

Article: WHAT THE HECK IS A TRUNK-SLAMMER?

In years past, you would often overhear conversations in places like beauty salons, community clubhouses, cocktail parties and fancy restaurants that would start something like this...

"Wow, I just found the best housecleaner and...they are really cheap!"

This conversation was usually one of the ladies (or gentlemen) boasting about the cleaning person they had just hired to clean their home and this home was usually located in a high-income neighborhood because, after all, years ago only the wealthy could afford hired helpers in the home.

Well...times have changed...kind of...

The days of only the wealthy using hired help inside the home are gone! It's not that the wealthier don't use housecleaners any longer, it's the fact that today's average homeowners (especially the two income earner households) are seeking outside help with home maintenance because of time constraints, lack of energy to clean after putting in a 40+ hour workweek, etc. The market for independent cleaning contractors has skyrocketed over the past 10-15 years!

Along with this "boom" in demand has come the "boom" in independent contractors who are working without occupational licenses, insurances and may well lack the experience needed to "safely" clean the many varied surfaces that exist in today's homes.

The industry refers to them as...Trunk Slammers.

When a homeowner (especially those homes where both parents are working full time just to cover expenses) goes looking for help with home maintenance, "price" is always a huge part of the decision on just who will be hired and...there's nothing wrong with that...provided the potential consumer "knows what they are paying for" and..."the possible liabilities they are exposing themselves to" when selecting a cleaning service provider based solely on price.

What liabilities?

When hiring a worker who is working for "under the table" wages that are not going to be reported to the IRS as income, you (technically) become that worker's employer and (technically) you become responsible for income, Medicare, Social Security and Unemployment Taxes at the Federal level and, depending on the state you live in, may be responsible (technically) for some of the above...again...at the state level.

When hiring a worker who is working for "under the table" wages that are not going to be reported to the IRS as income, you (most certainly) will be paying for that worker's retirement also. Not today but when they retire and realize that they have little or nothing in their Social Security retirement account to live on, they will go on any one of a number of public assistance programs that your hard earned tax dollars (remember them...there the one's you worked for and paid taxes on years ago...) will be paying for.

When hiring an uninsured worker, you become responsible (technically) for any medical

expenses for "your employee" should "your employee" become injured while working in your home. In most states, you "should be" paying workman's compensation insurance for "your employee".

When hiring an uninsured worker, you will assume all liabilities for damage, breakage or theft of anything in your home. This may not sound like much of a liability on your part but...remember we mentioned, "experienced" earlier? Inexperienced people can, and do literally thousands of dollars worth of damage to the many new surfaces in today's homes. Things like marble, granite, hardwood flooring, fiberglass tubs.... and the list goes on and on and on.

Oh, one other thing...you are breaking the law by hiring these individuals. Unwittingly (or maybe knowingly) you have become "complicit" in tax evasion, operating (in most municipalities/states) an unlicensed business and, in some states, operating a business without adequate liability insurance or workman's compensation insurance. Claiming ignorance of your cleaner's business status will not help. You as the purchaser of services are responsible to investigate the legal status of "any" outside contractor who performs "any" services on your home and you should never be afraid to ask for documentation from those service providers. (Remember the old "Caveat-emptor" phrase...its true!)

"Yeah"...you're saying..."I know all this stuff already and anyway, no one ever gets caught for this kind of stuff!"

I say..."Oh Yeah"...a little research on the subject (your Due-Diligence) will quickly reveal that people, often unsuspecting people, are being caught and fined everyday of the week on just these circumstances. Check with the IRS if you don't believe me.

The whole matter becomes an especially "different" kettle of fish if your worker/employee is also an undocumented alien but...that's for another letter. Makes you wonder...is that \$20/\$30 difference in rates really worth the risk(s)?

Your money...your decision.

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T.O.F

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"Invest nothing.....and.....you will almost always, yield.....nothing."

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