

## Writing - Thought Piece

### The Debt of Stuff

*Even once your stuff is paid for, it still imprisons you. You still have the Debt of Stuff.*

“Your fly is open. Again.”

It was time.

The zipper on my favorite pants had broken and quick re-zips no longer worked.

I loved these pants. Lightweight. Quick dry. Dressy yet comfortable. The basis for my personal uniform.

Best of all?

Purchased second-hand for \$5.

### Shopping

One of the reasons I wear a personal uniform is that it makes clothes shopping simple. I just go buy a replacement for what I wear out.

It took me 10 minutes at Goodwill to find 3 pair of olive-colored pants, try them all on, and buy a pair.

\$4 and I no longer had to check my fly every 5 minutes.

### Except...

Even though I have not owned a pair of shorts in months and have survived even in 100+ degree weather, I also bought a pair of shorts.

Even though I have not owned a pair of outdoor zip-off hiking style pants for over a year, I also bought a pair of those.

These extra purchases added up to all of \$6. And I probably will wear them.

But did I need them?

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No.

### The Debt of Stuff

If you research the words stuff and debt together you'll get plenty of articles about how buying too much stuff can put you in debt. Or how you can sell your stuff to help get out of debt.

I suggest stuff has debt - apart from the financial debt from buying it.

### Technical Debt

As a web developer I often see companies incur "technical debt":

*Let's assume we're developing a software product. When we make short-term compromises to its code or design quality, we're making the product more difficult for someone else to continue to develop, test, and maintain in the future.*

*18f.gsa.gov*

Making things more difficult for someone in the future is technical debt.

Like technical debt, each item you buy will require future action by someone. Someone will have to:

- Clean it
- Repair it
- Move it
- Store it
- Donate it
- Sell it
- Throw it away

This is the debt of stuff.

### Debt Comes Due

My extra shorts and pants are but a small example.

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My parents recently sold their summer cottage in Michigan. MsBoyink's parents recently moved her grandparent into an assisted care facility.

These big life-changing events caused them (and other family members) to:

- Take time off work
- Adapt travel plans
- Carry boxes from the attic
- Sort stuff into piles
- Bag up trash and put it by the curb
- Arrange items on tables and price it
- Coordinate, advertise and staff garage sales
- Box up unsold items for donation
- Load up keepsakes to move
- Help the grandparent deal emotionally with loss of some stuff
- Deal with other family members expectations of inheriting stuff
- Drive rented moving trucks across town and across the country
- Buy plane tickets home

See what they were really doing?

They were paying off their "debt of stuff".

And the bill isn't yet fully paid.

Each item that made the cut and didn't get purged, donated or sold will still require a future action by someone.

### Avoid Debt

If you are considering ditching the suburbs your "debt of stuff" will come due sooner than it would have otherwise.

Your stuff may well be the biggest obstacle to getting out.

Dealing with the debt of the stuff you already own is hard. We'll talk about that more later.

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It's easier to avoid incurring the debt of stuff.

Before each purchase of a new thing ask yourself:

- Am I replacing something broken or worn out?
- Could I borrow this from a neighbor?
- Could I rent this?
- Do I need this, or do I want this?
- Will I need this thing once we are out of the house?
- Did my parents need one of these?
- Did my grandparents need one of these?
- Will I be able to sell this again?
- Will it be worth the time and effort to sell?
- Will I feel guilty if I buy this and don't use it?
- Will I feel guilty if I buy this then have to give it away?

## Are Suburbia-Ditchers Debt-Free?

I wish I could say yes.

We still have stuff. So we still have debt.

Some of that stuff that had to move when my parents sold the cottage? That was our stuff. Just a few crates, but still.

My son paid part of our debt by taking those crates to his place. But they can't stay there. We have to get our stuff and move it to some storage that MsBoyink's parents are paying for.

You can bet we'll be looking into those crates during that move and making sure the stuff inside is worth hanging on to.

*Because we're tired of debt.*

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