



Simplicity Newsletter - January 2010

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SIMPLICITY ON WBTV "STRETCHING YOUR DOLLAR" with MAUREEN O'BOYLE



Watch the video to learn how being organized can actually save you money! Aired on January 11, 2010. (2:24 min.) [Click here](#) to read the article associated with the video.

A NEW PATH TO A FRESH START

The decorations are stashed, the children are back in school and work's in full swing. And if you're like most of us, your New Year's resolutions have already fallen by the wayside. Those good intentions (getting in shape, adhering to a budget and getting organized...) that seemed so reasonable on December 31, look pretty daunting as January marches on.

Rather than rehash the suggestions and [tips](#) from years past, Simplicity offers a new way of understanding why it is so hard to keep resolutions and how you might find yourself in a better spot this time next year.

If we crave fresh starts, why do we keep squandering them? It's partly our biology, or human nature that conspires against us. We're undeniably creatures of habit. And old habits die-hard. (It takes about 30 consecutive days to form a new habit.) We're hardwired to [procrastinate](#). And our decision-making isn't nearly as rational as we'd like to believe. The bottom line is that it's incredibly hard to make meaningful changes, even when we know those changes are in our best interest.

So what has the Simplicity team learned from the growing research from behavioral economists and how might it help you in 2010? Let's expand on two ideas.

First, we are creatures of habit. And habit, not careful cost-benefit analysis, drives our decision-making. For our purposes, cost encompasses much more than just financial outlay. It includes physical, emotional and social drains as well. It takes a powerful force to switch us from autopilot to thoughtful consideration. The topsy-turvy state of the current economy has been such a force. We've been given a reason to slow down and think about the decisions we're making, rather than defaulting to force of habit. And when we slow down and think more rationally about our decisions, we'll make better ones. And after some months of being nudged to think more critically, we find it's become a habit.

So rather than shopping, willy-nilly, we shop with a list. Instead of picking up something because it's on sale, and it might come in handy some day, we leave it on the rack. Rather than thinking we need the latest and greatest, we decide to use the perfectly serviceable item we already own. When we take time to think, we're more likely to adapt to new patterns and behaviors that carry fewer costs and more benefits. We are able to really understand the difference in needs and want and in the process, the piles of stuff that clutter our homes and lives, at the very least, stop growing.

Second, human beings are loss-averse. This aversion to letting go of things fuels inertia because once we own something; we're very reluctant to give it up. In carefully constructed experiments, behavioral economists have found, that on average, losing something makes us twice as miserable as gaining the same thing makes us happy. We're hurt more by having to give something up than we are pleased if we acquire the very same thing. Talk about irrational! And it's not hard to understand the significance of this with regard to our possessions. If we know we're going to be very reluctant to let go of things, it should make us cautious and thoughtful consumers. Once something makes "the team", we tend to exercise a no-cut policy. And before long, we don't own our things; our things own us.

As a wise general once quipped, first step to getting yourself out of a hole is to stop digging. By understanding that we're driven by habit and loss aversion, we've metaphorically stopped digging. Not adding more clutter and chaos to your home, your schedule and your life is can be a great resolution for the new year. Once you've stopped the flow (of more stuff), you can begin to bail out what's already there. And Simplicity can help you every step of the way.

Here's to better homes and better lives in 2010!

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