

Revised – 2021

Why Seniors Are Most Vulnerable To Bad Contractors

*References Appear At End Of This Guide

Preview

Foremost, it is not the intent of this home guide to portray senior private home heads as helpless, incapable of making prudent decisions, or naive by virtue of age. Seniors who live independently in their own homes are among the most victimized *groups* of private home decision makers. These include:

1. First-time private home heads.
2. Single parents, especially moms.
3. Single women.
4. Those who are disabled, irrespective of nature of disability.
5. Widows/Widowers.

Seniors Regarded Easiest Prey

Nonetheless, our focus is on the phenomenon of senior vulnerability. Dishonest contract firms or individual contractors are more prone to target seniors because they are stereotyped as 'easiest prey.' Seniors remain stigmatized as feeble-minded, living off retirement benefits, and the least likely to file official complaints. For the latter, the government makes the complaint process difficult to follow through since they require knowing personal facts about them. In addition, this personal information becomes public record – for all to see.

No doubt, a form of *legalized* privacy violation for which complainants are synonymously warned about, yet compelled to allow – in writing. Subsequently most people who are victimized by dishonest individuals in the building trades do not file official complaints, the incidents are even greater among seniors who would rather be left alone. Additionally, although many seniors in our day are active and regularly up and about, there remain a segment who are not. These among us are most apt to be *easiest prey*.

Predator In The Midst

Unscrupulous contractors are generally on the prowl hunting for residents who are not very discreet in their hiring practices. It is apparent when these type trades-personnel are in the presence of senior residents, they are more likely to assume gullibility. This means that they are emboldened to greater heights to sift as much money as they can, while they can, without true intent to either begin or properly complete related work. Worst case scenario is when senior fraud becomes a preferred habit.

Case History

There are ongoing cases of senior fraud by bad contractors across America on an annual basis. Yet one case in focus originates from the Delaware Department Of Justice. This one entails a contract firm which habitually preyed upon the elderly. We may wonder how it is ever possible for individuals to stoop so low. For the corrupt element of the building trades, it is an apparent cinch. Such as it was with the firm in question.

Yet the brunt of accountability was cast on the person who owned and managed it. He was indicted during the summer of 2019 on charges of Racketeering, Conspiracy to Commit Racketeering, Home Improvement Fraud, and Theft Greater than \$100,000. It was apparently found that the focus of operations was primarily on defrauding senior citizens.

In one case, within a span of 2 years (2015-2017), he was charged with wheedling upwards to \$600,000 from an aged woman. We may want to consider the span of time in which this allegedly occurred – 2 years. How is this possible? What occurred in this incredibly huge amount of time [with regard to these payments being continually made]?

Did he have access to her checking account or credit card? There are many questions which were not answered in this report. However, our greatest take away is that he was able to collect funds over a period of 2 years for doing little to nothing he was initially hired for.

Although it is easy for us to consider a smorgasbord of reasons this occurred, we may not want to dismiss the fact that, according to the report, she was handily robbed of \$600,000.

But let us back track to the charges: *Racketeering, Conspiracy To Commit Racketeering, and Theft Greater Than \$100,000.* [Here we address only 'racketeering' and 'conspiracy.']

Racketeering

Merriam-Webster Dictionary defines racketeering in the simplest form as - *the act or crime of making money through illegal activities.* But for sure we know that the term bears lots more weight.

In yet another space of Merriam-Webster there is the definition for racketeer as - *one who obtains money by an illegal enterprise usually involving intimidation.*

We can reasonably consolidate these definitions thus: *Racketeering entails illegal initiatives by individuals to obtain money by means of intimidation – and obtaining it.*

This greatly clarifies how it is possible to continually collect undeserved funds over extensive periods with regard to home projects. Yet, more specifically, home projects authorized by senior citizens.

The Matter Of Trust

Normally, in resident-contractor relations, there is no deal unless residents consent to home maintenance and/or improvement support. Unless residents trust contractors to be sufficiently creditable, there is no contract. Undeniably, trust is among the most crucial values in the business relationship.

Regardless of the nature of the project, when the deal is made, it is essentially because residents have faith enough to expect individuals hired to use their money to help alleviate discomfoting factors on their property. Here, we will consider only the immediate interior/exterior of the home. Typically, in cases where thousands of dollars are entailed, it can be concluded that residents trusted contractors enough to deliver a series of home projects. In some, this project series is combined as a single arrangement.

In Too Deep

Virtually, when residents consent to release funds, they are assuming that all repairs authorized will be accomplished. Concurrently, there is a tremendous uplifting of spirits. They sense that contractors will work wonders on their home. If it is a roofing issue – considered *done*. Window replacement or majestic crown molding – *done*. Residents are so confident in the contractors' purported skill-worthiness. All the more reason to celebrate.

However, the contractor postpones delivery as promised. He conjures one excuse after another for not keeping it. More promises. Little or no delivery. But residents retain faith in this person. He asks for more money for one reason or another. He *miscalculated* expenditures and he is *sorry about that*. His wife is *sick* or she recently *passed*. *Etc...* The resident apparently thinks he is really doing the *best* he can. Deep down inside something else is going on - concerns for money invested towards his services which can be lost if demands are made for him being more expeditious about keeping his promise. Fact of the matter, in many such events, it is lost, irrespective.

Self-Intimidation – Contractor Intimidation

On occasion, especially when seniors live alone, this nature of self-intimidation is compounded by innuendos from contractors of not being able to complete their projects unless they give them more time – and money. They continually promise they will keep their end of the deal – because they know *how important* it is to the resident. But if residents cannot exercise a respectable degree of patience, they may as well *get someone else*. They will just *refund the money* – something these type rarely do.

Although the actual words spoken and their body language are variable to this effect, all amount to *intimidation*. If this is part of these contractors' mischievous routine, this makes them *racketeers*. They are engaged in *racketeering*. When they plan doing this with others, it also becomes *conspiracy*. If we recall, *conspiracy* was one of the other charges the contractor mentioned earlier in this guide was indicted for.

Conspiracy?

Yes. As we know, it occurs when 2 or more people get together *behind closed doors* and plot to do something (s) against others. In this case, against senior private home heads. By no means is this to suggest that every wayward contractor is part of a conspiracy to defraud seniors – only that there ARE criminal *cells* which target private home heads, generally. Their primary daily routine entails scheming on ways to finagle as much money as they can from gullible residents of the private home sector.

Reality Check

Seniors happen to be in the U.S. homeowner majority of 63- 64.8M. These stats are largely dependent upon which national survey we examine [references provided at bottom]. This means that seniors ages 55 and older account for approx. 48.8M as opposed to roughly 16M of combined private homeowners of other age groups.

The significance is that because of this residential numeric dominance (2/3), seniors are far more likely to be in the path of these *organized groups* of contract criminals and corrupt *individuals* in the trades. This makes seniors the most often targeted, vulnerable, and victimized.

HOME IS THE BEST WONDER OF THE WORLD!

**Edited with special assistance from D. Madden*

In association with HGRBS – a 501 (c) (3) nonprofit corporation of independent volunteers

HELPFUL REFERENCES

Learn more about how to make safer and wiser decisions! You are cordially invited to visit HGRBS action page: “Resident Strategic Studies”

Backup: <https://www.hgrbs-flagship.com/resident-strategic-studies.php>

Future Shock

FranchiseHelp.com:

“As the boomer population reaches age 65, the senior population is projected to reach 83.7 million – almost double the estimated number in 2012 and approximately twenty percent of the total US population. Roughly 10,000 people will turn 65 every day for the next 20 years!”

HGRBS Note: Senior Population 2020 is 80M. The Franchise help projection is for the Year 2040.

Case - Of Contractor Who Ripped Off Senior For \$600,000

<https://www.delawarebusinesstimes.com/three-delaware-contractors-indicted/>

Case - Another Incident Of Dishonest Contractor Senior Improprieties – Different Locale

<https://ago.mo.gov/home/news/2019/11/15/attorney-general-schmitt-secures-guilty-verdict-against-polk-county-contractor-for-fraud-against-elderly-citizens>

Owner-occupied housing – 63%

<https://www.census.gov/quickfacts/fact/table/US/HSG445218#HSG445218>

Homeowner's Guide USA - Why Seniors Are Most Vulnerable To Bad Contractors

6

(Helpful References Cont.)

Homeowner Rate – 64.8%

<https://www.census.gov/housing/hvs/files/qtr319/hown319.png>

Nearly 40% of Homes In the US Are Free and Clear

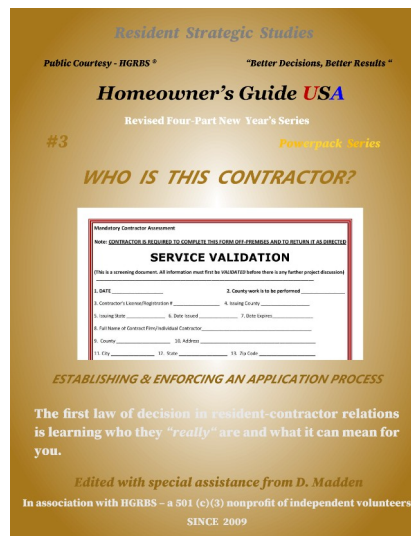
<https://www.forbes.com/sites/brendarichardson/2019/07/26/nearly-40-of-homes-in-the-us-are-free-and-clear-of-a-mortgage/#26b3b08047c2>

Population Of US By Sex & Age

<https://www.statista.com/statistics/241488/population-of-the-us-by-sex-and-age/>

Here is the prime original homeowner's guide recommended above all others:

WHO IS THIS CONTRACTOR?



<https://www.hgrbs-flagship.com/Who-Is-This-Contractor.php>

This basic guide draws our attention to the business of authorizing contractors to work in, on, or around our property without first having submitted an application for our inspection. This is particularly so for contractors who have not proven themselves for a number of years in our neighborhood to offer honest and outstanding delivery.

Public Courtesy - HGRBS®