

Press Releases

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Press release: Half of people know a hoarder, report shocking details of junk piles

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July 21, 2014 (Foster City, CA) – Junk piled to the ceiling, bugs on food, used cat litter, rat droppings, dead animals, stacks of fast-food cups, boxes of empty pill bottles and used Band-Aids are among the items seen in hoarders' houses by respondents to a new survey by Insure.com, an independent consumer insurance website.

According to a survey of 2,000 adults, 46 percent know someone who hoards, and 6 percent of people identify themselves as hoarders.

Among people who know a hoarder, 36 percent said they had to clean out a house after a hoarder moved or passed away.

Compulsive hoarding is a disorder that goes beyond "collecting" or lack of cleaning. Hoarders are unable to stop adding to their piles, and the items end up impeding daily activities. Hoarders may feel emotional attachments to objects that others regard as trash, even while health, fire and even structural hazards are apparent to others.

"A stack of old newspapers doesn't necessarily make you a hoarder," said Amy Danise, editorial director of Insure.com. "A stack of old newspapers that blocks a door does."

Here's who's hoarding, according to survey results:

1. Friend: 32 percent.
2. Family member: 27 percent.
3. Neighbor: 23 percent.
4. Parent: 15 percent.
5. Spouse: 8 percent.
6. Myself: 6 percent.
7. Child: 5 percent.
8. Other: 5 percent.

These are the most commonly hoarded items:

1. Mixed items: 34 percent
2. Knickknacks: 16 percent
3. Magazines and newspapers: 11 percent
4. Clothes: 9 percent
5. Food: 7 percent
6. Electronics: 5 percent
7. Containers: 4 percent
8. Other: 4 percent
9. Animals: 4 percent
10. Bags: 4 percent
11. Appliances: 1 percent

Among the answers for "other," people named boxes, broken-down cars or simply "everything." Many people reported seeing items "stacked to the ceiling."

Hoarding usually leads to fire or health hazards, according to people who know a hoarder. When asked about specific hazards they have witnessed, people point to:

- Fire hazard: 59 percent
- Health hazard: 53 percent
- Hazard to health of animals: 20 percent
- Other hazard: 9 percent. (Respondents often reported trip and fall hazards.)

Efforts to throw out items often backfire when the person who hoards becomes even more resistant to getting rid of the piles. Among the survey respondents who know hoarders, 71 percent have tried to get rid of items. Of those:

- 25 percent said they were successful.
- 34 percent said they failed.
- 41 percent said they were able to throw away only some items.

People who have tried to throw out items said the hoarder reacted in these ways (respondents could choose more than one selection):

- Tried to make piles of things to save: 36 percent
- Cried or screamed: 29 percent
- Weren't there: 25 percent
- Blocked entry: 24 percent
- Recalled memories associated with the things: 21 percent
- Locked them out: 12 percent
- Other: 8 percent.
- Left the premises: 7 percent

Hoarding can have serious insurance implications if a [home insurance](#) company performs an inspection and discovers the hazards. Hoarding could also come to light during an insurer's visit for an insurance claim, such as a kitchen fire or even a claim unrelated to the piles, such as weather damage.

Insurers that discover hoarding will often give a customer a timeline for improving the property. In extreme cases where a hoarder can't clean up enough, an insurer could cancel the policy rather than take the risk of future claims.

"By the time your insurance company is thinking of cancelling you, you've likely had fire and health hazards for years," said Danise.

See the full article at </home-insurance/hoarding.html>.

Methodology

Insure.com commissioned a survey of 2,000 U.S. adults, half women and half men. The survey was fielded in June 2014.

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