

## Decluttering with Compassion: A Guide to Senior Downsizing with Tracy McCubbin

**Candace Dellacona:** Welcome to the Sandwich Generation Survival Guide. I am Candace Dellacona and I am thrilled to welcome our guest, Tracy McCubbin, the founder of Declutter. Thank you so much for joining us, Tracy.

**Tracy McCubbin:** Thank you for having me. I am very excited about this conversation.

**Candace Dellacona:** I. Yeah, likewise. So, you know, for our listeners out there, I wanna give a little bit of background on who you are, Tracy, and what Declutter Fly can do for a family and all of the discussions about stuff and how we help our loved ones manage their stuff in the kindest, most respectful and efficient way.

**Candace Dellacona:** So, why don't you tell us a little bit about yourself, what your background is, and sort of how you came to. Find this company. So I

**Tracy McCubbin:** own a company, as you said called Dec Clutter Fly. We have been in business for 17 years. We started out originally as just decluttering and organizing going into people's homes, and pretty early on I saw a really big need for senior downsizing, right?

**Tracy McCubbin:** Helping seniors who'd been in their home for a really long time, and then also helping families clean out houses after someone's passed. I had the personal experience. I did it. For, I took care of my grandparents, my grandmother, I cleaned out my grandparents' house. I had a lot of personal experience. And so when I saw this need in the market, and because so many of our clients, we work with them in all phases of their lives, they were like, oh, can you fly to.

**Tracy McCubbin:** Nashville and help with my mom's house. It just was a natural growth. And so at this point now that's about a third of our business. We are really focused on that. We love it and we've been doing it for a long time. So I've seen this process from all aspects. I've been hired by the law firms, I've been hired by the children.

**Tracy McCubbin:** I've been hired by. A remaining spouse or a divorced spouse to, you know, all the maturations of it. And it's great. It's one of the fav my favorite services that we offer. I love being able to help people through this incredibly difficult time. And really, you know, I, I, I'm sure you've heard this before, but I've had people, especially if someone has died, suddenly call me up and say, you know.

**Tracy McCubbin:** I thought someone was gonna come and tell me what to do. Like I thought the lawyers were gonna come, or the accountant was gonna come. And, and they're like, so how do we get rid of the stuff and how do we ship the stuff and how do we deal with this stuff and get the house on the market? So it's really an amazing service and I love it.

**Tracy McCubbin:** I love, I love what

**Candace Dellacona:** we do. Yeah. So that's a third what you said of what you do, right? Correct. And so what are the other pieces? That you see sort of as a need for our Sandwich generation member listeners.

**Tracy McCubbin:** Sure. So the other third that we do, just decluttering and organizing. So we'll come into your house.

**Tracy McCubbin:** We will post Covid. Everybody bought way too much stuff. We'll clean out your garage. We'll give you the closet of your dreams. And then another third is that we do move coordination. So we'll help. Families. We pack 'em, we'll move 'em. We'll unpack them. Really just we're kind of there for every part of your life that you need to deal with your stuff.

**Candace Dellacona:** Yeah. Well, so I mean, stuff can have sort of like this really broad definition, right? It can be the yes. Support who items that you have that you feel incredible emotional connection to, and it can also be. Items that can weigh you down that may not have any value, but can paralyze you. And so I think as it sort of comes into the conversation related to the sandwich generation members and our aging loved ones, talking sort of about the, the first third of what you do and, and how we as adult children or advocates for aging family members help and empower our aging family members to go through their stuff.

**Candace Dellacona:** You brought up a really great point, Tracy, is that a lot of people don't know where to begin. They thought that there would be some kind of manual to tell them how to do that, and there isn't one. So let's talk about our listener who has a family member who is still alive and well and they have too much stuff and whether they're gonna downsize or we just need to.

**Candace Dellacona:** Perhaps organize them a little more. What is the best way for a person to endeavor to start the conversation about the quote unquote stuff?

**Tracy McCubbin:** Yeah. This is a great conversation and I see so many of us. Gen Xers and millennials going to our parents, our boomer parent, and being like, you have too much stuff.

**Tracy McCubbin:** Just throw it all away, you know, which is never a great place to start. I, I'm really a fan of making the stuff, the part of the holistic conversation about their aging. Do they wanna age in place? Do they wanna be able to stay into their. In their home. And as my grandma said, I wanna leave feet first.

**Tracy McCubbin:** Right? And that their goal. And if that their goal, then how do we make sure that the house stays safe for you? Right. Do we need to clean out an extra bedroom because we're gonna have to have a caregiver move in? I think. Would you make the conversation about the stuff? Not that you have. Too much, but what's your goal and how can we have your stuff support that goal?

**Tracy McCubbin:** And then if the goal is downsizing, if you wanna move to a smaller place or senior living, the math is simple. If you're going from, I mean, I make it up a 3000 square foot house to a 1500 square foot senior living, you have to get rid of half. There's just. That's the math of it, right? So I think if the family can tie the conversation about what to do with this stuff and

how much to keep, not that you have too much and you're wrong, but we wanna support your goal, we wanna support your aging goal.

**Tracy McCubbin:** And I think what happens and where I really see the breakdown, I. Why I say it's always kind of hard for family members to declutter other family members is that it gets in a very finger point. You keep too much, you don't do, you know, and for us, we are impartial, right? Yeah. We just want the goal. So it's like, okay, you wanna stay in your house?

**Tracy McCubbin:** But you can't, for example, we just did this recently. You wanna stay in your house, but you can't go up the stairs anymore, so we need to move you to a downstairs bedroom. Well, the downstairs bedroom has become a dumping ground, so we've gotta clean that out, right? So get making that conversation about what's the positive goal for their aging?

**Tracy McCubbin:** Where do they wanna be, and how can the stuff support that?

**Candace Dellacona:** So really kind of reframing and flipping the conversation. To allow your loved one to feel empowered as opposed to feeling judged, right? Because I think there's so much in what you just said about you have too much stuff, and what that means, it maybe minimizes the loved one and their feeling towards their stuff, and there's a statement about autonomy and being able to live the way you wanna live as opposed to the way that someone else wants you to live.

**Candace Dellacona:** So I love. The way that you framed that for us so that people will tie it to the goal of the senior, not of the kid telling the

**Tracy McCubbin:** senior

**Candace Dellacona:** what to do.

**Tracy McCubbin:** Exactly, and I think when families start to see it that way, that it just takes that stress off. Another thing is, you know, and I'm sure people have thought about this, you wanna have the conversation about how they wanna age 10 or 20 years before, right?

**Tracy McCubbin:** The hardest time is when I get that phone call and it's like, mom's fallen it, we've gotta move her into senior living and she's so mad at us and we've gotta do it in a week. Like that's always the worst case scenario. The best case scenario was that two, three years, like in the next couple years, we wanna move.

**Tracy McCubbin:** Everyone doesn't have that luxury. I understand. But the sooner that that conversation can happen, I think it takes the, a little bit of the weight away and it gives the, the person autonomy and that they're a part of their decision.

**Candace Dellacona:** I love that. I mean, and you know, as an author you've also touched on these issues on how to start the process in your book Making Space clutter free.

**Candace Dellacona:** And I, I think that that is definitely an excellent resource for people. When starting the process, not in a time of crisis. I mean, we have conversations universally about

getting documents in place when it's not a time of crisis. Having conversations about the type of long-term care you want when it's not a time of crisis.

**Candace Dellacona:** And so, you know, I think this is just another item that you shouldn't put off. When there's a time of crisis because in the time of crisis, people are not gonna be their best selves and you won't have the same number of options. Right, exactly.

**Tracy McCubbin:** And you know, one of the things, and I love it, it it. Ruffles a lot of feathers, but one of my most favorite things is when I'm working with my seniors and they start to give their stuff away while they're still alive.

**Tracy McCubbin:** Yes. You know, especially like my older ladies who are like, I'm not gonna wear this big cocktail ring anymore, these earrings. I wanna see my granddaughters. And I so often see the family be like, oh, they're morbid and they're getting ready to die. And I'm like, I actually think it's incredibly empowering, right.

**Tracy McCubbin:** That they are giving this. Sting that they love to watch you enjoy it. Like for me, I think that's the best case scenario because they're involved and they're you done. And so I think the earlier that those conversations can happen, you kind of take the weight and the sting away from them and a person is very involved.

**Candace Dellacona:** Yeah. I mean, it's so funny, Tracy, because there's so many parallels. For me when I'm helping clients with their estate plan and we talk about like gifting during one's life as opposed to waiting to death, right? And so what I try to say to clients is, don't you wanna see your loved one enjoy whatever it is, whether it's the \$5,000 or, or the cocktail ring.

**Candace Dellacona:** But you know, to your point, when the items are given away, I think really for our listeners, it's important to think about how the person gifting the item. Can explain to the person receiving the item why it's so important and why they love it so much, and maybe what the family lore is. I know you talk about family lore a lot.

**Candace Dellacona:** You know the origin of what that item is and why it's maybe means so much to the person. And if you get it when they're dead, there's a good chance you're not going to hear the narrative about it.

**Tracy McCubbin:** I know, I agree with that. There's a very famous videotape of a, a friend of mine's aunt, kind of a crazy old smoking, drinking, broad aunt going around her.

**Tracy McCubbin:** Some paid someone to videotape her and is going around her house, I think in Palm Beach or something with a cigarette, like talking about everything and the party that she had and you know, and I think. I always say that about what we do. It's one of my most favorite parts of it, is to hear the stories right to I, I'm exposed to so many people in so many amazing lives, and so for them to give the stuff away and be able to tell the story in real time as they're alive to me, that.

**Tracy McCubbin:** Just, that's the gold standard. That's what everyone wants, and you connect and you know, and you carry this memory with you when they're gone. I just think that it's so powerful. I, I really look at it in a different way. I think that I know in my own life, my

grandmother, I. Helped me buy my first house. You know, because she was like, well, you're gonna get it someday.

**Tracy McCubbin:** And that house turned out to be, I made a lot of money off of it and I lived in it for 20 years. And I'm forever grateful. Forever grateful. And I think that if people start to look at it that way, it's, it, it really can flip the script.

**Candace Dellacona:** It can. And it's a really lasting legacy too. I think the other thing.

**Candace Dellacona:** In, in giving those items away, particularly items that are really sitting dormant and not being used. So, you know, you talk about someone who's more house bound and maybe they're not wearing their beautiful sapphire earrings, but their granddaughter is getting married. I also think, you know what could be amazing is giving those earrings away.

**Candace Dellacona:** It leads to a real clear directive of who the person wanted to receive those items. I see so much conflict at the end. Where, you know, and, and listen, I'm one of the attorneys that draft the documents that say I leaves my jewelry to my granddaughters. There is a lot of opportunity there for conflict. So itemizing these items and actually handing it to the person leaves very little to interpretation and therefore conflict.

**Tracy McCubbin:** Absolutely. I mean, I've next to just coldhearted money, I've never seen families get torn apart faster than around stuff. Just, just torn apart and you know, if I could, after doing this for 17 years and helping thousands of people, if I could impart anything to people who are in this situation is get the valuation, I.

**Tracy McCubbin:** Of the stuff as soon as you can, because what I see, and I'm sure you've talked about on here, is people have, and it goes back to family lore. People think Aunt Doris's chair that came over on the Mayflower is worth \$350,000. 'cause they saw it on antiques red show and you can't. Not only can you not, most old furniture, you can't sell, you have to pay someone to take it.

**Tracy McCubbin:** So people go into these homes and their parents' home or their grandparents' home and you know, I always say like, just because it's old, it's not valuable. So everyone walks in with this inflated sense of what it's worth and then well, they got more and they got something, and then people take things and then they can't sell it.

**Tracy McCubbin:** And I mean, I, I recently helped a family, parents were in their nineties and the. Appraiser came in and like the whole contents of the house were, and it was a huge house and beautiful furniture that was so out of date. And I think she gave it a value of like \$5,000. Like, you know, we couldn't, we couldn't get anything.

**Tracy McCubbin:** So I think if people are operating, you know, I'm very. As Brene Brown says, clear is kind. I am all about transparency. And if people know and if they have valuations and they understand that there's a valuation for insurance versus a valuation for selling, you know that those are all different numbers.

**Tracy McCubbin:** And even with art, I see this with art that, you know, I just had a client who. Gave away painting that their parents paid \$15,000 for and we couldn't auction it 'cause that painter has gone out

**Candace Dellacona:** of vogue. Let's talk about that though, Tracy, you said some really interesting stuff in there. So you know, for our listeners to understand what is the difference between valuation to sell versus valuation for insurance.

**Candace Dellacona:** You know, so you, you just, you gave a great example of artwork, right? That, you know, maybe it's worth X amount of dollars, but in reality, in the open market, that's not what you're gonna receive for it. So can you fill our listeners in on, on the different types of values? Yeah, this is great.

**Tracy McCubbin:** So the idea of worth, right.

**Tracy McCubbin:** What's something worth? Well, the most basic is something's worth what someone will hand you cash for today. Right? That's it, right? Everybody collected Beanie Babies 'cause that guy told us that they were collectible and he, you know, created this whole marketing scam. And I know many people who have storage units and garages full of Beanie Babies that will never sell.

**Tracy McCubbin:** So they were told they were worth something, but in the open market, they're valueless. So that's sort of the, that, that what's it worth and then what's it worth? Sentimentally, right? Is it valuable to you because you love it? Is it the thing that reminds you of your grandmother, you know, that. That's a different worth, and that's something that has to be negotiated in.

**Tracy McCubbin:** Families also, like I've seen people fight over pyrex dishes because they remember their grandmother cooking eggs in them. You know? So there's the emotional worth, there's the value. And then when you're looking at appraisers, and I'm not an appraiser, but you know, there's, if it burned down on a fire, what it would cost insurance to reimburse you for it versus.

**Tracy McCubbin:** What the selling cost is. So oftentimes if you have a, an appraiser come in, they will say, is this for valuation or is this for insurance? Which are two different kinds of appraisals.

**Candace Dellacona:** I mean, I think one of the things too that you'd mentioned is, is talking about an emotional value and that is intangible and that is tied to the family lore.

**Candace Dellacona:** And everyone can have a different feeling about the emotional value, which can then lead to conflict. Yep.

**Tracy McCubbin:** Yeah. And so I think if people start with the true monetary value, what someone's gonna pay you, because oftentimes people's attachments to things change when they find out they're not worth what they thought they were.

**Tracy McCubbin:** And I wanna just inject this too, 'cause I've seen families fight over this. What something is listed for sale on eBay is not what it's worth. It's worth what it's sold for if it's sold at all. So I've seen families fight and say, well, they're selling this for \$599 in Eban. I'm like, right, but that listing has been up there for three years and no one has bid on it.

**Tracy McCubbin:** So they're not getting that. So oftentimes finding the true market value kind of helps people attachment.

**Candace Dellacona:** Absolutely. I mean, I think one of the things that I talk to my clients about, and, and this is to your point and what you talked about too in your book and in your, on your website and your materials is.

**Candace Dellacona:** Really going through and kind of itemizing what you have so that people A, know what it is and B, they know what to look into in terms of evaluating and getting those valuations for, right?

**Tracy McCubbin:** Yes, exactly. And also that the, that. You know, I just was listening to Julia Louis Dreyfuss new podcast, wiser than me, and she interviews all these women.

**Tracy McCubbin:** I think all the women are over 80 and, and she was talking to Jane Fonda and Jane Fonda was talking about in when she turned 70 or seven, five, she did a life review. She kind of went back and looked at her life and I've. I've seen it a lot where people in doing the inventory of what's in their house.

**Tracy McCubbin:** Yeah. It becomes a life review and they can sort of talk about the stories and you know, see it all come together. So I think one, it's just good practical. I. Administration to know what's in your house and what it's worth, but also it kind of helps you realize what you've done and the stories with it. So I think that it can be really a

**Candace Dellacona:** positive experience.

**Candace Dellacona:** I love the life and review. I mean, it could really be kind of like this beautiful exercise that you could choose to go through with your family too, right? Where it doesn't have to be. This exercise of doom and gloom. I'm always looking to talk with clients about, you know, their estate plan and, and most people are so reticent to discuss their estate plan 'cause we're talking about death and dying and disability and I really do try to turn it into exercise in power.

**Candace Dellacona:** Right. And empowering them and making decisions just like you're doing by saying. Do the life review. Um, it'll maybe jog your memory and and unearth memories from long ago that you wouldn't have otherwise remembered had it not been for that particular idol, um, ex Exactly.

**Tracy McCubbin:** And I think it's so, it's such a beautiful thing and I'm with you.

**Tracy McCubbin:** I'm like, look, it's in applicable unless. I don't know, Elon Musk or that guy who drinks butter in his coffee figures it out like we're all gonna pass it someday. So I am really



like, be proactive at, and I'm gonna also say this, we talked about this a little bit, sort of this idea about too much stuff, right?

**Tracy McCubbin:** And I have seen, and this is for everybody, I haven't seen families, children, adult children get so angry at their parents after they pass, when they're left a big mess. Yeah. They're so. It's cost them time. It's like dur. They're like, I can't freaking believe during my grieving period I have to be cleaning out this mess.

**Tracy McCubbin:** Right? And so, you know, I always say to people like, look, be, what's the memory you wanna leave? What's the legacy? I know you think it's important, but. Are you just holding on for some other reason? And do you, is this what you wanna leave for your family to deal with? And I'm sure you see it on the financial and paperwork side that people who don't, you know, have 12 bank accounts and nobody knows where they are and then out they've been probate for a million years.

**Candace Dellacona:** Absolutely. I mean, you know, personally, I have gone through deceased family members' apartments. I went through it recently with a really beloved family member here in New York City. I think one of the things that maybe those who are avoiding the, you know, the stuff process that maybe they should think about, so our aging loved ones should think about is the fact that I really felt, and you know, I've been doing this a long time and dealing with the states, you know, more than 20 years, so I have a little bit of street cred in this area.

**Candace Dellacona:** Yeah, no, I really did feel. Pretty overwhelmed and not knowing what was important in terms of sentimentality, not so much the documents. You know, I could look and say, all right, I should probably hold onto the tax returns from last year and I can toss the ones from 20 years ago, but I'm talking about, you know, letters and knowing should I send that letter back to the person who, you know, sent it to him, um, would it mean something to them?

**Candace Dellacona:** And you know, the only person I wanted to talk to. To ask those questions was the, the deceased person. So yeah, I kept think thinking when I went through that exercise is, gosh, I wish you were here next to me so I could ask you

**Tracy McCubbin:** exactly. I helped a family clean out the grandmother's house, sort of what they'd already gone through and gotten the valuable art and the valuable furniture and the, and the jewelry.

**Tracy McCubbin:** And so it was sort of the drag. Some, a lot of personal stuff, photos, a million photos, which we could do a whole other podcast on. And you know, the grandmother had lived a long life and had lived in a big house and had really never decluttered like it was a beautiful house, but every nook and cran and drawer was shoved full of stuff and the grandkids kept saying, oh, well this has to be important because my nana saved it.

**Tracy McCubbin:** Exactly. And I was like, no, your nana saved it because she could. Because she had the room and she never bothered to do it. So they were sort of agonizing. The family was agonizing over 16 different versions of a menu for a party that, you know,



**Candace Dellacona:** Tracy. That's exactly it though, because, you know, when we're on the other side and we don't have the person as a resource, we're, you know, sort of like prescribing all of this intention.

**Candace Dellacona:** Towards keeping a matchbook from 1972, and actually they just kept the matchbook from 1972 'cause it was there from 1972. They've never looked at it again.

**Tracy McCubbin:** Exactly. And most of the time, and having done so much senior downsizing with people like, you know, been lucky enough to work with them as they're in the process making the decision.

**Tracy McCubbin:** Yes. Most of the stuff in our house has no meaning. You're like, why didn't get rid of it? I don't know why. You know? And when people are in grief or when they just lost someone, they're like, well, she had to have kept it because they've seen something. And it's like she just, you know, I tell a very famous story about myself.

**Tracy McCubbin:** That my, when my grandmother passed, there was a box of photos in her house and a pretty big box. And I was like, well, just so everything's crazy. Let me take these. And I took 'em and I just didn't really deal with them. And I moved a couple times and they moved with me and I just didn't deal with them.

**Tracy McCubbin:** And I finally was like, you know what? My dad's in his seventies. Like, let's sit down and do, and, and it was like. Like they would be in a closet and I'd be like, I really need the space for, I have these photos. I'm just like, were always on my mind. And I said to my dad, what Thanksgiving? Like, let's go through these.

**Tracy McCubbin:** Let's figure out who all these people are and let's yeah, go through. We start going through them and we're like, no idea. We finally figured out that basically they were a box of photos from. My grandmother's neighbor who went, oh my, she had passed like my, I think my grand, my little sweet granny had probably taken them to think she was gonna give to somebody, but, oh, the neighbor didn't have any kids.

**Tracy McCubbin:** So it was like, I'd been lugging around these strangers photos like 15 years.

**Candace Dellacona:** See that? I mean, that is such a lesson. I mean, I'll tell you, I, you know, was an executor for a client years ago. I. She was sort of one of these New York City ladies, really amazing career women, but she didn't have a family of origin.

**Candace Dellacona:** She was an only child and didn't have children herself, never married. And I remember going through her apartment and you know, there's a lot of reverence, right? When somebody has passed away and you're dealing with their things. For the reason we just talked about that we're assigning all of this like meaning and weight to items that maybe they didn't care about.

**Candace Dellacona:** But nonetheless, I come in as someone who sort of knew her but not knew her in a personal way. And I found these really cool yearbooks, um, from when she was in high school at Brooklyn Tech and like the thirties. And I thought, wow, you know, these are

amazing. And it was the middle of Covid in the summer and I bent over backwards trying to get in touch with.

**Candace Dellacona:** The high school to say, I have these yearbooks and they're artifacts and you're gonna want them. And when I finally got someone, they were like, no thanks. And everything is digital anyway. And nobody would really look at those old yearbooks. Meanwhile, I moved her out of the apartment. I moved the yearbooks into my own house, you know, and listen, I was her lawyer and I was happy to do it.

**Candace Dellacona:** But you know, to your point, I'm lugging around these yearbooks and the, and the, the entity that I thought would just be dying and desperate to have them could care less. No, it's,

**Tracy McCubbin:** I see it all the time and I, you know, the, the statement that I hear family say is, well, somebody's gonna want this. Exactly. And there are a lot of things in the world that nobody wants.

**Tracy McCubbin:** Absolutely. I had a client who had a garage, a garage full of VHS tapes Okay. That her husband had taped. Before we had access to VH at the video and SIBO and all those old things, uh, had taped all these old Western movies and TV shows, also the tv. So they were like bad and taped and she, she had kept them for 10 years and she was convinced, convinced that someone wanted 'em.

**Tracy McCubbin:** And I was like. Oh, who, like how, and she's like, what about the va? Like they, those old guys, they're gonna wanna watch these. And I was like, all right, let's call the va. Like, I'm gonna make you happy. And the VA's like, uh, no. Like they probably don't give, I'll be a just player and to play the team player for that, for our wonderful what?

**Tracy McCubbin:** But, and I will say this now, this is actually brings up a great point that sometimes doing a little bit of due diligence. Enabled the family to let go. So with this client, I was like, great, let's call the va. That's a 10 minute phone call. By the time you figure out who to get through, you know, on speaker.

**Tracy McCubbin:** And so that step can be really important in the letting go, all the places that they think that they want it. But what I always tell people is, and I see people doing this all the time, that like. After you've talked to three or four places and nobody wants it. That's the other thing I'd say. They're like, I just, I had two phone calls yesterday with men whose mother son died, and they said, well, I got a, you know, I got a garage full of furniture and no one wants it, but I really wanna sell it.

**Tracy McCubbin:** I'm like, okay, you, I get that you wanna sell it, but no one is buying it. So for families out there that are doing that, if you can't find people to take it. How much time are you going to waste looking for that? Someone that maybe will 'cause chances are, I mean, there's not, you know, a girlfriend of mine called me the other day.

**Tracy McCubbin:** She's like, I'm driving around town trying to sell coins, right? And I'm like, Uhhuh. She's like, do you have a coin dealer? And I'm like, uh, no. Like, no.

**Candace Dellacona:** You know, so yeah, you, you bring up a good point where it's like, you know, people are trying not to be wasteful and they wanna make sure they're not wasting something that's worth money and a resource that somebody could otherwise use.

**Candace Dellacona:** I totally get that. But I was also involved in another estate with a gentleman who had a lot of designer pieces of furniture in his home, had a lot of art rugs and, and items that probably cost a significant amount of money at the time that he purchased them. And we put those items in storage after we had them appraised, we did exactly what you would've directed Tracy.

**Candace Dellacona:** And every time the item that was going to be consigned, you know, a prospective buyer wanted to buy it, we had to pay the storage facility to dig through the storage facility, retrieve the item, unroll the carpet, take out the couch, whatever it was, and nine times outta 10. The buyer said, thanks, but no thanks.

**Candace Dellacona:** And we then had to pay for the item to be put back. At the end of the day, there is no question that we paid more for storage and retrieval than we did when we finally just donated the rest of the stuff and the charitable deduction was, you know, de minimis. So I mean, I take that advice to heart

**Tracy McCubbin:** 1000%.

**Tracy McCubbin:** And you know, here's the thing. And I say this to families all the time, I'm like, we can put all this time and energy into trying to sell it. I can cut you with, with the auction houses, I can connect you, you can, you know, try and find an estate sale company, which those are getting harder and harder to find.

**Tracy McCubbin:** You know, you as a family have to decide that all the time and effort that you're gonna put into it, is it worth the return? Yeah. And you know, it's, I mean, I, there's a moving company here in LA that I have a lot of clients who have stuff at. They have a wall of couches that are Frank Sinatra's couches.

**Tracy McCubbin:** They say F Sinatra all over them. And I'm like, I just asked. I was like, what? And they're like, I don't know. The estate just keeps paying the bills, so we

**Candace Dellacona:** need to keep up. They're still sitting there. I mean, so, yeah. So then, you know, kind of taking a step back, the ideal situation is endeavoring to take this on with your loved one when they're here.

**Candace Dellacona:** Yeah. Not in a time of stress. In a respectful and non-judgmental way, maybe bringing in someone like you a, a neutral third party where the family baggage isn't part of the dialogue. Right?

**Tracy McCubbin:** Yep. Yeah. And, and, you know, and even even that, that process is just starting to make the decisions, right? Yeah. Not even, not even giving it away, but striving to that dis identifying and figuring it out.

**Tracy McCubbin:** Yeah. And then, you know. And again, people don't have that luxury and we have a lot of busy lives. And I will say, and this goes back to what you say, I think the biggest mistake that people make is what you just said, is that they move it into storage thinking that it's valuable.

**Candace Dellacona:** Yeah. Listen,

**Tracy McCubbin:** you're,

**Candace Dellacona:** yeah.

**Candace Dellacona:** You know, I get it. And you know, people are trying to do what they think is right and what is kind and. Respectful. But I think having that conversation like you point out with your loved one before, to see kind of where they are and what you know about the item, getting the valuation, determining if there is any value, is a great place to start.

**Candace Dellacona:** And you know, picking up a book like. Making space clutter free, uh, is a nice roadmap to help

**Tracy McCubbin:** people. Well, and there is, in the book, there is a whole, the whole third part of the book I call the Olympics of decluttering, and it's all about senior downsizing and after someone's passed away. So I cover all of that in the last third of the book.

**Tracy McCubbin:** And another great, this is for people out there who are listening, who are contemplating, who have things in storage. I'm, I'm, I'm gonna apologize in advance 'cause this is so brutal to do, but I want you to add up how much you've spent on storage because when people see that number, 200, \$400 a month, over four years, five years, 10 years, when they see that bottom line number, I mean it.

**Tracy McCubbin:** It'll take people out of the knees, but just it, it's really, you know, I, um, there are very few instances where it makes sense to put things into storage after someone's passed.

**Candace Dellacona:** Well, so, you know, we've been, you know, this whole episode has been like a cautionary tale, right? And like figure out, you know, how to avoid these sort of pitfalls.

**Candace Dellacona:** But you have to have a great story, Tracy of. Of actually finding the diamond in the rough in the house. Do you have any examples of when, you know, a family member thought that something maybe wasn't worth anything and then it turned out to be worth something? You know, it's funny,

**Tracy McCubbin:** in all my years of doing this, we never have, everybody really knows what things are.

**Tracy McCubbin:** Were, you know, people really know. We've, now, we have found. Plenty of lost things. Okay. I mean, we found lost watches, lost, you know, wedding rings. We found cash. This is other, a really great thing to do if you are dealing with an aging person. Yeah. Is to like, say, have you had cash anywhere? Do you put cash in books?

**Tracy McCubbin:** Do you, you know, 'cause sometimes, I mean, I've had people call me after they've hired not my company, and been like, they threw everything away. And then my brother told me. There was \$20,000 in cash, you know, so if that's something to look out for, but you know, it's very, I'm just trying to think that Rare, huh?

**Tracy McCubbin:** There's never

**Candace Dellacona:** really been an, it's never the road show opportunity there for, for one of our clients to appear and say, look at this lamp, it's Tiffany and it's the only one who's ever made. I guess that's a pipe dream.

**Tracy McCubbin:** Yeah, it really, I mean, it's funny, I think I get asked that a lot and I keep thinking like we just haven't really done it.

**Tracy McCubbin:** And for us more it's really finding things that bring people joy or things that they love or we thought that was gone forever. You know, that that kind of stuff is really sweet, but people sort of know what valuable.

**Candace Dellacona:** Yeah, no, that's, I mean, that's great for our listeners to have to hear the hard truth.

**Candace Dellacona:** Right. I mean, I, I think that, you know, we've, we've really covered a lot of items. The one thing I wanted to talk to you about was, you know, just going back to figuring out where the loin is, where people have too much stuff, and there may be perhaps a hoarding issue, which is probably not the right term, but we talked a little about this recently, you and I, and, and, and having this discussion and.

**Candace Dellacona:** How maybe having too much stuff could be an indication that something is amiss. Do you wanna talk about that a little bit?

**Tracy McCubbin:** I do. I, I really wanna talk about this, and I'm gonna start by upfront by saying I am not a therapist. I am not a licensed mental health practitioner. I speak from having done this for 17 years and the child of a diagnosed order.

**Tracy McCubbin:** So I have very, very, very personal experience in this. So hoarding. There are people, you know, hoarding is a verb, right? You hoard stuff, but there's also a, an, and even the DSMR, you know that now a hoarding disorder. It's sort of, they used to think that it was a symptom of OCD. Now they're realizing it's its own an anxiety disorder.

**Tracy McCubbin:** So there are people who have hoarding disorder and there are people who are starting to hoard, right? And sometimes. You can't, you know, sometimes it comes later in life. Where it may look like hoarding disorder, but really what it's about is either seniors dealing with depression, okay. You know, that people haven't seen before, that they, they can't do what they used to do physically.

**Tracy McCubbin:** Sure. So they sort of think, I'm gonna get to it, and they just don't. And so all of a sudden you're like, well, why are your dishes not done? And why are there not? And also it can

be a sign of cognitive decline. Yeah. So one of the things that really helps you understand if it is hoarding disorder is the person's ability to let things go.

**Tracy McCubbin:** Hmm. So if they are fighting you about the empty margarine tubs and we can't, and newspapers, that's probably an indication. But most people with hoarding disorder. They've had it to some degree their whole life. It can definitely get worse if they get older. Yeah. But it, it's not really something that comes on.

**Tracy McCubbin:** So we have someone in your family looks like, and oftentimes people are like, oh, my parents are. And I'm like, well, had it always been this way? And a lot of times they'll say, well, you know, my dad would've, but he was married to my mom. And then that's something I see a lot. Sure. That there are two people.

**Tracy McCubbin:** Sure. One person in the marriage. Odds hoarding disorder, but was married to a person that kept it in check, right? Of course. And then when that person passes it, you know, it spikes up again. So I just think people. There are a couple things that can attribute to it, and I, people should be aware. It just, it's a term that gets kicked around a lot and I think people don't have a lot of understanding and it's a very, very, it's a very gripping disorder, you know, it controls people's lives and,

**Candace Dellacona:** um, but you know, though we've been, um, like, you know, the signs, so, you know, particularly if you have a parent or a loved one that didn't live his or her life that way.

**Candace Dellacona:** And you, you know, visit their home and you see, let's say expired food that is in the refrigerator. You know, you should really be mindful of the fact that that instead could be a sign of cognitive impairment. Is that right?

**Tracy McCubbin:** Yeah, totally. I always say that that one of the things that kind of helps me call the kids and just say, Hey, you know, like expired food, that.

**Tracy McCubbin:** Really rotting and smelling in the fridge. It's either, you know, something's going on with their nose and the worry is that they're going to eat something and get really sick. Yes. Or that they're not paying attention. You know, for me, with my grandmother, my grandmother was very capable, lived to be 101, and I remember, I,

**Tracy McCubbin:** I think she was in her early nineties and I just ha it, she'd been the secretary of her church and a bookkeeper and very, very on top of things. And I just happened to answer the phone in her house one day and it was the IRS and they were, what's the word? Garner? Garnishing. Garner in her gar punching her or her bank accounts.

**Tracy McCubbin:** 'cause she hadn't filed taxes in five years. My gosh. Yeah. And all of a sudden I, we realized. She can't anymore. Yeah. You know, but she sort of presented as so capable and I'm doing my taxes and then going to the accountant. And so that was a, you know, and so I think sometimes when we're family members, we don't see the decline.

**Tracy McCubbin:** Yes. And they, these are kind of things to look for. Our bills not getting paid is, you know, the cable getting turned off and you know, and one of my. I, one of my favorite things

to do when I'm kind of helping seniors get organized too is like, can we put all the bills on auto pay or can we put them on one credit card?

**Tracy McCubbin:** Like is there a way to simplify so that you are not dealing with it?

**Candace Dellacona:** Absolutely. It goes to your point about the stuff, right, and organizing the items in people's life and really pairing down to what's really important, what really makes you happy. What has a sentimental value, what doesn't, and what is really getting in the way of you enjoying your time, and whether that is preventing other people from coming over because your house is a disaster.

**Candace Dellacona:** 'cause you have 10 years of newspapers sitting in front of every, every space to sit or whatever the case is. So, you know, I, I do think for our listeners, what I've heard from you is approaching your loved one with kindness and, and without judgment and, and. Figuring out what their goals are and helping them see perhaps that going through their stuff will actually allow them to meet their goal, whether it's aging in place or, or moving into a community with a, with a real sense of community and enjoyment.

**Candace Dellacona:** Um, but there's a way to do that.

**Tracy McCubbin:** Absolutely. And it, it just makes the process so much better for everybody, you know, that it's really, I mean, nothing. Nothing breaks my heart more than watching families get torn apart over like dishes and

**Candace Dellacona:** silver and

**Tracy McCubbin:** fur coats that I'm like

**Candace Dellacona:** one, you know, there's one a better way.

**Candace Dellacona:** And, you know, listen, I, I highly recommend picking up Tracy's book Making Space Clutter Free. Um, she's on Instagram and she has an amazing website and we're going to link. All of her resources and I'm sure Tracy would be happy to answer your questions to our listeners, but we are so happy to have you today on the episode.

**Candace Dellacona:** Tracy, really, I just, you provided our listeners with so much great information.

**Tracy McCubbin:** Oh, thank you. I, I loved it. And you know, please, if anyone out there is listening needs some advice or is looking for some, you know, help, we travel all over the country, you know, just tell me that you heard me on this podcast and we're happy to talk to anybody.

**Tracy McCubbin:** It's one of my greatest joys in my life, is helping families navigate this. Experience and respecting the legacy and respecting the person that's left and you know, to know that that person who has passed or the person who's getting close to it, you know, meant something to somebody



**Candace Dellacona:** really beautiful and you are helping families make space.

**Candace Dellacona:** So I love that. Thanks. So well, thank you. Okay.