LouisianaREBUILDS.info Contractor Fraud Survey

Survey Results

Contractor fraud has become a major challenge in our community's recovery from disaster. LouisianaRebuilds.Info is partnering with the LSU Sociology Department in Baton Rouge to survey how widespread contractor fraud is and more importantly, what we can do to stop it.

Whether or not you've been a victim of contractor fraud, please take this important survey. Getting information from all residents will give us better insight on how to fight this issue.

The survey takes an average of 5 minutes to complete. Your answers are completely confidential, and you are free to skip any question or to end the survey at any point. We will report results only in aggregate, percentaged form. We will not release data with personally identifying information. The results will be used only for community recovery planning and scholarly research.

If you have questions about this survey, you may contact the LSU Sociology Department at 126 Stubbs Hall, Baton Rouge, LA 70803, 225-578-1645. If you have questions about respondents' rights, you may contact Dr. Robert C. Mathews, Chairman of the Institutional Review Board at LSU, at 203 B-1 David Boyd Hall, tel. 225-578-8692.

With your help – whether or not you have experienced contractor fraud – we can work together to help fix this devastating problem.

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1 Results are weighted (adjusted) by joint Age-Sex-Race distribution for Greater New Orleans Parishes.
Place of Residence

Please tell us the location of the storm-damaged house being renovated.

1. On what street is the house located, and what is the nearest cross street?
   1. Street the house is on
   2. Nearest cross street

2. In what ZIP Code is the house?
   1. ZIP/Postal Code

Damage & Repair

3. How much physical damage did the storm-damaged house suffer as a result of hurricane Katrina and the subsequent flooding? [If apartment or condo: the unit being renovated.]
   1%  1. None or almost none
   13% 2. Some physical damage
   75% 3. Major physical damage
   11% 4. Complete destruction, unsalvageable

4. How complete is the rebuilding/repair of this house now?
   32% 1. Done (or never had storm damage)
   38% 2. Almost done
   15% 3. Halfway done
   6%  4. Just started work
   7%  5. No work started

5. What parts of the rebuilding/repair are already completed? (check all that apply)
   31% 1. Demolition
   74% 2. Interior Gutting
   65% 3. Mold Remediation
   72% 4. Roof
   68% 5. Dry Wall
   62% 6. Ceilings
   58% 7. Floors
   56% 8. Fixtures
   63% 9. Electrical
   60% 10. Plumbing
   18% 11. Elevation
   4%  12. None
Experience of Fraud

8. Generally speaking, would you say that most people can be trusted or that you can't be too careful in dealing with people?
   21% 1. Most people can be trusted
   78% 2. Can't be too careful

9. How about Building Contractors, Construction Workers? How much do you trust Building Contractors, Construction Workers?
   3% 1. Trust them a lot
   28% 2. Trust them some
   38% 3. Trust them only a little
   29% 4. Trust them not at all
   2%  5. Don't Know

10. Do you know anybody who has been victimized by contractor fraud?
    18% 1. Yes, one case
    69% 2. Yes, more than one case
    13% 3. No

11. [If yes] Has their situation been resolved?
    2% 1. Yes
    53% 2. No
    19% 3. Some resolved, Some not resolved
    15% 4. Don't Know

12. Have you yourself been victimized by contractor fraud?
    57% 1. Yes [continue to Q 13]
    42% 2. No [skip to Q 34]

About the Fraud

13. How did the contractor defraud you? Check any that apply.
    61% 1. Took payment but did not perform services
    24% 2. Stole materials
    70% 3. Performed shoddy work
    34% 4. Used poor quality materials
    62% 5. Started work, but did not complete it
14. About how much money did you lose?
23% 1. $1-$10,000
15% 2. $10,001-$30,000
 7% 3. $30,001-$50,000
 6% 4. $50,001-$100,000
 4% 5. $100,001-$150,000
 1% 6. $150,001-$300,000
 0% 7. More than $300,000

15. Was a lien put on your home?
 6% 1. Yes
 51% 2. No

16. [If there was a lien] Was it a fraudulent/unfair lien (e.g., an attempt to make you pay for shoddy/incomplete work; a result of the contractor not paying subcontractor, etc...)?
 27% 1. Yes
 73% 2. No

17. [If there was a lien] Has it been removed yet?
 38% 1. Yes
 62% 2. No

18. Has being victimized by contractor fraud prevented you from completing your rebuilding/renovations?
 41% 1. I am unable to finish rebuilding/renovating my home
 41% 2. I was temporarily stalled but was able to finish
 18% 3. I was able to finish without being stalled, despite the fraud

**Reporting Fraud**

19. Did you report the contractor to the authorities?
 54% 1. Yes
 46% 2. No

20. [If yes] Who exactly did you report it to? Check any that apply.
 24% 1. Louisiana state Contractor Licensing Board
 32% 2. Attorney General’s Office
 25% 3. Local parish authority
 26% 4. Better Business Bureau
21. What if any action was taken by the authorities? Check all that apply.

3% 1. They were fined
4% 2. They went to jail
1% 3. They were made to return my monies
0% 4. They were made to finish the renovation work on my house
41% 5. No action was taken
17% 6. The case is still pending

22. Did you take any legal action against the contractor?

23% 1. Yes
77% 2. No

The Contractor

23. What were your primary reasons for hiring this contractor? Check any that apply.

41% 1. Because his/her price was in line with what I could afford
64% 2. She/he was someone I know/ referred by someone I know
47% 3. They seemed trustworthy
17% 4. I felt pressured and I really needed the work done so I signed
19% 5. I checked their license and references
27% 6. I saw other renovation work they performed which was well done

24. What steps did you take in deciding how to hire a contractor? Check any that apply.

16% 1. Used the guidelines outlined by the Licensing Board
46% 2. Asked for the advice of a friend or family member
34% 3. Allowed the contractor to tell me what I needed to do

25. Was the contractor from Louisiana?

78% 1. Yes
22% 2. No

26. Was the contractor licensed in Louisiana?

76% 1. Yes
24% 2. No
27. [If yes] Did you confirm the license by:
   4%  1. Calling the LA state contractor licensing board
   17% 2. Checking on the LA state contractor licensing board's website
   28% 3. He/she showed me the license
   39% 4. I didn't confirm the license existed
   12% 5. Other [please explain]

28. Was the contractor insured?
   82%  1. Yes
   18%  2. No

29. Did you get a written contract?
   81%  1. Yes
   19%  2. No

Resolution and Going Forward

30. Did you recoup your lost money?
   3%   1. Yes
   97%  2. No

31. Has your situation been resolved?
   18%  1. Yes
   82%  2. No

32. If so, how was it resolved?
   6%   1. I got additional funds to rebuild
   1%   2. The contractor gave me my money back
   1%   3. The contractor is now finishing the job
   25%  4. I found and hired another contractor who is doing a good job
   6%   5. An organization is helping me rebuild with volunteer labor
   30%  6. I'm acting as the contractor, hiring subcontractors, and overseeing the work myself.
   32%  7. Other: please explain

33. What type of help, if any, do you need or want moving forward?
About You

34. Are you male or female?
   40%  1. Male
   60%  2. Female

35. In what year were you born? [Converted to Age]
   27%  18-45
   40%  46-60
   28%  61 and Over

36. Do you consider yourself to be:
   55%  1. White
   35%  2. Black
   10%  3. Other

37. Are you currently married, living with a partner, separated, divorced, widowed, or have you never been married?
   51%  1. Married
   3%   2. Living with partner
   2%   3. Separated
   17%  4. Divorced
   8%   5. Widowed
   16%  6. Single, never married

38. Do you have children? How many?
   24%  0 None
   16%  1. One
   28%  2. Two
   17%  3. Three
   12%  4. Four or more

39. What is the highest grade of schooling that you have completed?
   1%   1. 8th Grade or less
   3%   2. Some high school
   11%  3. High School Diploma
   5%   4. Vocational/Technical school
   25%  5. Some College
   23%  6. College degree
   7%   7. Some graduate school
   23%  8. Graduate degree
40. What was the total income that you and all other members of your household earned before taxes last year, from all sources.

15% 1. Under $25,000
29% 2. $25,000 to $50,000
20% 3. $50,000 to $75,000
11% 4. $75,000 to $100,000
10% 5. $100,000 to $200,000
3% 6. More than $200,000

This concludes the survey. Thank you for participating and giving so generously of your time.
Contractor Fraud is heavier in certain areas

Contractor Fraud
In Selected Areas

- Lakeview
- Jefferson, West Bank
- Gentilly
- St. Bernard
- Uptown/Garden Dist/FQ
- St Tammany
- Mid-City/Bayou St. John
- Upper & Lower 9th Ward
- Treme, 7th Ward, St. Roch
- Broadmoor/Carrollton
- New Orleans East
- Hollygrove Area

Data are weighted (adjusted) by joint Age-Sex-Race distribution for Greater New Orleans Parishes.
Hearing of Contractor Fraud is highest in some of the same areas

![Heard of Contractor Fraud in Selected Areas](image-url)
The impact of Contractor Fraud is highest among lower income/education groups, minorities, and women. Age differences are moderate.
Hearing of Contractor Fraud follows similar patterns, but not as strongly.

### Heard of Contractor Fraud Among Selected Groups

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<thead>
<tr>
<th>Group</th>
<th>None</th>
<th>Some</th>
<th>Many Cases</th>
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<tbody>
<tr>
<td>61 and Over</td>
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<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>46-60</td>
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<td>18-45</td>
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<td>0%</td>
<td>100%</td>
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<td>$25,000 to $50,000</td>
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<td>Black</td>
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<td>0%</td>
<td>100%</td>
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<tr>
<td>Other</td>
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<td>0%</td>
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<td>18%</td>
<td>18%</td>
<td>64%</td>
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<tr>
<td>Male</td>
<td>21%</td>
<td>21%</td>
<td>58%</td>
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</table>
A comparison of people who did and didn’t experience fraud shows that those who followed careful practices and hired known, local contractors had safer experiences. However, using guidelines from the Licensing Board did not seem to help.

**Reason for hiring contractor**

- Saw other renovation work they performed
- Checked their license and references
- Someone I know, referred by someone I know
- Seemed trustworthy
- His price was in line with what I could afford
- Needed the work done so I signed

**What steps did you take in deciding how to hire a contractor?**

- Used the guidelines outlined by the Licensing Board
- Asked for the advice of a friend or family member
- Allowed the contractor to tell me what I needed to do
Contractor's Location & Licensing

- The contractor was from Louisiana
- The contractor was licensed in Louisiana
- Confirmed contractor's license

Other Precautions

- Contractor was insured
- Got a written contract
## Bivariate Correlations

<table>
<thead>
<tr>
<th></th>
<th>Extent of Damage due to Contractor Fraud</th>
<th>Financial Fraud Factor</th>
<th>Experienced Financial Fraud</th>
<th>Shoddy Work Fraud Factor</th>
<th>Experienced Shoddy Work</th>
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<td>.104*</td>
<td>.110**</td>
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<td>.071</td>
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<td>Education</td>
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<td>.044</td>
<td>.047</td>
<td>-.082</td>
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1 Data are weighted (adjusted) by joint Age-Sex-Race distribution for Greater New Orleans Parishes. Weighted N = ca. 700, but lower in some multivariate models.
# Multiple Regressions

**Extent of Damage due to Contractor Fraud**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient</th>
<th>Standard Error</th>
<th>Adjusted R Square</th>
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**Financial Fraud Factor**

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**Experienced Financial Fraud**

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**Shoddy Work Fraud Factor**

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**Experienced Shoddy Work**

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<td>.017</td>
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Findings

Variable Definitions

1. Extent of Damage due to Contractor Fraud – Summary scale: whether R experienced fraud, and if so, how much it stopped him/her from completing recovery
2. Financial Fraud Factor – A factor from a factor analysis: experienced financial fraud
3. Experienced Financial Fraud – An additive scale: how much financial fraud experienced, incl none
4. Shoddy Work Fraud Factor – A factor from a factor analysis: experienced shoddy work
5. Experienced Shoddy Work – An additive scale: how much shoddy work experienced, incl none
   a. Note: the Additive Scales seem more reliable than the Factors
6. Road Home Funds – How much of money paid for repair & recovery came from Road Home Funds

Factors Accounting for Vulnerability to Fraud

1. Demographics
   a. Race. Blacks are somewhat more vulnerable to fraud, overall, especially financial fraud, but not to shoddy work
   b. Gender. Women are somewhat more vulnerable to financial fraud, but not when other factors are taken into account in the regressions.
   c. Age makes little difference, except that younger people are somewhat more vulnerable to financial fraud.
   d. Family structure. Married people with children are generally less vulnerable to fraud in all respects.

2. Social Status
   a. Income. Richer people seem less vulnerable to fraud in all respects, in the correlations, but this effect mostly disappears in the multivariate regression models.
   b. Education. The same pattern appears with education, but much more weakly.

3. Dependence on Road Home funding
   a. Dependence on Road Home funding has little effect on vulnerability to fraud.
### Disaster Recovery Varied by Damage and Resources

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<thead>
<tr>
<th></th>
<th>Income</th>
<th>Source of $ - My own money</th>
<th>Source of $ - Insurance</th>
<th>Source of $ - Road Home Program</th>
<th>Source of $ - Other Govt Programs</th>
<th>Physical damage due to Katrina</th>
<th>Rebuilding-Repair/Own Recovery</th>
<th>Have Enough Money (or no damage)</th>
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<tr>
<td>Source of $ - Other Govt Programs</td>
<td>-.016</td>
<td>-.019</td>
<td>-.089**</td>
<td>.054</td>
<td>-</td>
<td>.102**</td>
<td>-.053*</td>
<td>.028</td>
</tr>
<tr>
<td>Physical damage due to Katrina</td>
<td>-.089**</td>
<td>.012</td>
<td>-.130**</td>
<td>.128**</td>
<td>.102**</td>
<td>-</td>
<td>-.238**</td>
<td>-.447**</td>
</tr>
<tr>
<td>Rebuilding-Repair/Own Recovery</td>
<td>.195**</td>
<td>-.015</td>
<td>.252**</td>
<td>.029</td>
<td>-.053*</td>
<td>-.238**</td>
<td>-</td>
<td>.491**</td>
</tr>
<tr>
<td>Have Enough Money (or no damage)</td>
<td>.192**</td>
<td>-.183**</td>
<td>.348**</td>
<td>.210**</td>
<td>.028</td>
<td>-.447**</td>
<td>.491**</td>
<td>-</td>
</tr>
</tbody>
</table>

---

1 Data are weighted (adjusted) by joint Age-Sex-Race distribution for Greater New Orleans Parishes. Total N = 2,500 in most analyses.
Disaster Recovery Varied by Damage and Resources  
(see Table above)

A. Income
1. Higher income people needed to spend less of their own money.
2. Rather, higher income people mostly paid for their repairs with insurance money.
3. Higher income people relied less on the Road Home and other government programs.
4. Higher income people also suffered less damage, probably because they lived in less vulnerable areas.
5. They also are more recovered and have enough money for repairs (or had no damage).

B. Source of money for repairs/recovery
1. People who had adequate insurance needed to draw on less money from other sources, especially out of their own pockets. They also had less damage (presumably because they had more money in the first place and could live in safer areas), better recovery, and adequate money for rebuilding if needed.
2. People who had to spend their own money had less insurance money or Road Home support. They also generally did not have enough to cover their repairs/recovery.
3. People who got Road Home money generally did not have as much insurance, and they did not have to spend as much of their own money. They tended to have high damage, but they generally had enough to repair and rebuild.

C. Damage to Residence
1. People who sustained a lot of damage to their homes generally had somewhat lower income and less insurance. They relied more on government assistance. They lagged far behind in recovery and did not generally have enough money to rebuild.
Recovery Varied by Area

Generally:

1. Recovery is stronger in richer, suburban, and western areas
2. Recovery is weaker in minority and eastern areas, though not only in poor areas
LouisianaRebuilds.Info/LSU Surveys 2007-09 – Funding Gaps in Rebuilding

Sufficient money for Recovery Varied by Area

Generally:

1. People in richer, suburban, and western areas are more likely to have enough money for recovery
2. People in minority and eastern areas – though not only in poor areas – are less likely to have enough money for recovery

Have Received Enough to Repair or Replace Damage
(sorted by means)

- Had No Damage
- Most
- Less than half
- All or almost all of the damage
- About half
- Very little or none of the damage

- St Tammany (4.54)
- Jefferson, West Bank (4.28)
- Other (4.16)
- Uptown/Garden Dist/FQ (4.16)
- Hollygrove Area (4.03)
- Lakeview (3.92)
- Broadmoor/Carrollton (3.84)
- New Orleans East (3.65)
- Mid-City/Bayou St. John (3.63)
- Treme, 7th Ward, St. Roch (3.59)
- Upper & Lower 9th Ward (3.50)
- Gentilly (3.44)
- St. Bernard (3.31)
Of Respondents who experienced Fraud, how many reported it to the authorities? To which authorities did they report fraud?

On the LouisianaRebuilds.Info/LSU Contractor Fraud Survey, Respondents ...

...Reported the contractor to the authorities - 54.0%

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>215</td>
</tr>
<tr>
<td>No</td>
<td>183</td>
</tr>
<tr>
<td>Total</td>
<td>398</td>
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</table>

...Reported fraud to Louisiana state Contractor Licensing Board - 24.2%

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
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<tbody>
<tr>
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<td>97</td>
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<tr>
<td>No</td>
<td>305</td>
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<td>Total</td>
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</table>

...Reported fraud to Attorney General’s Office - 32.2%

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
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<tbody>
<tr>
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<td>130</td>
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<tr>
<td>No</td>
<td>273</td>
</tr>
<tr>
<td>Total</td>
<td>403</td>
</tr>
</tbody>
</table>

...Reported fraud to Local parish authority - 25.0%

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>101</td>
</tr>
<tr>
<td>No</td>
<td>301</td>
</tr>
<tr>
<td>Total</td>
<td>402</td>
</tr>
</tbody>
</table>

...Reported fraud to Better Business Bureau - 26.4%

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
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<td>106</td>
</tr>
<tr>
<td>No</td>
<td>296</td>
</tr>
<tr>
<td>Total</td>
<td>402</td>
</tr>
</tbody>
</table>

Preliminary analysis indicates:

- If the Better Business Bureau reports a Total of 2,399 complaints filed from January 2006 - January 2009,
- And 26.4% of our respondents said they reported their fraud to the BBB,

Then there may have actually been over 9,000 cases of Contractor Fraud during this period, that is, almost 4 times as much as reported.