenstein says business is "busier than ever" due to homebound clients, noting that a lot of her current clientele don't want to move — they want to declutter for their own enjoyment. She says the process is emotional and refreshing.

"People who call me, they're ready," she says. "They're ready to let go of their stuff. The less stuff you have, the less you have to worry about it, and then you can just enjoy your life."

The boomer experience

Boomers have a unique perspective about downsizing, Shinn says, because they've probably helped their own parents through the process. "I did it with my mother," she laughs.

"You're getting to the point where boomers have seen all their parents' stuff that they've held onto for years," she says. "They don't want it. Now they're saying, 'I've done mom's and dad's, I really should do mine.'"

Helping a parent downsize means boomers look at their own adult children and realize

they can spare them a lot of work years from now.

"We're all sitting with houses filled with things that no longer serve our lifestyle," Shinn says. "The million-dollar trick for downsizing is repeating this statement as often as you can: 'My family probably doesn't want my stuff.'"

One-way ticket

After decluttering or downsizing, how hard is it to stay decluttered? Are there any tips?

Both Borenstein and Shinn say it's never an issue. Purging and organizing is a one-way

ticket to a new life — and nobody wants to go back.

"It's really funny because for most people, getting to the other side is the lesson," Shinn says. "After we've moved them, most people say they should have done this ages ago. I think it changes you. The transition changes you. You've had to let go of so many things, you're very careful about the new things you're bringing in."

Although Borenstein receives a lot of referral business, she says repeat clients are rare.

"I find it's not a problem because there's a difference between cleaning and organizing," she says. "When you clean and tidy, you can have a mess again. When you organize, you've eliminated a lot of the categories you no longer need. Because (the clients are) right beside us, working one-on-one with us, they're designing how they want to move forward."

People at retirement age are no longer accumulating the same way they did while raising families, Shinn adds, and the pandemic is a "double-whammy" for people re-evaluating their lives.

"So many people define themselves by what they have," Shinn says.

"I think as we go through different phases in our life, we ask: 'Who am I now?' Because we change.

"I think retirement is a key phase in our lives and gives us a chance to reflect. Reflect on what's important to you on all levels: spiritual, physical, financial — and stuff. I think if you're retiring during a pandemic ... you're going to be predisposed to want to let go of stuff."

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