

## As householders undertake their own 'Comprehensive Spending Reviews', many are turning to their clutter

As people discover that they have to reduce their own household budgets thanks to a reduction in government funded schemes and services, many are already pre-empting the announcement of the government spending review and looking at ways of increasing their income and delay the inevitable impact.

How are they doing this? According to one business, more and more people are turning to their clutter to find ways of boosting their income and minimising their expenditure.

Clare Baker, Founder of The Clutter Clearing Consultancy – a company which helps people clear their clutter – has reported a steady yet noticeable increase in the demand for the products and services that her company offer people who want to de-clutter.

'Things were very different a few years ago' says Clare. 'Before the downturn in the economy people were more easily able to move to a bigger home to accommodate what they perceived as a lack of space for their belongings in their exiting home. Mortgages were easier to get, the housing market was buoyant, people could afford to buy lots of storage solutions to 'hide' the problem. People simply didn't need to deal with their clutter – they could 'move' their way out of the problem'.

Clare and her team are also seeing more of the 'widget phenomenon' as a justification for holding onto things. 'The widget phenomenon is when people keep things because they believe the item might come in useful – even though they have no idea when or for what. We always remind people that yes, they might come in useful – but we need to way up the probability of it coming in useful in a clearly defined period of time versus the benefits that the extra space will bring to that person right now. There are, after all, a limited number of circumstances that a jar full of used nails will come in useful if they're taking up space in a spare room that could be rented out.

The widget phenomenon is a skill we learnt from our parents and grand parents who had to become resourceful during the war, and the economic crisis is making many people attach themselves to their things more than they might otherwise do. Many justify it by saying that when they throw something away they find within weeks that they needed it – we let them know that it's just because their brain didn't remember it had it until it was thrown away and has made a connection between what you need and that item.

To help people who have conducted their own 'spending review' and are looking at ways to turn their clutter into case, Clare gives 12 examples of what people can do at a practical level:

1. Go through your paperwork clutter – the type of clutter that most people seem to have and everyone hates! – enabling you to reclaim hundreds of pounds from unfair bank, credit card, PPI charges, endowments , council tax rebanding, old bank accounts that you'd forgotten you had, and other charges.
2. Clearing the paperwork clutter may also enable you to find paperwork that enables you to claim for delayed flights, review your energy bills and save money, get your papers together to do some financial planning.
3. Rent out your spare space e.g. garage/shed to someone who needs/wants it. The tax man let's you do this without charging tax up to a certain amount. If you live in a house it may be that someone in a nearby flat would like to use your garage to store their car, bikes etc (make sure you tell your insurance company you are storing it and make clear what the person can and can't store in there). Do a leaflet drop or put an advert in the local free newspaper.
4. Rent out the space you've made in your spare room to a student, foreign student over the summer holidays, someone who works during the week in your area - particularly

useful in the current climate – visit the Government Rent a Room scheme website for more information.

5. First edition books, children's annuals (Beano, Blue Peter) antique toys (Corgi and Dinky toys, or toys from your parents or grandparents era), old family recipe books, copper saucepans, vinyl records still in their original packaging with the paper envelope inside, the Natwest piggy banks from the 1980's – all are worth auctioning through specialist dealers.
6. Take items that you think may be of value to an auction house (online auction sites are useful to help you decide whether you think something is of value).
7. With any cash that you make from selling unwanted clutter you could insulate your loft or get cavity wall insulation to help reduce your heating bills
8. Unwanted clutter could be turned into gifts for Christmas (as long as you don't give it back to the person who gave it to you!).
9. Have a garage/front garden sale to release the immediate financial value of unwanted clutter.
10. Sell unwanted clutter on an on-line auction site
11. Take unwanted items to a car boot sale (as long as people don't buy more than you sell though!).
12. Take items to a high street cash conversion shop.

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**Notes to editors:**

1. Clare Baker set up and runs The Clutter Clearing Consultancy – **[www.clutterclearing.net](http://www.clutterclearing.net)**
- 2 Clare Baker is available for interviews, discussions, phone-ins etc on clutter clearing issues.
3. Clare Baker has contributed to articles on the issue of clutter for many well known magazines, newspapers and the BBC radio network.
6. Details of unusual things found amongst the clutter can be found on the website at:  
[www.clutterclearing.net/unusual-finds.asp](http://www.clutterclearing.net/unusual-finds.asp)
7. Details about more survey results can be found at:  
<http://www.clutterclearing.net/survey-results.asp>

**Please call one of the following numbers to book an interview with Clare.**

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**01295 275030**