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PROBLEMS CAUSED BY UNLICENSED CONTRACTORS AND RECOMMENDATIONS TO CORRECT THE MATTER

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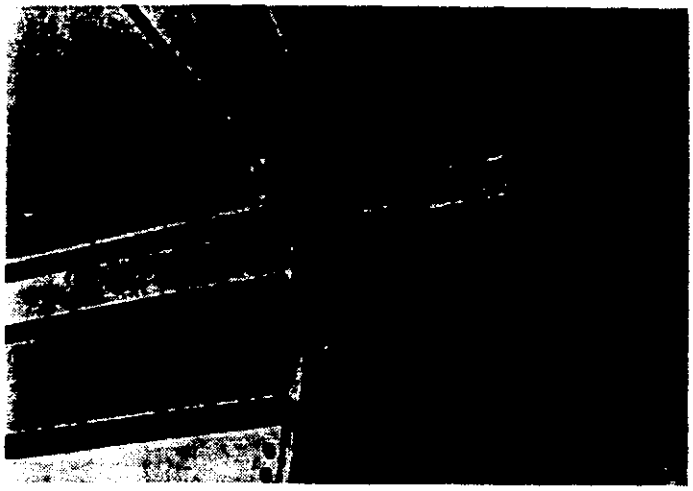

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1989

PROBLEMS CAUSED BY UNLICENSED CONTRACTOR ACTIVITY AND RECOMMENDATIONS TO CORRECT THE MATTER

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EXECUTIVE SUMMARY
PROBLEMS CAUSED BY UNLICENSED CONTRACTOR ACTIVITY AND RECOMMENDATIONS TO CORRECT THE MATTER

by J. Morris Trimmer, Weilin P. Chang, & Robert W. Parsons

The School of Building Construction at the University of Florida, in conjunction with The Building Construction Industry Advisory Committee, has undertaken a study of problems caused by unlicensed contractors. Graduate students working with the faculty developed the first three surveys, the results of which were submitted to statistical correlations and found to be valid. The fourth survey was made in conjunction with five meetings held in areas considered as having unlicensed activity.

The data generated by the surveys revealed that the activity of unlicensed contractors in the State of Florida is indeed a serious problem.. It also indicated that unlicensed activity is not equally distributed throughout the state but is greatest in the areas of high population density and where population increases are most severe. It also demonstrated that the problem is greatest among unlicensed subcontractors doing small jobs or remolding work where the least likelihood of apprehension would occur. As a means of accomplishing this, the owner has been involved due to the unlicensed contractor using the owner to pull an "owner/builder" permit if indeed one is pulled at all.

It was found that many methods have been attempted with varying degrees of success. The greatest success would appear to be demonstrated by Palm Beach County whose methods have been incorporated into the recommended alternatives, along with several other recommendations. The most significant recommendations are as follows:

Centralized control at the county level through the County Construction Industry Licensing Board ——

I. Minimum requirements for C.I.L.B. - An administrator with a secretary to handle examinations and licensing, and a field investigator who is a special deputy with subpoena powers to handle complaints.

II. Violations for unlicensed contracting should, by state statute, be upgraded from a first degree misdemeanor to a third degree felony.

III. Use preventative enforcement - check all violations in advertising, etc.

IV. Set-up referral agencies such as consumer affairs agencies, contractors' associations, and others.

V. Have a special telephone number for consumer complaints

VI. Investigate all complaints in a timely fashion

VII. Appoint a special State Attorney -- the State should authorize a special State Attorney, sworn in as an Assistant State Attorney to operate under the county ordinances and state statutes and to work solely for the county to which he is assigned.

VIII. Ban the "handyman".

IX. Restrict the "owner/builder" to trades other than electrical and plumbing.

Use computers ---

I. All warnings, notices of violations, and citations should be in a computer.

II. All local computer data should go to the state computer data bank.

III. State data banks should list all licensed contractors, show all state-wide violations, citations and warnings, and network all owner/builder permits.

Setup a Florida Construction Management Council--- wherein all building departments and state and local contractor organizations are members. (The purpose is to exchange information on a state-wide basis.)

Encourage contractors, suppliers, inspectors and subcontractors to join and work with local organizations.

Publicize the problem --- through all local news media.

Publicize the liability --- to the public.

Copies of this report may be obtained by contacting:

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CHAPTER I

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

SUMMARY STATEMENT

The need is evident, the solution is available, but the effort is lacking. Why? Apparently it is a matter of cost. And yet, in Palm Beach County an effective remedy is in place which is cost effective. A sound reason for the lack of implementation is that it is the small contractor, the small subcontractor, and the homeowner who is being harmed by the unlicensed activity. Though the voices are many, the cry is weak, lacking the power of the monied and the organized.

RECOMMENDATIONS

There are three areas where a united effort must be sustained in order for unlicensed activity to be brought under control, not dominated but controlled. The three areas are the county, the state, and the public. The centralized control should be at the county level through a local Construction Industry Licensing Board (C.I.L.B.), attuned to the local situation and sympathetic to the needs of the citizens for whom they are responsible. Many of these boards are in place but they lack the one essential ingredient to make them viable, the field investigator who is a special deputy with the authority to issue warnings, notices of violations, and citations and an in-place scale of fine terminating in a hearing before a judge, who can not only fine and imprison but who can also require restitution to the owner. The C.I.L.B. should use preventative enforcement, ensuring the adherence of all laws of the county and state. Items requiring enforcement would include such things as signs on trucks, license numbers in all ads, and an additional check on all ads placed in newspapers, the yellow pages, T.V. guides and all

other local publications. Many contractors, both licensed and unlicensed, place business cards at supply houses and other public locations where they may attract business. It therefore becomes necessary to check these locations frequently.

The C.I.L.B. needs to setup referral agencies who are the most likely to hear complaints from the citizens or members of these organizations. These referral agencies would include The Chamber of Commerce, Better Business Agencies, Consumer Affairs Agencies, State Attorneys' Offices, County Building Departments, Contractors' Organizations, and others. Regular communication with these agencies is necessary to ensure their continued cooperation. In addition, a special direct "hotline" to the C.I.L.B. should be made available and this number should be advertised through the local media as well as be given to the referral agencies. It is essential that all complaints be investigated in a timely fashion, first, in order to get relief for the consumer and second, to assert authority. If there is no response, the consumer, the contractor, and the general public will soon lose confidence in the Board, and the unlicensed contractor will interpret it to mean that he may continue his activities with impunity.

The State should setup a Florida Construction Management Council composed of all organizations involved in the construction industry. It should include members from all trade organizations, manufacturers' associations, local C.I.L.B. members, and suppliers. The purpose of this organization would be to exchange ideas and information on a statewide basis.

Finally, the public must become involved. This requires an informed and educated public. This material should be developed at the state level and disseminated through the local organizations. One information center could better develop information and publicity rather than each and every local area trying to do the same thing. Information through T.V. shows, T.V. ads, newspaper articles, magazine articles and other media would be helpful. Warnings to the public and the unlicensed contractors, which would be posted at building departments, supply houses and other areas where the public would see them, could also be beneficial. The State needs to be the umbrella under which the local C.I.L.B. functions and to whom they can turn for advice, counseling and information. Cooperation between the local and state governments is not always as available as the public might expect, and this needs to be addressed.

RECOMMENDATIONS FOR FURTHER STUDY

The differences in county governmental structure, which allows for some counties to operate as a whole while others act as independent entities, and how this problem can be overcome, requires further study. The best ways of improving public awareness need to be studied not only for educating the public about unlicensed contractors and their liabilities, but also to educate and inform them on a variety of matters. The solution to attaining a better cooperation between state and local agencies also needs attention, as well as the setup and implementation of a Florida Construction Management Council, and the funding of State mandated requirements in construction.

A future study should be made to determine what progress, if any, has been made towards eliminating unlicensed activity and how this was accomplished . It should also include an assessment of whether or not further steps are necessary. This follow-up would weigh the value of state and local efforts towards alleviating the problems covered in this report.

CHAPTER II

SUMMARY OF THE RESEARCH

SUMMARY OF THE PROBLEM

One need only attend a local or state meeting of licensed roofers, electricians, home builders, H.V.A.C. or other subcontractors to hear numerous complaints voiced concerning the problems caused by unlicensed contractors.

Why is this issue so prominent today? It is important because, rightly or wrongly, unlicensed activity is being blamed for loss of revenue to the state and local authorities, contractors or subcontractors, and poor quality of workmanship resulting in hazards to the unlicensed workers and customers. It is also being blamed for direct ripoffs of customers such as deposits taken with little or no work, non-completion of work or sub-standard work.

Many politicians have become alarmed because of the volume of complaints that have come to their attention and therefore have considered enacting legislation on the state and or local levels in order to help eliminate this problem. But what laws should be enacted?

The questions that must be addressed include the following: (1) Just how extensive is the problem? (2) If it is extensive, is it a statewide problem? (3) If it exists, who should control it? (4) Will controls be cost effective?

If unlicensed activity is the problem, can it be defined the same way in all counties in the State of Florida? This is the starting point. By definition, an unlicensed contractor is one operating without a

license required by the state or local jurisdiction to perform work or supply and install material or equipment.

The problem with this definition is twofold. First, on the state level there are two types of licensed contractors: those who passed a state examination and are designated certified contractors, and those who passed a local, city or county sponsored examination and are designated as registered contractors. Certified contractors may work anywhere in the state while registered contractors may work only in the areas in which they have taken the examinations or in areas that recognize other area's examinations. To further complicate the situation, there are counties where one can become a state registered contractor merely by paying a fee, and still other areas where enforcement is so lax that licensing is a farce. There is no single set of criteria for licensure, so many variations are possible, hence the purpose of licensure is lost.

Because of the vast difference in both the number of trades regulated (from as few as four or five different licenses issued in a county to more than thirty required in others) and the difference in enforcement efforts (from eight enforcers in Palm Beach County to none in some other counties) the problem is viewed differently in different places.

From the foregoing statements, one can recognize that the problem of unlicensed activity may vary from area to area, may vary with the volumn of construction, may vary with the number of types of licenses issued and may vary with the intensity of or lack of enforcement.

STATEMENT OF THE PROBLEM AND PROBLEM QUESTIONS

To examine the problem, "What to do about unlicensed contractors", one must first ask and answer several questions.

First,"Is there a serious problem with unlicensed contractors?"

Second,"Where is this problem located, equally throughout the state or only in certain areas?"

Third, "If it is only in certain areas, where are these areas?"

Fourth, "In those areas identified, is the problem the same or are the problems unique to the areas?"

Fifth, "What methods are presently being used to successfully combat the problem?"

Sixth, "Are these methods cost effective or does the cost exceed the losses due to unlicensed contractors?"

STATEMENT OF PURPOSE

The purpose of this research is to examine the problem of unlicensed activity in the State of Florida and make recommendations to eliminate this problem. In order to do so one must examine the problem, answer the questions related to the problem, render a decision as to methods which might solve the problem and determine what costs might be expected to be associated with these solutions. (See Addendum I.)

For instance, there is one solution which would cost nothing and would be an obvious answer. This is to simply abolish licensing resulting in no more unlicensed contractors. This solution, in spite of its simplicity and low cost, is unacceptable because it fails to perform

the major purpose of licensing which is to protect the safety and welfare of the public. So, any solution arrived at must not only be an answer to the problem but also not result in a greater harm to the public than the present problem presents.

PERFORMANCE OBJECTIVES

It is expected that as a result of this research, the questions asked in the previous section entitled, "Statement of the Problem And Problem Questions", will be answered and from this will give recommendations as to how best the problem of unlicensed contractors can be handled.

It is expected that one will be able to determine the seriousness of the problem, and in what areas the problem is most severe.

It is also expected to report on what is presently being done and to recommend additional means of further constricting the problem and finally to determine the cost effectiveness that these recommendations may be expected to have.

DEFINITION OF TERMS

1) Armchair Master - one who has a license but permits others to use it for a price, while he sits at home in his armchair

2) Bid - an offer made at a price for furnishing labor and/or materials

3) Bond - a written obligation to assume the responsibility of another if there is a failure to perform

4) Consultant - one who provides professional or technical help for a fee. (Normally, no social security or taxes are taken from this fee.)

5) Contractor - one who agrees to supply materials and or labor to perform certain work for a stipulated sum of money

6) Employee - one who works for an employer for wages or a salary from which the employer deducts social security and witholding taxes

7) Estimate - an approximate computation of probable costs, the sum total cost of all materials, labor, subcontractors' fees, supervision, overhead and profit that are required to do a job

8) Guarantee - a pledge that something will be done as specified or replaced if not completed according to specifications

9) Insurance (Construction) - liability, fire, theft and workman's compensation

10) Licensed Contractor - one who has legal permission and has demonstrated a level of competency to do work specified such as electrical, plumbing, etc.

11) Occupational License - a license required to perform one's trade, profession, or business

12) Owner Builder - one whose intent is to build for his own use or occupancy through his own efforts

13) Prime Contractor - the principal contractor-- generally one who is responsible for the entire job or contract

14) Subcontractor - a secondary contractor who undertakes some or all of the obligations of another contractor

15) Taxes (Construction) - Those taxes required to be paid by a contractor such as social security, occupationallicense, contractor's license, income tax, and others

16) Unlicensed Contractor - one who has no legal permission to do what he is specifically doing

LIMITATIONS

This study will be limited to the use and discussion of four distributed questionnaires, six area meetings, numerous follow-up telephone calls, and several personal interviews. At present, other researchers are also studying the problem, and over the past year legislation has been modified and new legislation has been proposed. This study will not attempt to measure the effect of the legislative changes made after the initial study was started. However, in the recommendation, comments will be made about the changes that have already been made and the effect, if any, that they might have had on this study.

METHODOLOGY

This proposal was submitted in response to a request for proposals made by the Building Construction Industry Advisory Committee, on March 8, 1987. A request was made to examine unlicensed activities caused by unlicensed contractors and to suggest recommended solutions.

At the start of an investigation, a researcher must make certain assumptions and then further explain any problems brought out by the research. It was assumed that the problem of unlicensed activity did exist since the Board requested the investigation.

To verify this and to answer several other assumptions, namely---

(1) It is not a uniform problem throughout the State.

(2) There is a correlation between the problem and high population and high growth areas.

(3) The problem varies directly with the number of permits and the number and types of licenses issued in a given area.

It was decided to send the first questionnaire to the building officials since they were more likely to see the broad picture, having dealt with all of the various trades in their area and also having been involved with the licensing of contractors in their area. They would be able to give a relatively unbiased opinion as to its effect on the

various trades, since they are not making their livelihood in a trade. Therefore, they would also be in the best position to estimate the extent of dollar damage it has caused within their jurisdiction.

The first survey was distributed in late January 1989, to members of the Building Officials Association of Florida (BOAF) at their annual conference in Tampa. In addition to this survey, a second survey was sent to the full membership of the B.O.A.F. including members identified as contractors, subcontractors and material suppliers. Following this, a third survey was sent to members of the Super Coalition. This group was established in South Florida in 1984 to help combat unlicensed contractor activity but their success has been somewhat limited. This organization has a broad base spanning the construction industry and has establishd chapters or incorporated other like-minded groups in other parts of the State. They are attempting to influence legislation in the problem area of unlicensed contractor activity at the state level.

Following the analysis of the first three surveys, target areas determined by the intensity of the unlicensed activity were setup in the cities of Tampa, Jacksonville, Miami and Pensacola, and the counties of Brevard and Palm Beach.Meetings were setup and advertised with notices going to the local building departments, the Florida Home Builders Association, the Associated General Contractors, and other interested groups.

At these meetings, a general discussion of the local problems and suggested solutions were discussed and a fourth survey was distributed concerning what was or should be done to eliminate the unlicensed

activity. The fourth survey was also distributed further through local efforts. Also, in Pensacola it was published in a local builders' magazine which brought in further responses from concerned contractors. Additional visits were made to Palm Beach county to study and report on their unique problems. These are reported under Addendums I. The summary and results of the fourth survey, and notes from the meetings are reported in a slightly less statistical manner to reflect the verbal input from the many participants.

PRESENTATION AND ANALYSIS OF RESULTS

SURVEY I

Survey I was distributed in late January of 1989, to members of The Building Officials Association of Florida (BOAF) at their annual conference in Tampa. The results of that Questionnaire were analyzed utilizing the microcomputer SAS program, a statistical program under license to the University of Florida.

The individual questions used in this survey along with frequency histograms of the response for each respective question are displayed in Figures I-1 thru I-13. The distribution of responses by county, city and official is shown in Figures I-14 thru I-16. Tables I-1 thru I-6 present the Data obtained from Survey I while Table I-7 provides the mean, standard deviation and other descriptive statistics for questions 2-13 with Tables I-10 thru I-12 providing these same correlation coefficients ranked from highest to lowest. The reader is referred to pages 32 - 35 for a compilation of the responses to the questions (Figures I-1 thru I-7) and to Appendix I for Tables I-1 thru I-12 which detail the results of Survey I.

As Survey I was the initial questionnaire, it was important to first establish what, if any, problem existed in regard to unlicensed contractor activity in the State of Florida. Furthermore, it was important to determine the extent and seriousness of the problem should one be identified.

The answers to question 1 and 2 provide little doubt as to the existence, extent and seriousness of unlicensed contractor activity in Florida. Over 95% of the survey respondents believe that unlicensed contractors are of concern in the area. Furthermore, 40% indicated that the problem is serious to very serious in nature. The survey

respondents estimate that on the average, 10 - 15% of the contractors are unlicensed and that in some cases exceeded 25% of the total contractors operating in an area.

The construction trades most affected by unlicensed activity appear to be carpentry and roofing. The survey indicates that on average 10 - 15% of the work performed by roofing and carpentry trades is conducted by unlicensed contractors. Almost 30% of the survey respondents feel that more than 20% of the work in some areas is being conducted by unlicensed contractors. This unlicensed activity is not a recent occurrence since fully 70% of those surveyed feel that unlicensed contractors have been practicing in their area for more than 7 years.

The extent and serious nature of the unlicensed activity is further confirmed in that fully one-third (1/3) of those surveyed have received more than 15 reports of unlicensed activity in their area within the past 12 months. Furthermore, nearly 90% of the survey respondents characterize the detrimental impact of unlicensed activity as important to critical in nature.

These industry viewpoints on unlicensed contractor activity can be more fully appreciatd when one translates them into economic terms, ie. dollars and cents. The departments involved in this survey issued on average in excess of $57 million in building permits during the last 12 months and more than $350 million on average during the past 5 years.

Since there appears to be so much unlicensed activity, just what is being done to combat this illegal activity? Over 20% of those polled think little to nothing is being done to identify and/or control unlicensed contractor activity. Only slightly more than 10% feel that a

major effort was being expended in the area of unlicensed contractors. Additionally, almost half of those responding believe that the State of Florida has expended little to no effort in either controlling or identifying unlicensed operators. The survey indicates that the two groups most in tune with unlicensed activities are the building officials and other code enforcement personnel throughout Florida.

The survey respondents represent many of the counties in Florida. However, the primary response comes from counties such as Broward, Brevard, Dade, Orange, Palm Beach, and Pinellas. This supports the rather obvious supposition that the more populous areas in the State experience the greater amount of unlicensed activity. This fact is confirmed by this survey since roughly 50% of the survey responses come from the six aforementioned counties.

Pearson r correlations are provided for Survey I in Tables I-8 and I-9, with questions 2 - 13 being utilized to determine the correlation coefficients. The Pearson r coefficients provide a meaningful index for indicating relationship, with the sign of the coefficient indicating the direction of the relationship, and the difference between the coefficient and zero indicating the degree of the relationship. When the two questions are highly related in a positive way (direct), the Pearson r coefficient approaches +1. When they are highly related in a negative way, the correlation approaches -1. When there is little relation between questions, the correlation will be near zero.

When two questions are found to be correlated, this indicates that relative positions (ie. answers) in one question are associated with relative positions in the other question. However, it does not

necessarily mean that changes in one question are caused by changes in the other question. The degree to which values of Pearson r coefficients (other than 1.0 indicating direct relationship or -1..0 specifying indirect relationship) suggest interrelationships between answers to questions are judgmental. However, any correlation coefficient greater than ± 0.4 is worthy of consideration by this author.

The ranked Pearson r correlations presented in Tables I-10 thru I-12 are most useful in confirming the results of Survey I. Here the Pearson r coefficients are ranked in order from highest to lowest. For example, questions 2 and 5 have a Pearson r coefficient of 0.55299 which is greater than 0.4 and considered indicative of a direct interrelationship between the answers to questions 2 and 5.

A review of the ranked Pearson r correlation coefficients indicates that the results obtained from the survey are valid. Similar questions received like responses both in degree and direction. No response inconsistencies were determined which tends to validate the survey results.

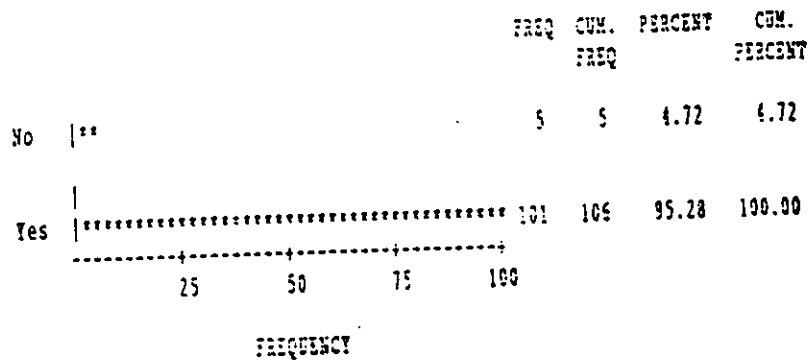
SURVEY I

FIGURES

QUESTION 1

- Do you consider unlicensed contractors to be of concern in your jurisdiction?

FIGURE I-1



QUESTION I

- Please give us your opinion as to the seriousness of the unlicensed contractor problem in your jurisdiction.

0-Very minor
1-Minor
2-Moderate
3-Serious
4-Very serious

FIGURE I-2

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*	1	1	0.99	0.99
1	*******	7	8	6.93	7.92
2	**********	41	49	40.59	48.51
3	**********	36	85	35.64	84.16
4	**********	16	101	15.84	100.00

4 8 12 16 20 24 28 32 36 40

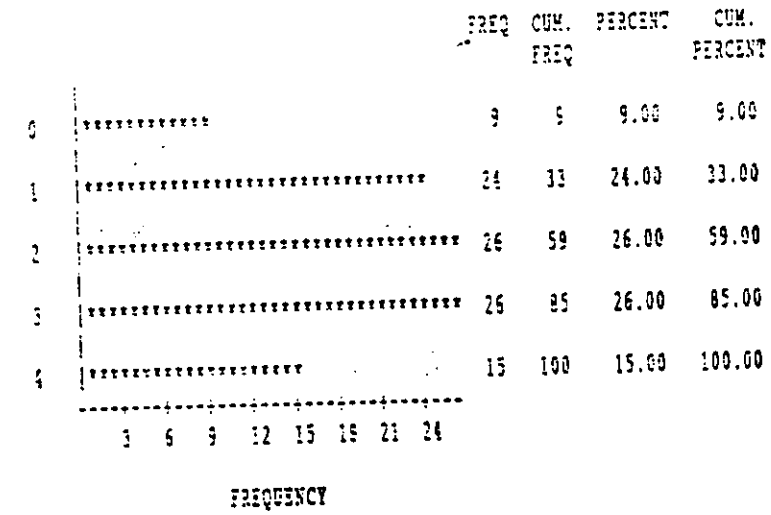
FREQUENCY

QUESTION 3

- Please estimate the percentage of unlicensed contractors to total contractors in your jurisdiction.

0- < 5%
1- 5-10%
2-10-15%
3-15-25%
4- >25%

FIGURE I-3



QUESTION 4

- Which trade is, in your opinion, most affected by unlicensed contractor activity?

0-Other
1-HVAC
2-Plumbing
3-Carpentry
4-Electrical

FIGURE I-4

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	**********	45	45	45.92	45.92
1	*	2	47	2.04	47.96
3	**********	36	83	36.73	84.69
4	********	15	98	15.31	100.00

10 20 30 40

FREQUENCY

QUESTION 5

- For the trade identified in Question 4, what in your opinion, is the percentage of that trades' work that is being performed by unlicensed contractors?

0- <5%
1- 5-10%
2- 10-15%
3- 15-20%
4- >20%

FIGURE I-5

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	********	6	6	6.00	6.00
1	*************************	20	26	20.00	26.00
2	******************************	24	50	24.00	50.00
3	***************************	22	72	22.00	72.00
4	**********************************	28	100	28.00	100.00

3 6 9 12 15 18 21 24 27

FREQUENCY

QUESTION 6

- How long, in your opinion, have unlicensed contractors been practicing in your jurisdiction--to a serious degree?

0- <1 year
1- 1-3 years
2- 3-5 years
3- 5-7 years
4- >7 years

FIGURE I-6

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*	1	1	1.01	1.01
1	***	6	7	6.19	7.21
2	******	11	18	11.34	18.56
3	******	11	29	11.34	29.90
4	**********	68	97	70.10	100.00

10 20 30 40 50 60

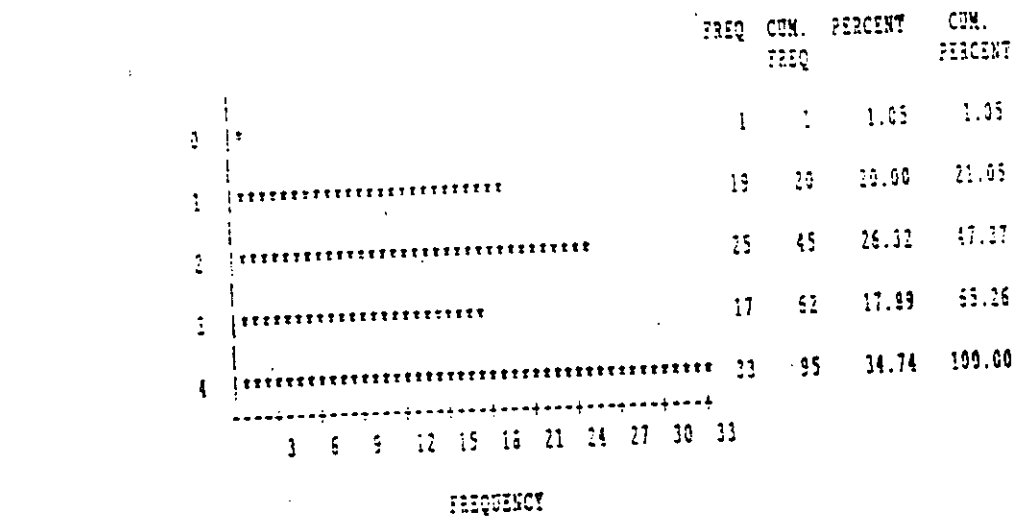
FREQUENCY

QUESTION 7

- How many reports of unlicensed contractor activity have come to your department's attention within the past twelve months?

0- None
1- 0-5
2- 5-10
3- 10-15
4- >15

FIGURE I-7

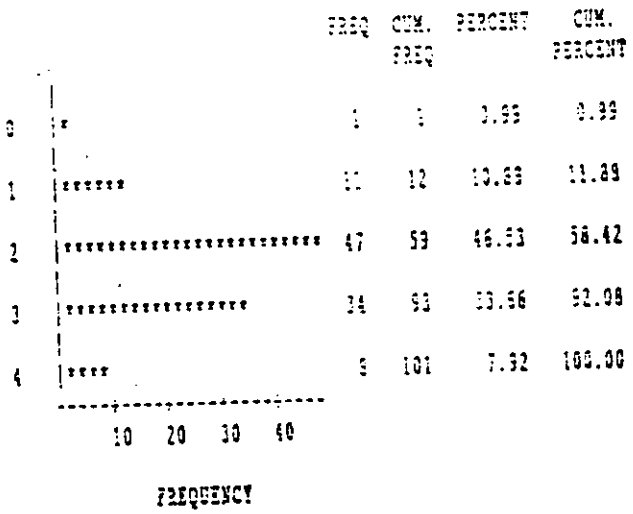


QUESTION 9

- How would you characterize the detrimental impact of unlicensed contractor activity in your jurisdiction?

0- Inconsequential
1- Minor
2- Important
3- Significant
4- Critical

FIGURE I-9



QUESTION 9

- Please estimate the total dollar value of construction permits issued by your department for the last 12 months.

FIGURE I-9

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
2000	**********	1	1	1.52	1.52
9000	**********	1	2	1.52	3.03
40000	**********	1	3	1.52	4.55
45000	**********	1	4	1.52	6.06
70000	**********	1	5	1.52	7.58
120000	**********	1	6	1.52	9.09
200000	******************************	3	9	4.55	13.64
300000	**********	1	10	1.52	15.15
400000	**********	1	11	1.52	16.67
500000	**********	1	12	1.52	18.18
750000	********************	2	14	3.03	21.21
850000	**********	1	15	1.52	22.73
1000000	********************	2	17	3.03	25.76
1200000	********************	2	19	3.03	28.79
1500000	**********	1	20	1.52	30.30
1750000	**********	1	21	1.52	31.82
4000000	**********	1	22	1.52	33.33
4500000	**********	1	23	1.52	34.85
5000000	******************************	3	26	4.55	39.39
6000000	********************	2	28	3.03	42.42
7000000	**********	1	29	1.52	43.94
8000000	******************************	3	32	4.55	48.48
8500000	**********	1	33	1.52	50.00
9000000	**********	1	34	1.52	51.52
10000000	********************	2	36	3.03	54.55

1 2 3

FREQUENCY

QUESTION 8 (continued)

- Please estimate the total dollar value of construction permits issued by your department for the last 12 months.

FIGURE I-9 (continued)

11000000	**********	1	37	1.52	56.06
12000000	******************************	3	40	4.55	60.61
16000000	**********	1	41	1.52	62.12
20000000	********************	2	42	3.03	65.15
25000000	**********	1	44	1.52	66.67
26000000	**********	1	45	1.52	68.18
30000000	**********	1	46	1.52	69.70
40000000	******************************	3	49	4.55	74.24
50000000	**********	1	50	1.52	75.76
64000000	**********	1	51	1.52	77.27
85000000	**********	1	52	1.52	78.79
90000000	********************	2	54	3.03	81.82
92000000	**********	1	55	1.52	83.33
100000000	********************	2	57	3.03	86.36
160000000	**********	1	58	1.52	87.88
180000000	******************************	3	61	4.55	92.42
225000000	**********	1	62	1.52	93.94
250000000	**********	1	63	1.52	95.45
350000000	**********	1	64	1.52	96.97
500000000	**********	1	65	1.52	98.48
685000000	**********	1	66	1.52	100.00

1 2 3

FREQUENCY

QUESTION 10

. Please estimate the total dollar value of construction permits issued by your department for the last 60 months.

FIGURE I-10

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
10000	**********	1	1	2.50	2.50
150000	**********	1	2	2.50	5.00
190000	**********	1	3	2.50	7.50
1950000	**********	1	4	2.50	10.00
4000000	**********	1	5	2.50	12.50
5000000	**********	1	6	2.50	15.00
7000000	******************************	3	9	7.50	22.50
7500000	**********	1	10	2.50	25.00
15000000	**********	1	11	2.50	27.50
30000000	**********	1	12	2.50	30.00
34000000	**********	1	13	2.50	32.50
35000000	********************	2	15	5.00	37.50
38000000	**********	1	16	2.50	40.00
50000000	**********	1	17	2.50	42.50
60000000	******************************	3	20	7.50	50.00
70000000	**********	1	21	2.50	52.50
125000000	**********	1	22	2.50	55.00
139000000	**********	1	23	2.50	57.50
250000000	**********	1	24	2.50	60.00
265000000	**********	1	25	2.50	62.50
275000000	**********	1	26	2.50	65.00
300000000	********************	2	28	5.00	70.00
350000000	******************************	3	31	7.50	77.50
700000000	**********	1	32	2.50	80.00
800000000	******************************	3	35	7.50	87.50
900000000	**********	1	36	2.50	90.00
1000000000	********************	2	38	5.00	95.00
1250000000	**********	1	39	2.50	97.50
3791000000	**********	1	40	2.50	100.00

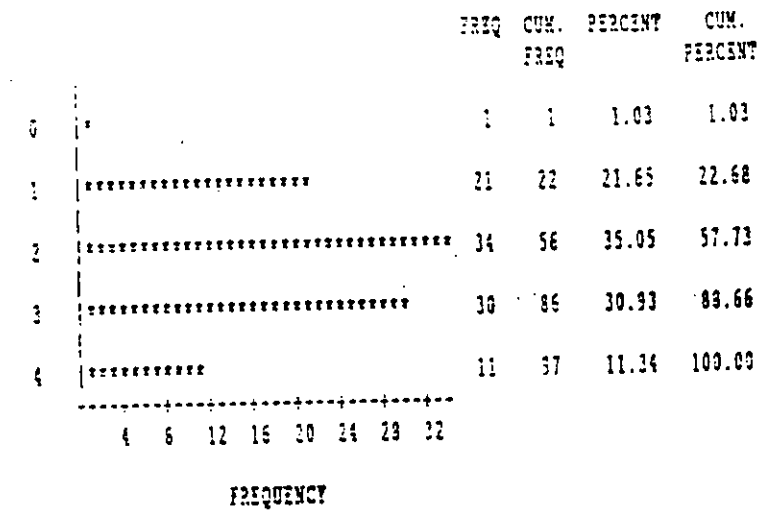
FREQUENCY

QUESTION 11

- Please estimate the effort being expended in your jurisdiction to identify and/or control unlicensed contractor activity.

0- None
1- Little
2- Moderate
3- Important
4- Major

FIGURE I-11



QUESTION 12

- Please identify the department(s) in your county or city spending the major effort in identifying and controlling unlicensed activity.

FIGURE I-12

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
OTHER	*****	10	10	9.43	9.43
BLDG DEPT	**********	47	57	44.34	53.77
BLDG INSP	***	5	62	4.72	58.49
BLDG-ZONE	***	5	67	4.72	63.21
CODE ENFR	********	15	82	14.15	77.36
CONT LIC	*********	18	100	16.98	94.34
CONTRACTR	*	1	101	0.94	95.28
PLN-DEV	***	5	106	4.72	100.00

10 20 30 40

FREQUENCY

QUESTION 13

- What effort, in your opinion, has the state expended in your area to identify and control unlicensed activity?

0- None
1- Little
2- Moderate
3- Important
4- Major

FIGURE I-13

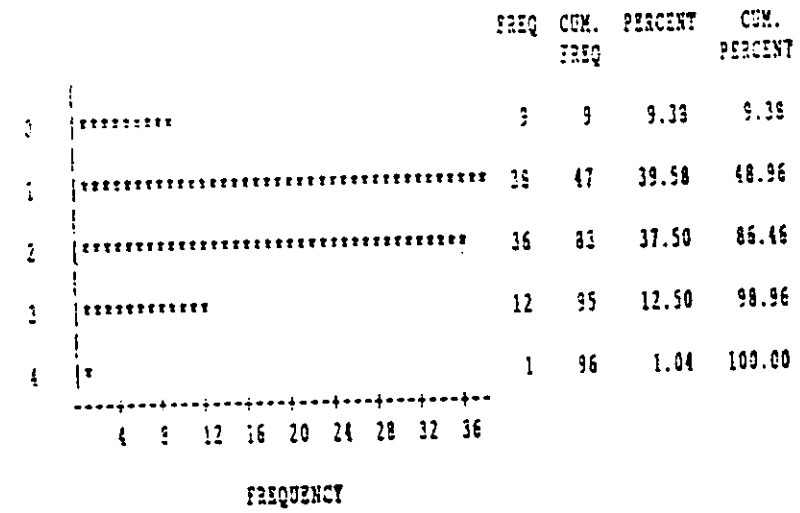


FIGURE I-14

SURVEY I
DISTRIBUTION OF RESPONSE
BY COUNTY

COUNTY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
ALACHUA	******	3	3	2.83	2.83
BAY	****	2	5	1.89	4.72
BREVARD	**********	7	12	6.60	11.32
BROWARD	**********	11	23	10.38	21.70
CHARLOTTE	**	1	24	0.94	22.64
COLLIER	**	1	25	0.94	23.58
DADE	**********	11	36	10.38	33.96
DUVAL	**	1	37	0.94	34.91
ESCAMBIA	******	3	40	2.83	37.74
HARDEE	**	1	41	0.94	38.68
HERNANDO	********	4	45	3.77	42.45
HIGHLANDS	****	2	47	1.89	44.34
HILLSBOROUGH	**	1	48	0.94	45.28
INDIAN RIVER	******	3	51	2.83	48.11
LAKE	******	3	54	2.83	50.94
LEE	********	4	58	3.77	54.72
LEON	****	2	60	1.89	56.60
MANATEE	****	2	62	1.89	58.49
MARION	****	2	64	1.89	60.38
MONROE	******	3	67	2.83	63.21
OKEECHOBEE	**	1	68	0.94	64.15
ORANGE	**********	5	73	4.72	68.87
OSCEOLA	**	1	74	0.94	69.81
PALM BEACH	**********	12	86	11.32	81.13
PASCO	****	2	88	1.89	83.02
PINELLAS	********	4	92	3.77	86.79
POLK	**	1	93	0.94	87.74
PUTNAM	**	1	94	0.94	88.68
SANTA ROSA	**	1	95	0.94	89.62
SARASOTA	****	2	97	1.89	91.51
SEMINOLE	****	2	99	1.89	93.40
ST JOHNS	**	1	100	0.94	94.34
SUWANEE	****	2	102	1.89	96.23
VOLUSIA	********	4	106	3.77	100.00

2 4 6 8 10 12

FREQUENCY

FIGURE I-15

SURVEY I
DISTRIBUTION OF RESPONSE
BY CITY

CITY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	**********	25	25	23.58	23.58
ALTAMONTE SPRGS	*	1	26	0.94	24.53
AVON PARK	*	1	27	0.94	25.47
BAL HARBOUR	*	1	28	0.94	26.42
BELLEAIR BC-SHR	*	1	29	0.94	27.36
BOCA RATON	*	1	30	0.94	28.30
BOYNTON	*	1	31	0.94	29.25
BOYTON BEACH	*	1	32	0.94	30.19
BROOKSVILLE	**	2	34	1.89	32.08
CAPE CORAL	*	1	35	0.94	33.02
COCOA	*	1	36	0.94	33.96
COCOA BEACH	*	1	37	0.94	34.91
CORAL SPRINGS	*	1	38	0.94	35.85
DADE CITY	*	1	39	0.94	36.79
DAYTONA BEACH	*	1	40	0.94	37.74
DELAND	*	1	41	0.94	38.68
DELRAY BEACH	*	1	42	0.94	39.62
FLORIDA CITY	*	1	43	0.94	40.57
FT LAUDERDALE	***	3	46	2.83	43.40
FT MYERS	**	2	48	1.89	45.28
GAINESVILLE	**	2	50	1.89	47.17
GREENACRE	*	1	51	0.94	48.11
GULFPORT	*	1	52	0.94	49.06
HOLLYWOOD	*	1	53	0.94	50.00
INDIAN CREEK	*	1	54	0.94	50.94
INDIAN HARBOR	*	1	55	0.94	51.89
JACKSONVILLE BCH	*	1	56	0.94	52.83
JUPITER	*	1	57	0.94	53.77
KEN COLONY BCH	*	1	58	0.94	54.72
L. BUENA VISTA	**	2	60	1.89	56.60
LAKE CLARK SHRS	*	1	61	0.94	57.55
LAKE WORTH	*	1	62	0.94	58.49
LAKELAND	*	1	63	0.94	59.43
LANTANA	*	1	64	0.94	60.38
LIVE OAK	*	1	65	0.94	61.32
LONGWOOD	*	1	66	0.94	62.26

0 5 12 16 20 24

FREQUENCY

FIGURE I-16

SURVEY I
DISTRIBUTION OF RESPONSE
BY CITY (continued)

CITY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
LYNN HAVEN	*	1	67	0.94	63.21
MELBOURNE	*	1	68	0.94	64.15
MIAMI	****	4	72	3.77	67.92
MIAMI BEACH	*	1	73	0.94	68.87
MIAMI SHORES	*	1	74	0.94	69.81
MIRAMAR	*	1	75	0.94	70.75
N. PALM BEACH	*	1	76	0.94	71.70
NEW PORT RICHEY	*	1	77	0.94	72.64
OAKLAND PARK	*	1	78	0.94	73.58
OCALA	*	1	79	0.94	74.53
ORMOND BEACH	*	1	80	0.94	75.47
PALATKA	*	1	81	0.94	76.42
PALM BEACH	*	1	82	0.94	77.36
PANAMA CITY	*	1	83	0.94	78.30
PENSACOLA	**	2	85	1.89	80.19
PINELLAS PARK	*	1	86	0.94	81.13
POMPANO BEACH	*	1	87	0.94	82.08
PORT ORANGE	*	1	88	0.94	83.02
PUNTA GORDA	*	1	89	0.94	83.96
SARASOTA	*	1	90	0.94	84.91
SATELLITE BEACH	*	1	91	0.94	85.85
SEBASTIAN	*	1	92	0.94	86.79
SOUTH MIAMI	*	1	93	0.94	87.74
SUNRISE	*	1	94	0.94	88.68
TALLAHASSEE	*	1	95	0.94	89.62
TAMARAC	*	1	96	0.94	90.57
TAMPA	*	1	97	0.94	91.51
TAVARES	*	1	98	0.94	92.45
UMATILLA	*	1	99	0.94	93.40
VERO BEACH	**	2	101	1.89	95.28
VIRGINIA GDNS	*	1	102	0.94	96.23
W PALM BEACH	*	1	103	0.94	97.17
WAUCHULA	*	1	104	0.94	98.11
WINTER GARDEN	*	1	105	0.94	99.06
WINTER PARK	*	1	106	0.94	100.00

4 8 12 16 20 24

FREQUENCY

FIGURE I-17

SURVEY I
DISTRIBUTION OF RESPONSE
BY OFFICIAL

. - NOT SPECIFIED
I - INSPECTOR
O - OTHER
BO - BUILDING OFFICIAL

OFFICIAL		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
.	*	2	2	1.89	1.89
I	********	16	18	15.09	16.98
O	*******	14	32	13.21	30.19
BO	**********************************	74	106	69.81	100.00

10 20 30 40 50 60 70

FREQUENCY

SURVEY II

Survey II was distributed in April of 1988 to the full membership of the BCAF with the intention to focus on the more populous Florida counties. The results of the Survey II questionnaire were analyzed in a similar fashion to those of Survey I using the microcomputer SAS program.

The individual questions utilized in Survey II accompanied by the respective frequency histograms of each response are depicted in Figures II-1 thru II-18. The distribution of response by county, city and official which follows this section is indicated in Figures II-19 thru II-22, which follow this section. Tables II-1 thru II-6 present the data obtained from Survey II while Table II-7 provides the mean, standard deviation and other descriptive statistics for questions 1 - 15E. Tables II-8 thru II-16 provide the Pearson r correlation coefficients for the aforementioned questions. These same correlation coefficients ranked from highest to lowest are summarized in Tables II-17 thru II-25. The reader is referred to Appendix II for a compilation of the tables detailing the results of Survey II.

Survey II was the second questionnaire distributed to members of the BOAF. It provides important new insight into industry views on the nature and means of combating the problem of unlicensed contractor activity. The answers to questions 1 and 2 seem to indicate that while the origin of unlicensed contractors appears to be local in nature, only 1/3 of those polled believe that armchair masters contribute in any serious degree to the existence of unlicensed contractors in their areas.

The construction activity most likely to be affected by unlicensed activity according to Survey II is residential construction followed by remodeling. Nearly 1/3 of those responding indicate that between 15 - 25% of the work in either residential construction or remodeling is being undertaken by unlicensed contractors. Furthermore, nearly 30% indicate that the percentage of work in either of these two areas exceeds 25% of the available work. The primary sources of information on unlicensed contractors according to this survey are inspectors, licensed contractors and citizens.

Roughly half of those responding to the survey indicate that when they became aware of unlicensed contractor activity they reported it to the Department of Professional Regulation (DPR). It is interesting to note that in spite of the fact that over 60% of the respondents feel that less than 10% of their time has been spent on problems related to unlicensed activity, 75% of those surveyed feel that their department should play a major-lead role in identifying unlicensed contractors.

More than 75% of surveyed individuals feel that in order to identify unlicensed contractors, it is necessary to follow-up on permits pulled by homeowners and conduct checks of contractor licenses during building inspections. Additionally, 85% of this group indicates that more stringent legislation as well as more stringent enforcement of existing legislation would be most effective in curbing unlicensed contractor activity.

Almost 60% of those responding feel that unlicensed activity is occurring within the city limits of their respective areas. Over 70% of them believe that the unlicensed contractor avoids detection by using

the homeowner to pull the permit. This occurs in spite of the fact that in 90% of the cases the homeowner is given either a verbal warning or is required to acknowledge in writing the liabilities incurred when pulling the permit himself.

A noteworthy set of facts resulting from the survey centered on the number of inspections that an individual inspector makes in a single day within the electrical, plumbing, structural, HVAC and other categories. These as well as maximum daily values per category are presented in Table II-7 contained in Appendix II. It is interesting to note that some inspectors make as many as 60 plumbing or 70 structural inspections on average in a single day.

The data indicating the distribution of response by county, city and official can be found in Tables II-19 thru II-22. The counties of Broward, Dade, Hillsborough, Palm Beach and Pinellas represent almost 90% of the counties contained in the survey response. A total of 47 Florida cities were identified by those responding while slightly less than 70% of the respondents classify themselves as either building officials or inspectors.

Pearson r coefficients are presented in Tables II-8 thru II-16 for questions 1-15E of Survey II. The reader is referred to the foregoing discussion of Survey I and the use of Pearson r coefficients contained in this Presentation and Analysis of Results section.

It is most helpful in evaluating the Pearson r coefficients to refer to the Ranked Correlations contained in Tables II-17 thru II-25. Once again, no inconsistent or invalid correlations were observed while similar questions received answers of expected degree and direction, thereby lending confidence to the survey results.

SURVEY II

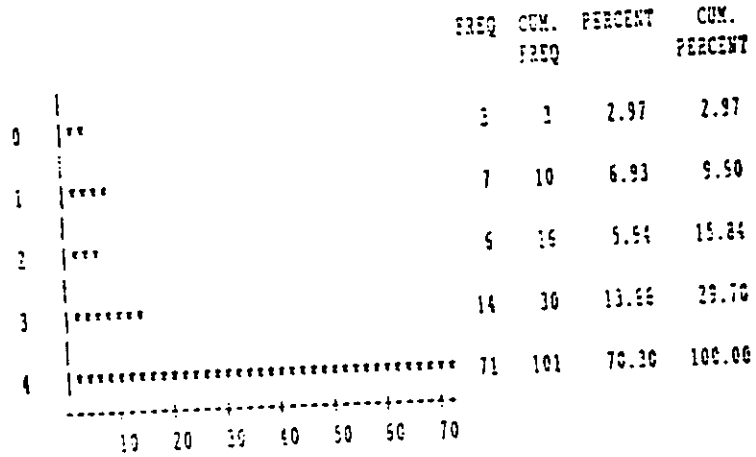
FIGURES

QUESTION 1

-IN YOUR OPINION, WHAT IS THE ORIGIN OF THE UNLICENSED CONTRACTOR IN YOUR JURISDICTION?

0 - OTHER
1 - OUT OF STATE
2 - DISTANT COUNTY
3 - ADJACENT COUNTY
4 - LOCAL

FIGURE II-1

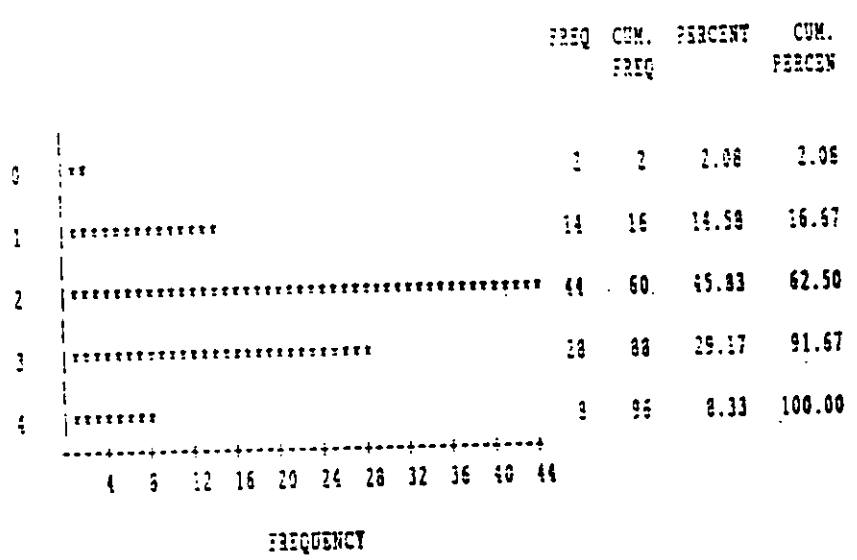


QUESTION 2

-TO WHAT EXTENT DO ARMCHAIR MASTERS CONTRIBUTE TO THE PROBLEM OF UNLICENSED CONTRACTOR ACTIVITY IN YOUR JURISDICTION?

0 - NO CONTRIBUTION TO PROBLEM
1 - MINOR
2 - MODERATE
3 - SERIOUS
4 - VERY SERIOUS

FIGURE II-2

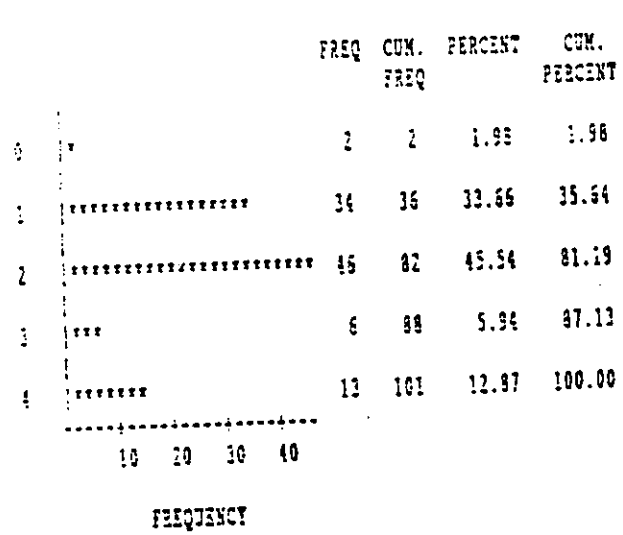


QUESTION 4

- WHAT TYPE OF CONSTRUCTION ACTIVITY IS, IN YOUR OPINION, MOST AFFECTED BY UNLICENSED CONTRACTORS?

0 - OTHER
1 - REMODELING
2 - RESIDENTIAL
3 - MULTI-FAMILY
4 - COMMERCIAL/LIGHT COMMERCIAL

FIGURE II-4

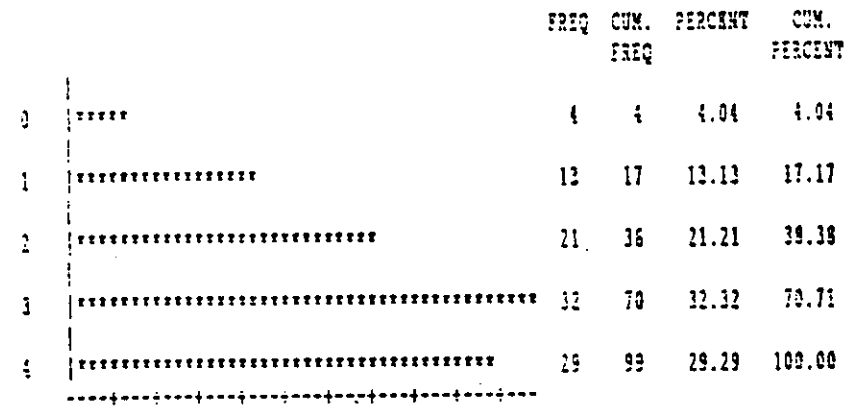


QUESTION 5

- FOR THIS ACTIVITY IN QUESTION 4, WHAT PERCENTAGE OF WORK IS BEING PERFORMED BY UNLICENSED CONTRACTORS?

0 - < 5%
1 - 5-10%
2 - 10-15%
3 - 15-25%
4 - > 25%

FIGURE II-5



QUESTION 6

- WHAT ACTION DOES YOUR DEPARTMENT TAKE IF YOU BECOME AWARE OF UNLICENSED ACTIVITY?

0 - OTHER
1 - NONE
2 - ISSUE WARNING TO UNLICENSED CONTRACTOR
3 - REPORT TO LOCAL AUTHORITIES
4 - REPORT TO DEPARTMENT OF PROFESSIONAL REGULATION

FIGURE II-6

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*******	14	14	13.86	13.86
1	***	5	19	4.95	18.81
2	*******	13	32	12.87	31.68
3	**********	21	53	20.79	52.48
4	**********************	48	101	47.52	100.00

10 20 30 40

FREQUENCY

QUESTION 7

- HOW MUCH OF YOUR DEPARTMENT'S TIME IS SPENT ON PROBLEMS RELATED TO UNLICENSED CONTRACTORS?

0 - < 5%
1 - 5-10%
2 - 10-15%
3 - 15-20%
4 - > 15%

FIGURE II-7

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	**********	34	34	34.34	34.34
1	**********	28	62	28.28	62.63
2	**********	11	73	11.11	73.74
3	**********	15	88	15.15	88.89
4	**********	11	99	11.11	100.00

4 8 12 16 20 24 28 32

FREQUENCY

QUESTION 9:

- WHAT ROLE SHOULD THE DEPARTMENT PLAY IN IDENTIFYING UNLICENSED CONTRACTOR ACTIVITY?

0 - OTHER
1 - NONE
2 - MINOR ROLE
3 - MAJOR ROLE
4 - LEAD ROLE

FIGURE II-5

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*	1	1	1.00	1.00
2	*******	14	15	14.00	15.00
3	**********	58	73	58.00	73.00
4	**********	27	100	27.00	100.00

10 20 30 40 50

FREQUENCY

QUESTION 9

- FOR THE ROLE YOU CHOSE IN QUESTION 8, IDENTIFY THE METHOD(S) YOU WOULD SUGGEST TO ACCOMPLISH SUCH A ROLE.

0 - OTHER
1 - ESTABLISH A CENTRALIZED CLEARING HOUSE (COMPUTER NETWORK)FOR ALL BUILDING PERMITS
2 - FOLLOW-UP ON PERMITS PULLED BY HOMEOWNERS TO IDENTIFY UNLICENSED CONTRACTOR ACTIVITY
3 - DURING BUILDING INSPECTIONS, CONDUCT CHECKS OF CONTRACTOR LICENSES
4 - MONITOR MATERIAL SUPPLIERS IN EXCESS OF SPECIFIED DOLLAR AMOUNT

FIGURE II-9

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*****	9	9	9.00	9.00
1	****	8	17	8.00	17.00
2	***************	30	47	30.00	47.00
3	************************	48	95	48.00	95.00
4	***	5	100	5.00	100.00

10 20 30 40

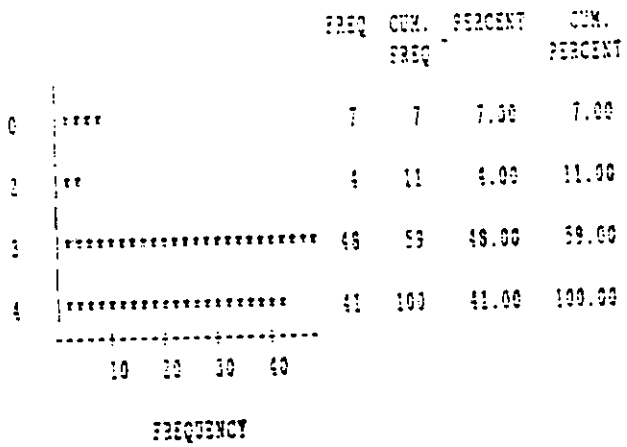
FREQUENCY

QUESTION 10

- OF THE FOLLOWING, WHICH, IN YOUR OPINION, WOULD BE MOST EFFECTIVE IN CURBING INCIDENCES CONTRACTOR ACTIVITIES?

0 - OTHER
1 - NOTHING
2 - ARMCHAIR MASTERS SHOULD BE MORE CLOSELY REGULATED
3 - MORE STRINGENT ENFORCEMENT OF EXISTING REGULATIONS
4 - MORE STRINGENT LEGISLATION

FIGURE II-10

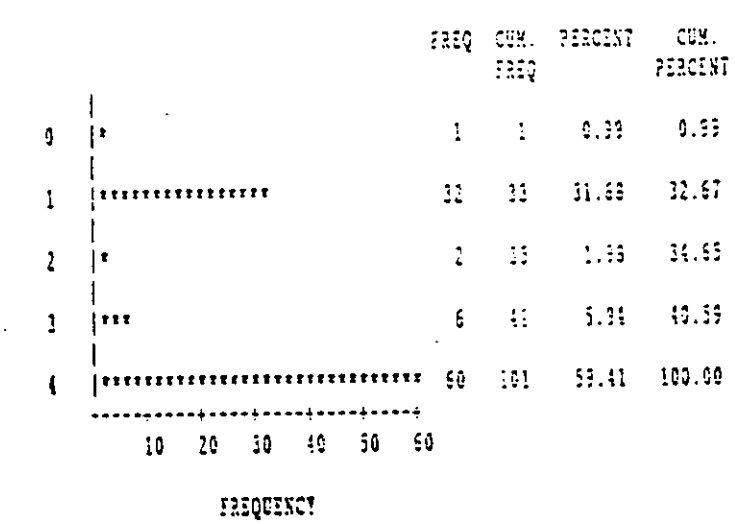


QUESTION 11

- WHERE DOES THE UNLICENSED ACTIVITY OCCUR IN YOUR JURISDICTION?

0 - OTHER
1 - EQUALLY IN 2,3, AND 4
2 - OUTSIDE COUNTY
3 - OUTSIDE CITY LIMITS BUT WITHIN COUNTY
4 - WITHIN CITY LIMITS

FIGURE II-11



QUESTION 12.

- WHAT DOES YOUR DEPARTMENT DO TO INFORM THE HOMEOWNER CONCERNING THE LIABILITIES INCURRED WHEN A HOMEOWNER PULLS HIS OWN PERMIT?

7 - OTHER
0 - NO WARNING IS MADE TO HOMEOWNER
1 - VERBAL WARNING OF LIABILITIES ARE OUTLINED TO HOMEOWNER
2 - WRITTEN STATEMENT FROM HOMEOWNER ONLY
3 - REQUIRE A WRITTEN AND SIGNED STATEMENT FROM HOMEOWNER ACKNOWLEDGING LIABILITIES

FIGURE 12-12

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	******	11	11	10.09	10.09
1	**	4	15	4.13	14.68
2	**********	11	33	10.09	30.18
3	**	4	41	4.13	43.30
4	**************************	55	97	56.70	100.00

0 10 20 30 40 50

FREQUENCY

QUESTION 13

- OF THE FOLLOWING, WHICH IS MOST UTILIZED BY THE UNLICENSED CONTRACTOR TO AVOID DETECTION?

0 - OTHER
1 - ALL OF THE ABOVE EQUALLY
2 - CONTRACTOR BUYS MATERIALS PAYING CASH
3 - HOMEOWNER BUYING MATERIALS
4 - HOMEOWNER PULLS PERMIT

FIGURE II-13

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	*	2	2	1.98	1.98
1	**********	27	29	26.73	28.71
2	*	1	30	0.99	29.70
4	**********	71	101	70.30	100.00

10 20 30 40 50 60 70

FREQUENCY

FIGURE II-14
AVERAGE INDIVIDUAL INSPECTIONS REPORTED
ELECTRICAL

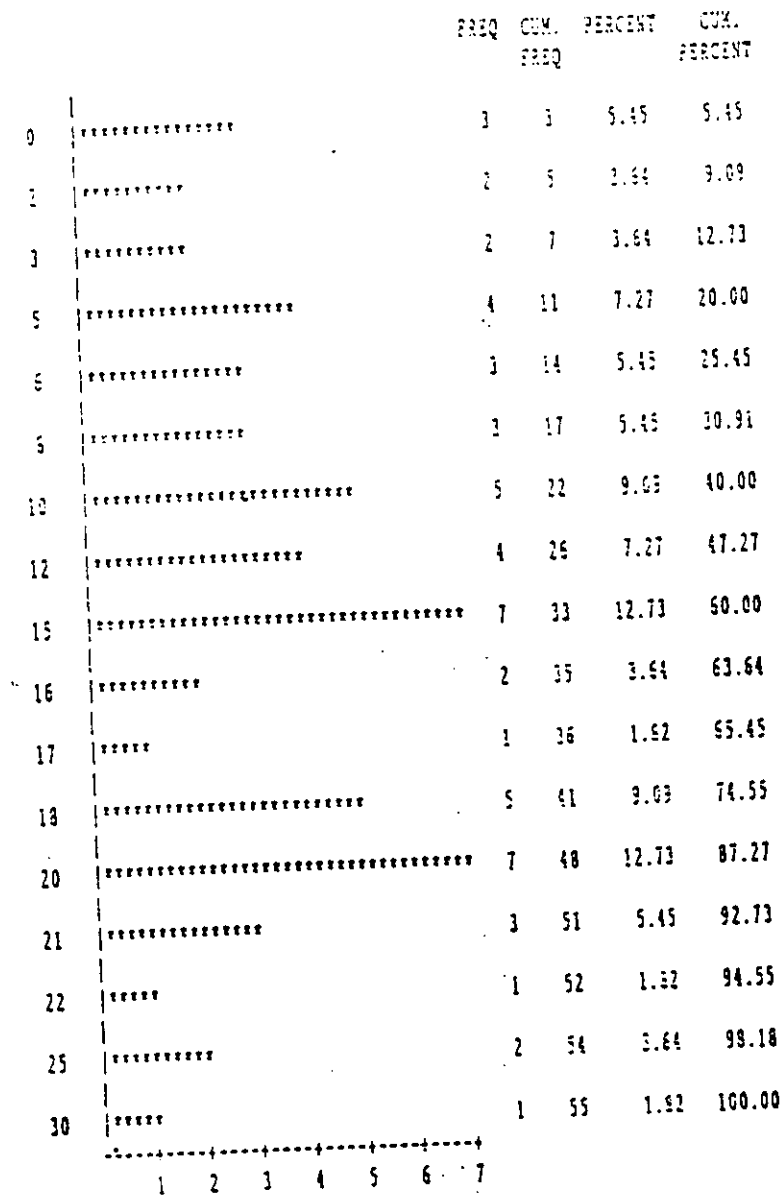


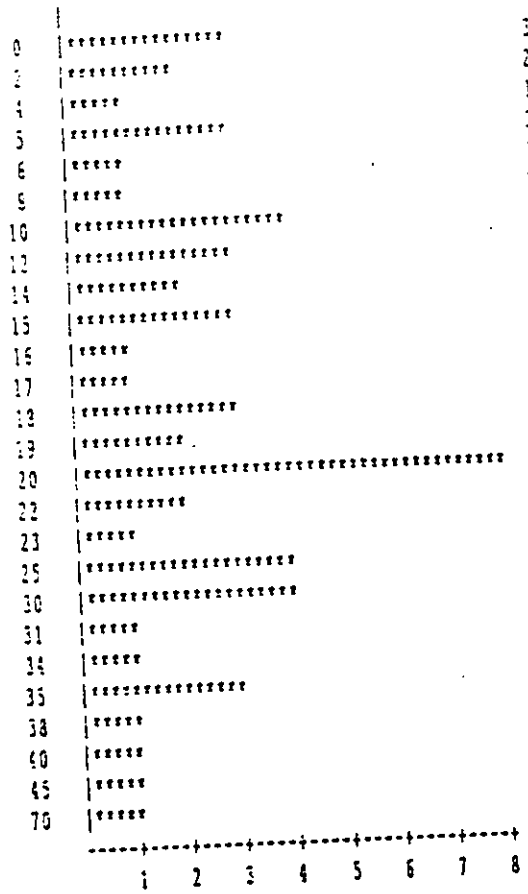
FIGURE II-15
AVERAGE INDIVIDUAL INSPECTIONS REPORTED
PLUMBING

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	****	2	2	3.28	3.28
1	****	2	4	3.28	6.56
2	******	3	7	4.92	11.48
5	**********	5	12	8.20	19.67
6	****	2	14	3.28	22.95
8	********	4	18	6.56	29.51
9	**	1	19	1.64	31.15
10	**********	5	24	8.20	39.34
12	********	4	28	6.56	45.90
14	****	2	30	3.28	49.18
15	**********	6	36	9.84	59.02
18	****	2	38	3.28	62.30
19	**	1	39	1.64	63.93
20	**********	11	50	18.03	81.97
22	**	1	51	1.64	83.61
23	**	1	52	1.64	85.25
25	********	4	56	6.56	91.80
30	****	2	58	3.28	95.08
50	**	1	59	1.64	96.72
55	**	1	60	1.64	98.36
60	**	1	61	1.64	100.00

2 4 6 8 10

FREQUENCY

FIGURE II-16
AVERAGE INDIVIDUAL INSPECTIONS REPORTED
STRUCTURAL



FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
1	3	5.17	5.17
2	5	3.45	8.62
1	6	1.72	10.34
3	9	5.17	15.52
1	10	1.72	17.24
1	11	1.72	18.97
4	15	6.90	25.86
3	18	5.17	31.03
2	20	3.45	34.48
3	23	5.17	39.66
1	24	1.72	41.38
1	25	1.72	43.10
3	28	5.17	48.28
2	30	3.45	51.72
8	38	13.79	65.52
2	40	3.45	68.97
1	41	1.72	70.69
4	45	6.90	77.59
4	49	6.90	84.48
1	50	1.72	86.21
1	51	1.72	87.93
3	54	5.17	93.10
1	55	1.72	94.83
1	56	1.72	96.55
1	57	1.72	98.28
1	58	1.72	100.00

FIGURE 11-17
AVERAGE INDIVIDUAL INSPECTIONS REJECTED
PLOT

		FREQ	CUM. FREQ	PERCENT	CUM PERCENT
0	****	1	1	1.82	1.82
1	****	1	2	1.82	3.64
2	**********	3	5	5.45	9.09
5	**********	6	11	10.91	20.00
6	**********	4	15	7.27	27.27
8	**********	4	19	7.27	34.55
10	**********	8	27	14.55	49.09
11	********	2	29	3.64	52.73
14	********	2	31	3.64	56.36
15	**********	10	41	18.18	74.55
16	****	1	42	1.82	76.36
17	****	1	43	1.82	78.18
19	****	1	44	1.82	80.00
20	**********	6	50	10.91	90.91
22	****	1	51	1.82	92.73
23	****	1	52	1.82	94.55
25	********	2	54	3.64	98.18
26	****	1	55	1.82	100.00

2.5 5 7.5 10

FREQUENCY

FIGURE II-18
AVERAGE INDIVIDUAL INSPECTIONS REPORTED
OTHER

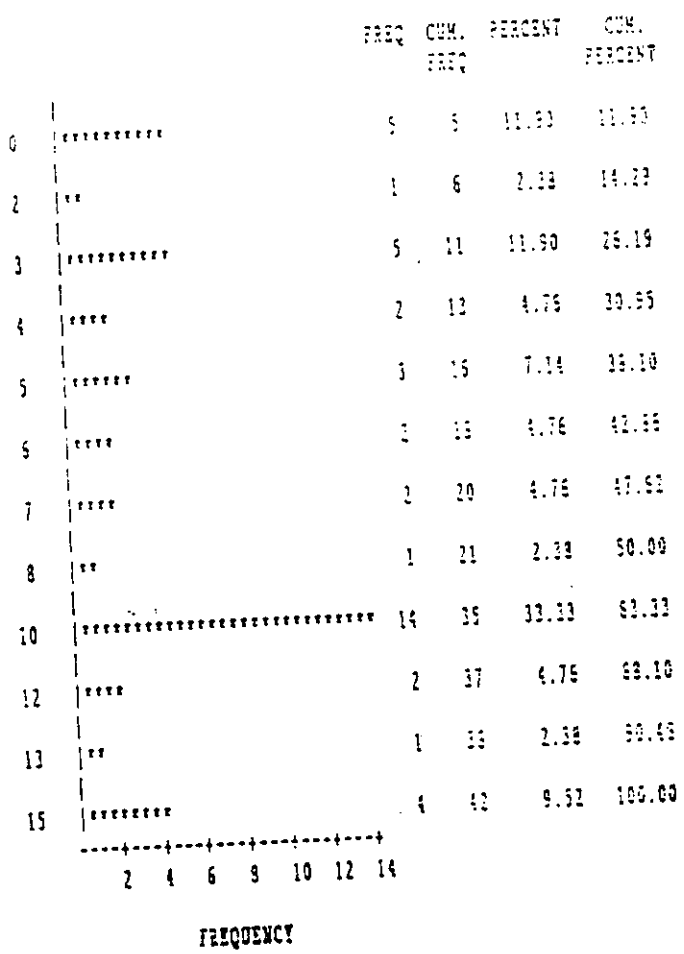


FIGURE C1-19

SURVEY II
DISTRIBUTION OF RESPONSE
BY COUNTY

COUNTY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	*	1	1	0.99	0.99
BREVARD	*	1	2	0.99	1.98
BROWARD	**********	33	35	32.67	34.65
DADE	**********	16	51	15.84	50.50
DUVAL	*	1	52	0.99	51.49
ESCAMBIA	****	4	56	3.96	55.45
HIGHLAND	*	1	57	0.99	56.44
HILLSBOROUGH	*****	5	62	4.95	61.39
MARION	*	1	63	0.99	62.38
MARTIN	**	2	65	1.98	64.36
PALM BEACH	**********	32	97	31.68	96.04
PINELLAS	****	4	101	3.96	100.00
POLK	*	1	102	0.99	101.00

4 8 12 16 20 24 28 32

FREQUENCY

FIGURE II-20

SURVEY II
DISTRIBUTION OF RESPONSE
BY CITY

CITY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	**********	11	11	10.89	10.89
BELLEAIR	****	2	13	1.98	12.87
BOCA RATON	******	3	16	2.97	15.84
BOYNTON BEACH	**********	6	22	5.94	21.78
CLEARWATER	**	1	23	0.99	22.77
CORAL GABLES	**********	5	28	4.95	27.72
DANIA	**	1	29	0.99	28.71
DEERFIELD BEACH	**	1	30	0.99	29.70
DELRAY BEACH	**	1	31	0.99	30.69
DUNEDIN	**	1	32	0.99	31.68
FLORIDA CITY	**	1	33	0.99	32.67
FT LAUDERDALE	**********	7	40	6.93	39.60
GOLDEN BEACH	**	1	41	0.99	40.59
GREENACRES	****	2	43	1.98	42.57
HIALEAH	****	2	45	1.98	44.55
HOLLYWOOD	**	1	46	0.99	45.54
JACKSONVILLE BEA	**	1	47	0.99	46.53
JUPITER	******	3	50	2.97	49.50
LAKE CLARKE SHOR	**	1	51	0.99	50.50
LAKE WORTH	****	2	53	1.98	52.46
LAKELAND	**	1	54	0.99	53.47
LARGO	**	1	55	0.99	54.46
LAUDERDALE BY SE	**	1	56	0.99	55.45
LAUDERHILL	**	1	57	0.99	56.44

2 4 6 8 10

FREQUENCY

FIGURE II-21

SURVEY II
DISTRIBUTION OF RESPONSE
BY CITY (continued)

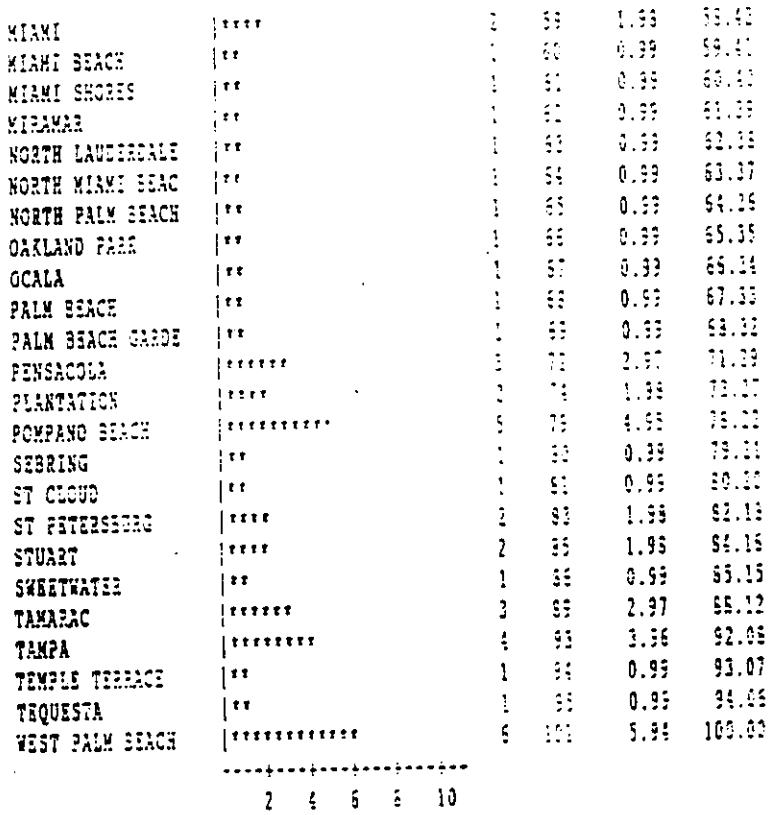


FIGURE 11-11

SURVEY II
DISTRIBUTION OF RESPONSE
BY OFFICIAL

OFFICIAL		FREQ	CUM FREQ	PERCENT	CUM. PERCENT
1	**********	16	16	15.84	15.84
0	**********	39	55	38.61	54.46
.	**	3	58	2.97	57.43
99	**********	43	101	42.57	100.00

10 20 30 40

FREQUENCY

SURVEY III

Survey III was distributed in May to members of the Super Coalition, which as mentioned previously, is a group with its origins in South Florida formed to combat unlicensed contractor activity. This group is highly motivated and politically active. They are presently supporting legislation in Tallahassee which would allow individual Florida counties to issue fines/citations to unlicensed individuals. The results of Survey III were evaluated using the Microcomputer Statistical Analysis Program.

The individual questions utilized in Survey III accompanied by the frequency histograms of the response for each respective question are provided in Figures III-1 thru III-14. The distribution of response by county, city, and individual title is presented in Figures III-15 thru III-17. (These follow this section.) The information contained in Tables III-1 thru III-4 describe the data from Survey III while Table III-5 depicts the mean, standard deviation and other descriptive statistics for questions 1 - 14. Tables I-6 thru I-9 display Pearson r correlation coefficients for each question while Tables III-10 thru III-13 present these same corrrelation coefficients but ranked from highest to lowest. Please refer to Appendix III for a compilation of the tables detailing the results of Survey III.

Survey III is an important survey in two ways: first, it provides the opportunity to survey an entirely different group of individuals involved in the Florida construction industry thus providing additional data on unlicensed activity; secondly, and perhaps most importantly, it permits the confirmation of Surveys I and II through a comparison of responses to identical questions.

The response to question 1 found almost 80% of the opinion that unlicensed contractors pose a serious problem in their geographic area. Those responding also think carpentry and roofing are trades most affected by unlicensed activity. Furthermore, almost 95% feel that residential construction followed by remodeling are the construction activities most affected by unlicensed contractors.

Those replying estimate that on average 10 - 15% of the contractors in their respective areas are unlicensed, but that in some cases, this number exceeds 20% of the total contractors operating in a given geographic area. Almost 40% of the respondents believe that licensed contractors are making only a minor attempt to identify and report their unlicensed counterparts. Almost 90% believe, however, that contractors should play a major to lead role in identifying and reporting unlicensed contractor activity. Roughly 75% believe that either existing contractor organizations or an enforcement group established at a state level should be used to combat unlicensed activity.

Not surprisingly, almost 90% feel that more stringent regulations or more stringent enforcement of existing regulations would be most effective in curbing unlicensed activity. Over 60% feel that either city, local or county government should play a major role in both identifying and reporting unlicensed activity. Almost 50% believe that each county should establish a section to identify and regulate unlicensed contractor activity.

Nearly 50% of the respondents believe "handymen" comprise 1 of every 3 unlicensed contractors in their area. Over 50% further specify that almost 1 of every 2 homeowners who pull owner/builder permits uses

unlicensed contractors to perform the work. They base this opinion on either comments from homeowners who profess their use of unlicensed contractors or personal knowledge of unlicensed contractors performing work. Over 90% of those replying believe that penalties imposed for unlicensed activity should be greatly increased or made extremely severe.

The counties of Escambia, Hillsborough, Orange, Palm Beach, Pinellas and Seminole composed nearly 75% of those responding. Over 25% of those individuals surveyed are owners and/or presidents of their respective companies. These companies represent 21 Florida cities although nearly 25% declined to provide a response when queried.

Pearson r correlations are displayed in Tables III-6 thru III-9. The reader is again referred to the foregoing discussion of Survey I and the use of Pearson r coefficients contained in this Presentation and Analysis of Results section.

A thorough review of the Pearson r coefficients ranked from highest to lowest in Tables III-12 thru III-13 serves to confirm the expected correlations between similar questions and their respective answers in terms of types and degree. Furthermore, a comparison of the Pearson r coefficients between two questions in Survey I and the identical two questions in Survey III confirms the same type of relationship (positive in this case) with but a slight difference in degree. For example, the Pearson r coefficient for questions 2 and 3 in Survey I is 0.65658 while in Survey III the Pearson r coefficient for questions 1 and 4 is 0.48711. Questions 1 and 2 are for all intents and purposes identical as are questions 3 and 4. Further comparsion of the Pearson r coefficients in these tables confirms the consistency of all three surveys.

SURVEY III

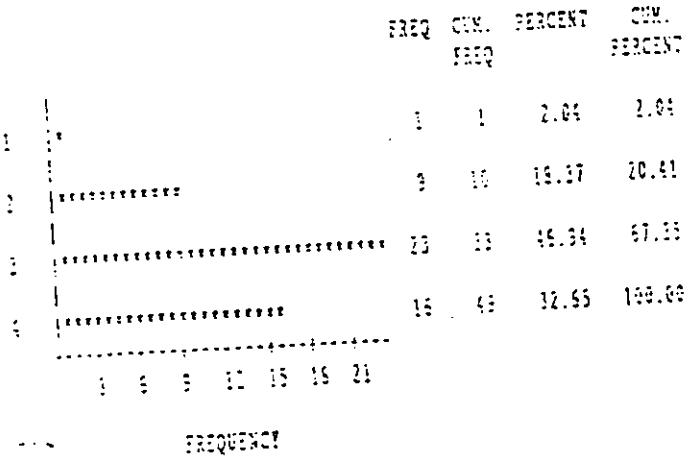
FIGURES

QUESTION 1

- HOW SERIOUS DO YOU CONSIDER THE PROBLEM OF UNLICENSED CONTRACTORS TO BE IN YOUR GEOGRAPHIC AREA?

1 - NO CONCERN
2 - MINOR
3 - MODERATE
4 - SERIOUS
5 - VERY SERIOUS

FIGURE III-1



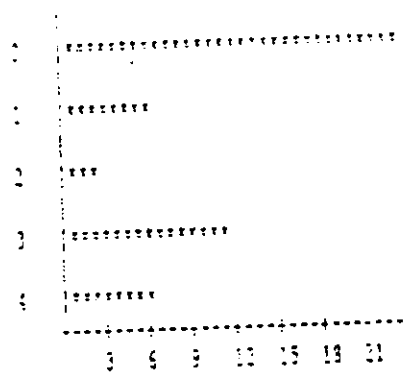
QUESTION 3

- WHICH TRADE IS, IN YOUR OPINION MOST AFFECTED BY UNLICENSED CONTRACTOR ACTIVITY?

0 - OTHER
1 - HVAC
2 - PLUMBING
3 - CARPENTRY
4 - ELECTRICAL

FIGURE III-2

	FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	23	23	47.92	47.92
1	6	29	12.50	60.42
2	2	31	4.17	64.58
3	11	42	22.92	87.50
4	6	48	12.50	100.00

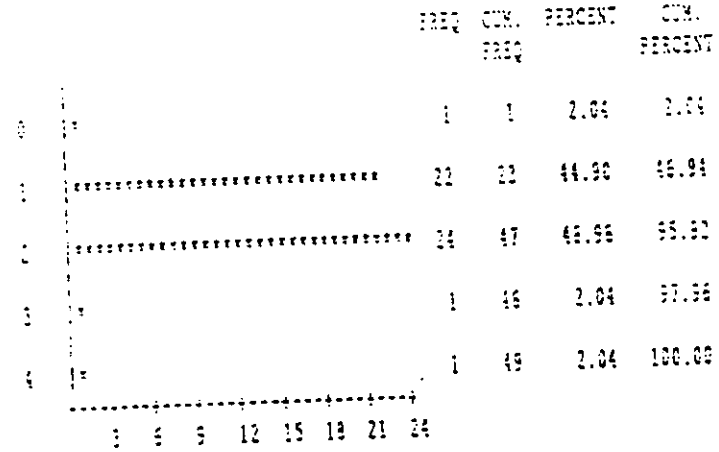


QUESTION 3

- WHAT TYPE OF CONSTRUCTION ACTIVITY IS MOST AFFECTED BY UNLICENSED CONTRACTORS?

0 - OTHER
1 - REMODELING
2 - RESIDENTIAL
3 - MULTI-FAMILY
4 - COMMERCIAL/LIGHT COMMERCIAL

FIGURE III-3

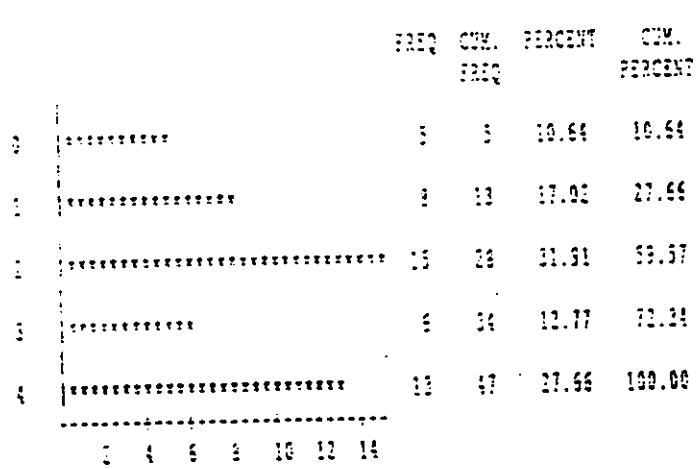


QUESTION 4

- PLEASE ESTIMATE THE PERCENTAGE OF UNLICENSED CONTRACTORS TO TOTAL LICENSED CONTRACTORS IN YOUR AREA.

0 - < 5%
1 - 5-10%
2 - 10-15%
3 - 15-20%
4 - >20%

FIGURE III-4



QUESTION 5

- TO WHAT EXTENT ARE CONTRACTORS IN YOUR AREA ATTEMPTING TO IDENTIFY AND REPORT UNLICENSED CONTRACTOR ACTIVITY?

0 - NO ATTEMPT
1 - VERY MINOR ATTEMPT
2 - MINOR ATTEMPT
3 - SERIOUS ATTEMPT
4 - MAJOR ATTEMPT

FIGURE III-5

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	**	1	1	1.14	1.14
1	**********	6	7	13.64	14.77
2	**********	19	26	38.75	53.41
3	**********	21	47	41.86	95.32
4	****	2	49	4.55	100.00

2 4 6 8 10 12 14 16 18 20

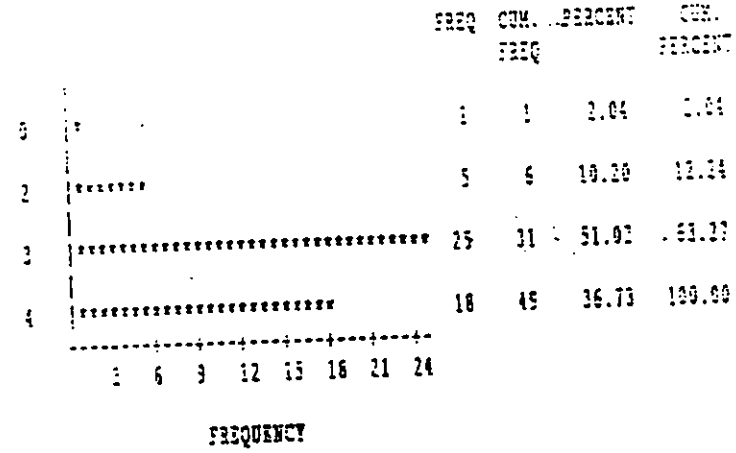
FREQUENCY

QUESTION 6

- WHAT ROLE SHOULD CONTRACTORS PLAY IN IDENTIFYING AND REPORTING UNLICENSED CONTRACTOR ACTIVITY?

0 - OTHER
1 - NO ROLE
2 - MINOR ROLE
3 - MAJOR ROLE
4 - LEAD ROLE

FIGURE III-6



QUESTION 7

- FOR THE ROLE YOU CHOSE IN QUESTION 6, IDENTIFY THE METHOD(S) YOU WOULD SUGGEST TO ACCOMPLISH SUCH A ROLE.

5 - OTHER
1 - ESTABLISH A CENTRAL CLEARINGHOUSE FOR COORDINATING DATA COLLECTION ON UNLICENSED ACTIVITY
2 - FORM LOCAL CONTRACTOR COALITIONS SPECIFICALLY TO IDENTIFY AND REPORT UNLICENSED CONTRACTOR ACTIVITY
3 - USE EXISTING CONTRACTOR ORGANIZATION TO IDENTIFY AND REPORT ON UNLICENSED CONTRACTORS
4 - ESTABLISH ENFORCEMENT GROUP AT STATE LEVEL TO IDENTIFY AND REPORT ON UNLICENSED ACTIVITY

FIGURE III-7

	FREQ	CUM. FREQ	PERCENT	CUM. PERCEN
0	5	5	10.20	10.20
1	4	9	8.16	18.37
2	3	12	6.12	24.49
3	22	34	44.90	69.39
4	15	49	30.61	100.00

1 4 6 8 10 12 14 16 18 20 22

FREQUENCY

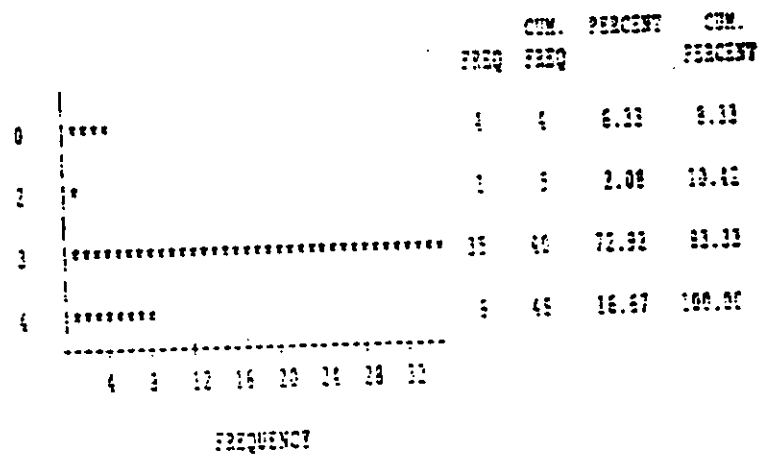
QUESTION 6

- OF THE FOLLOWING, WHICH WOULD BE MOST EFFECTIVE IN CURBING

UNLICENSED CONTRACTOR ACTIVITY?

0 - OTHER
1 - NOTHING
2 - ARMCHAIR MASTERS SHOULD BE MORE CLOSELY REGULATED
3 - MORE STRINGENT ENFORCEMENT OF EXISTING REGULATIONS
4 - MORE STRINGENT REGULATION

FIGURE III-6



QUESTION 9

- WHAT GROUP, IN YOUR OPINION, SHOULD PLAY THE MAJOR ROLE IN IDENTIFYING AND REPORTING UNLICENSED ACTIVITY?

0 - OTHER
1 - LOCAL CONTRACTORS
2 - CITY OR LOCAL GOVERNMENT
3 - COUNTY GOVERNMENT
4 - STATE GOVERNMENT

FIGURE III-9

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	**	1	1	2.04	2.04
1	**********	12	13	24.49	26.53
2	**********	14	27	28.57	55.10
3	**********	16	43	32.65	87.76
4	**********	6	49	12.24	100.00

2 4 6 8 10 12 14 16

FREQUENCY

QUESTION 10

- IF YOU SPECIFIED EITHER STATE, COUNTY, CITY, OR LOCAL GOVERNMENT IN QUESTION 9, WHAT AGENCY SHOULD BE INVOLVED IN THE TYPE OF GOVERNMENT YOU SPECIFIED?

0 - OTHER
1 - BUILDING INSPECTORS
2 - THE CONSTRUCTION INDUSTRY LICENSING BOARD
3 - EACH COUNTY SHOULD ESTABLISH A SECTION TO IDENTIFY AND REGULATE UNLICENSED CONTRACTOR ACTIVITY
4 - ESTABLISH A STATE DEPARTMENT SPECIFICALLY TO IDENTIFY AND PROSECUTE UNLICENSED CONTRACTORS

FIGURE III-10

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	**********	5	5	11.90	11.90
1	**********	5	10	11.90	23.81
2	**********	8	18	19.05	42.86
3	**********	20	38	47.62	90.48
4	********	4	42	9.52	100.00

2 4 6 8 10 12 14 16 18 20

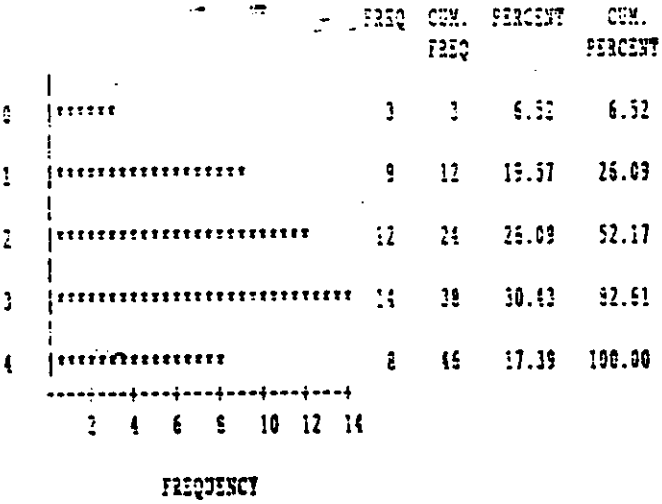
FREQUENCY

QUESTION 11

- IN YOUR OPINION, WHAT PORTION OF THE OF THE PERCENTAGE OF UNLICENSED CONTRACTORS IN YOUR AREA AS A RESULT OF HANDYMAN ACTIVITY?

0 - <10%
1 - 10-19%
2 - 20-34%
3 - 35-50%
4 - >50%

FIGURE III-11



QUESTION 12

- IN YOUR OPINION, WHAT PORTION OF HOMEOWNERS WHO PULL OWNER/ BUILDER PERMITS USE UNLICENSED CONTRACTORS TO PERFORM THE WORK?

0 - <10%
1 - 10-20%
2 - 20-30%
3 - 30-40%
4 - >40%

FIGURE III-12

		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
0	***	2	2	4.26	4.26
1	*****	4	6	8.51	12.77
2	**********	11	17	23.40	36.17
3	*****	4	21	8.51	44.68
4	**********	26	47	55.32	100.00

1 3 6 9 12 15 18 21 24

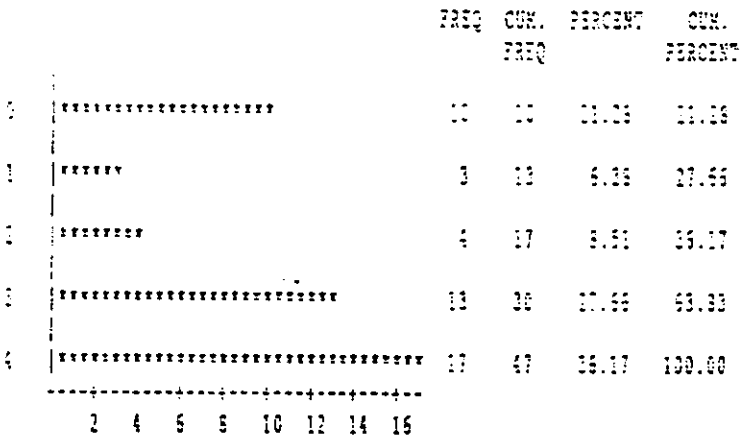
FREQUENCY

QUESTION 13

- ON WHAT OTHER THAN YOUR OPINION DO YOU BASE YOUR ANSWER TO QUESTION 12?

0 - NOTHING ELSE, ONLY MY OPINION
1 - COMMENTS FROM OTHER CONTRACTORS
2 - COMMENTS FROM OTHER INDIVIDUALS
3 - COMMENTS FROM HOMEOWNERS STATING THEIR USE OF UNLICENSED CONTRACTORS
4 - ACTUAL KNOWLEDGE OF UNLICENSED CONTRACTORS PERFORMING WORK

FIGURE III-13



QUESTION 14

- WHAT IS YOUR OPINION AS TO THE PENALTIES IMPOSED FOR UNLICENSED CONTRACTOR ACTIVITY?

0 - PENALTIES ARE SEVERE ENOUGH
1 - PENALTIES SHOULD BE INCREASED SLIGHTLY

2 - PENALTIES SHOULD BE MODERATELY INCREASED

3 - PENALTIES SHOULD BE GREATLY INCREASED

4 - PENALTIES SHOULD BE MADE EXTREMELY SEVERE

FIGURE III-14

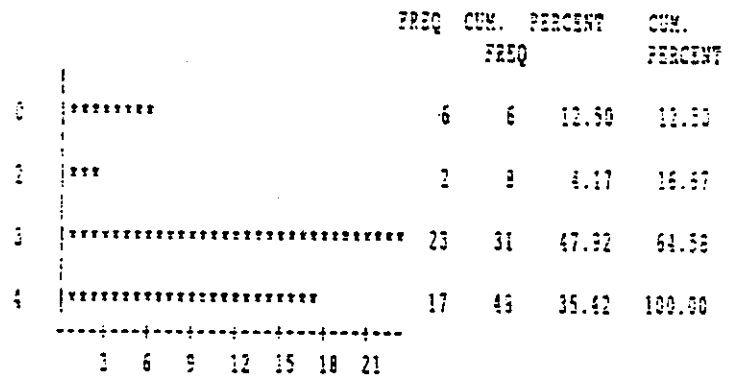


FIGURE III-15

SURVEY III
DISTRIBUTION OF RESPONSE
BY COUNTY

COUNTY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	****	2	2	4.08	4.08
BROWARD	**	1	3	2.04	6.12
DADE	**	1	4	2.04	8.16
DUVAL	**	1	5	2.04	10.20
ESCAMBIA	******	3	8	6.12	16.33
HILLSBOROUGH	******************	9	17	18.37	34.69
LEE	**	1	18	2.04	36.73
MARION	****	2	20	4.08	40.82
MARTIN	**	1	21	2.04	42.86
ORANGE	**********	7	28	14.29	57.14
OSCEOLA	**	1	29	2.04	59.18
PALM BEACH	********	4	33	8.16	67.35
PASCO	**	1	34	2.04	69.39
PINELLAS	******************	9	43	18.37	87.76
SARASOTA	**	1	44	2.04	89.80
SEMINOLE	******	3	47	6.12	95.92
VOLUSIA	****	2	49	4.08	100.00

2 4 6 8

FREQUENCY

FIGURE III-16

SURVEY III
DISTRIBUTION OF RESPONSE
BY COUNTY

CITY		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	**********	10	10	20.41	20.41
BELLEAIR BLUFFS	**	1	11	2.04	22.45
BOCA RATON	**	1	12	2.04	24.49
BRADENTON	**	1	13	2.04	26.53
CLEARWATER	**	1	14	2.04	28.57
FT LAUDERDALE	**	1	15	2.04	30.61
HIALEAH GARDENS	**	1	16	2.04	32.65
HOBE SOUND	**	1	17	2.04	34.69
JACKSONVILLE	**	1	18	2.04	36.73
LAKE CLARE SHORE	**	1	19	2.04	38.78
LARGO	**	1	20	2.04	40.82
LONGWOOD	****	2	22	4.08	44.90
NEW PORT RICHEY	**	1	23	2.04	46.94
OCALA	****	2	25	4.08	51.02
ORLANDO	**********	7	32	14.29	65.31
ORMOND BEACH	**	1	33	2.04	67.35
PENSACOLA	****	2	35	4.08	71.43
PINELLAS PARK	**	1	36	2.04	73.47
SARASOTA	**	1	37	2.04	75.51
ST PETERSBURG	******	3	40	6.12	81.63
TAMPA	**********	7	47	14.29	95.92
WEST PALM BEACH	****	2	49	4.08	100.00

2 4 6 8 10

FREQUENCY

FIGURE III-17

SURVEY III
DISTRIBUTION OF RESPONSE
BY TITLE

TITLE		FREQ	CUM. FREQ	PERCENT	CUM. PERCENT
NOT SPECIFIED	******	3	3	6.12	6.12
BLDG OFFC	****	2	5	4.08	10.20
COMPTROLLR	**	1	6	2.04	12.24
DIRECTOR	**********	11	17	22.45	34.69
ENER OFFR	****	2	19	4.08	38.78
GEN MGR	**	1	20	2.04	40.82
INSPECTOR	**	1	21	2.04	42.86
INVESTGR	**	1	22	2.04	44.90
MANAGER	********	4	26	8.16	53.06
PRESIDENT	**********	13	39	26.53	79.59
SUPERINT	**	1	40	2.04	81.63
VICE PRES	**********	9	49	18.37	100.00

2 4 6 8 10 12

FREQUENCY

SURVEY IV

Invitations were sent to The Associated General Contractors (AGC), The Associated Builders and Constructors (ABC), The Florida Home Builders Association (FHBA), The Building Department, inspectors, and other persons in five areas encouraging their attendance at a meeting to be held in each of these five areas where the final questionnaire was to be discussed, filled-out, and returned. Meetings were held in Pinellas, Dade, Broward, Palm Beach, and Escambia counties. Although attendance at these meetings was less than expected, interest was very high and went way beyond the expected. Many of the organizations sent representatives and collected questionnaires from their members and sent them in at a later date. In Escambia County, the magazine Cornerstone published the entire questionnaire which resulted in additional responses.

The total number of people who attended the meeting, however, did exceed the response from the meeting. No attempt to explain this was determined but several possibilities occur to the author. First, more than one employee came from the same company and therefore, only one of them filled out the response. At a different meeting, the wives attended with their husbands and they did not fill out the forms, although the ladies who were active in the organization did. At another meeting, several attenders were employees of the associations, rather than participants in the construction industry. Finally, of course, there might have been some lack of interest.

The first question asked was, "Which trade is, in your opinion, most affected by unlicensed contractor activity?". The spread of answers to this first question caused the necessity for further study of the responses. This resulted in an interesting insight which the data

definitely supports. This insight is that the majority tend to attribute the problems to their own trade. At an Electrical Council of Florida meeting, 75% percent said that the problem was primarily electrical. At a Dade county meeting, a group from The Heating, Ventilating, and Air-Conditioning Association unanimously indicated that HVAC and carpentry were the most affected trades. This tendency to relate the problem primarily to one's own industry repeated itself over and over. And as might be expected, one is more familiar with the problem in one's own industry and has very likely not thought about the fact that it would occur in several others.

Figure 1, which is associated with question #1, a large percentage of people listed "other" as the most important one (24 of the 80). In order to understand this, one has to go back again to the questionnaires and look at them and see which was catagorized in the response option marked "others". In this case, a majority of the 24 were listed as "roofers". This seemed to be quite a common answer. However, there were a few others listed and these included sheet metal workers. Remember, in some areas the roofers, of course, are all required to be licensed, but in certain areas, this and other trades are not required to be licensed. For example, in some areas that require sheet metal workers to be licensed, there might be a problem. However, in areas where the sheet metal workers are not required to be licensed, the problem would not exist. Remember that throughout Florida, the licensing requirements on the county level vary widely.

The largest single group mentioned was the carpenters. They appeared to be 30 of the 80. The other large group was the electricians,

but again the prcblem with that group was that The Electrical Council of Florida was one group which was interviewed independently.

Question #2 says, "What type of construction activity is most affected by unlicensed contractors?" The responses show quite a positive trend to answers 1 and 2 which are "remodeling" and "residential". This is to be expected. It appears, as has been mentioned before, that any area that is either observed by the inspection department and the general public or as a very short duration, is where the most activity of unlicensed contractors exists. Obviously, much of the remodeling would be indoors and therefore not visible. Also, it is most likely to take place in a residential setting.

Question #3 says, "To what extent are contractors in your areas attempting to identify and report unlicensed contractor activities?" Generally, contractors are not very satisfied with what they themselves are doing because most of them have answered either 0, 1, or 2, 1 being the largest.

(0) Says, "No attempt at all."

(1) Says, "A very minor attempt."

(2) Says, "A minor attempt."

This response, coupled with Question #4 which says, "What role should contractors play in identifying and reporting unlicensed contractor activity ?", indicates that the contractors think alot of the responsibility for the failure is theirs because, where they thought very minor attempts were being made to report and identify in Question #4, the majority of them (over 50%), felt that the contractors ought to

play a lead role. The contractors themselves, while saying they are not doing anything, feel that they are and should be highly responsible.

Question #5 says, "For the role you chose in Question #4, identify the method that you would suggest to accomplish such a role." The primary suggestion is to report it. The contractor felt that his job was to locate and report to the proper officials. In other words, they were around the area, they were available to see what jobs were going on, they had bid some of these jobs, they had reports from their other sub-contractors, they had reports from the material suppliers, they knew fairly well what was going on in the area, and they were the ones that should have reported it. However, this was somewhat softened by the fact that they felt in many cases, the present procedure was very unsuccessful; if they reported it, nothing happened. They felt extremely frustrated with the extensive amount of bureaucracy; there was just too much red tape. There was also a great deal of concern about the "passing of the buck" from one area to another. The fact is that they were never sure to whom they should report unlicensed activity. By the time somebody came to check it out, if anyone ever did, the unlicensed contractor had already left the area. Many of them felt that although the contractor should report unlicensed activity, one of the reasons they weren't was that nothing ever happened with their report.

Question #6 says, "What group, in your opinion, should play the major role in identifying and reporting unlicensed contractor activity?" Having asked the contractors whether they should play a major part or not, and having had them say "yes", it seems contradictory

that, in this particular question, the answers sellected would be: "county government", "city and local government", and "local contractors".

It seeme what is needed is the participation of all parties involved: the county government or the local government, and the local contractors working together to accomplish the goal. One thing that should be understood is that no differentiation was made in this review as to whether those being surveyed were from an area that was served by a county government or whether they were located in an area served by a city government.

Question #7 states,"If you specified either "state government", "county government", or "local government", in Question #6 above, what agency should be involved in the type of government which you specified?". In question #7, the responses varied primarily between answers #1 and #3. Answer #1 was "building inspectors" and answer #3 was a special county section designed to identify and regulate unlicensed contractor activity. Approximately the same percentage responded in both cases. It appears they may be saying the same thing. Most of the building inspectors felt that they were overworked, making too many inspections per day, adding a burden to their job. No means was established to tell how many of these people who answered the question one way or the other were inspectors. It appears that a safe assumption would be that everybody is inclined to include enforcement under the building department.

Question #8, "In your opinion, What portion of the percentage of unlicensed contractors in your area is a result of "handyman" activity?"

Here, it is fairly evenly spaced across the board between answers 1,2,3 and 4. Therefore, there is no real conclusive answer regarding the "handyman" activity. Remember, in some of these areas there is a "handyman" license. Although most of the areas agreed that it was very, very difficult to monitor the "handyman", at least they knew that the "handyman" existed and was licensed. The "handyman" is usually limited in what he can or cannot do, and most of the time, the law states that he cannot infringe on the activities of other trades. He is expected to do repairs rather than install new equipment or materials. Although he can do some replacing, the areas that have licensings admitted that controlling the "handyman" is a considerable problem.

Question #9 asks, "In your opinion, what portion of the homeowners who pulled owner/builder permits used unlicensed contractors to perform the work?". In this case, the decided opinion of over 50% was that more than 40% of the owner/builders used unlicensed contractors. This is common throughout the state; it is pretty evenly agreed that the owner/builder permit is one of the major problems.

Question #10: "On what, other than opinion, do you base your answers to #9 above?". It is interesting here that the largest percentage (32%), stated that the source of their answer is actually from their own personal knowledge of unlicensed contractor work performance. Secondly, 24% stated that their answer is based on comments from homeowners stating their use of unlicensed contractors, and 19% of the responses were based on information from other individuals. Finally, 17.5% admitted that their answer is based solely on personal opinion.

Question #11: "What is your opinion as to the imposed penalties for unlicensed contractor activity?" This question has a tremendous response in the upper areas where the choices read, "penalties should be made extremely severe" and "penalties should be greatly increased." Interestingly, however, those who chose "penalties are severe enough", in several cases indicated that the problem is not with the size of the penalty but with the lack of enforcement. Regardless of the size of the penalty, if there is no enforcement there will be no significant bearing on the subject.

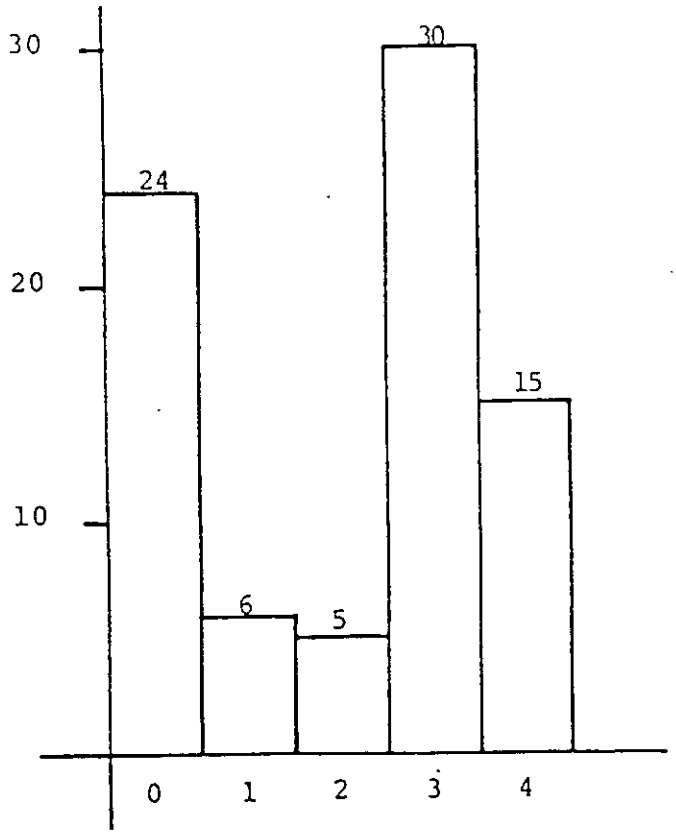
Question #12 requested ideas regarding specific action which could be taken in their perspective areas. Advertising was a key response. They felt that the general public did not know enough about the situation. One idea that emerged was that there should be citizens' boards which would follow-up much more closely with the owner/builder. Another common idea which would be very helpful was, "hotline"; a hotline that would be available to the general public and to the contractors, and to which there must be a response. Again, in similar fashion to the original citizens' board, there was mentioned a task force. This task force would be given powers to prosecute, subpoena, and serve these subpoenas. The final suggestion was that the subcontractors names be listed each time a permit is issued.

Comments were also made stating that this was not a problem for large contractors' bidding work nor was it a problem outside of the residential contractor. This was proven through a sample of the attenders at the five meetings, indicating that the majority of the opinions were from the general contractors of the home builders

industry, or from subcontractors who are working within the home building industry and who were badly effected by the unlicensed contractors who were being used by either contractors or, in some cases, by homeowners.

SURVEY IV

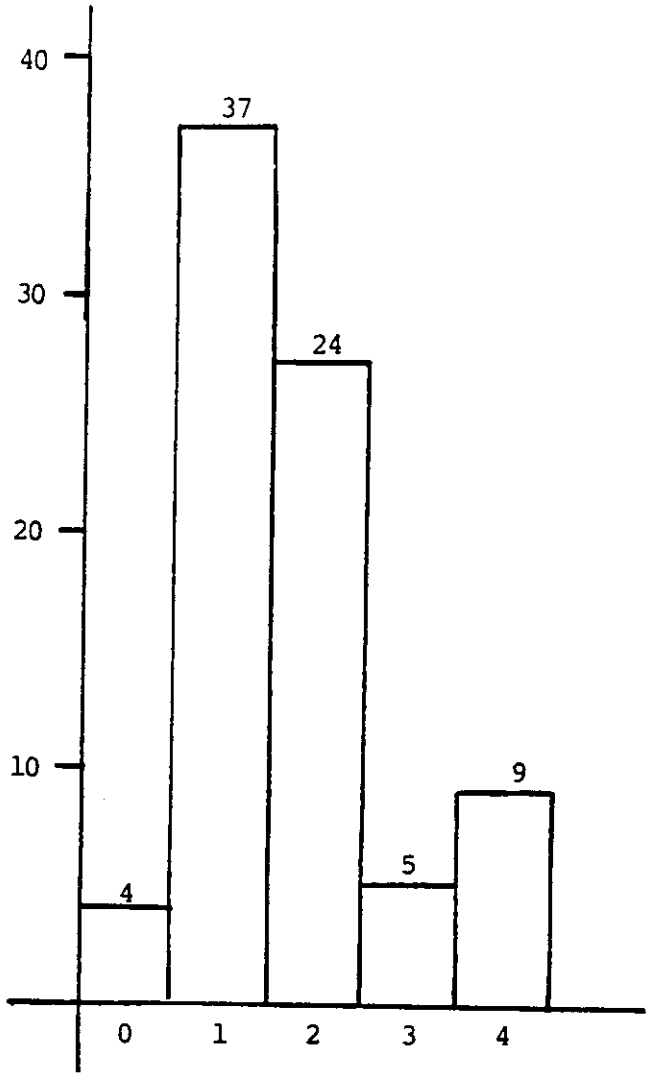
FIGURE # 1



QUESTION 1. Which trade is, in your opinion, most affected by unlicensed contractor activity?

4 - Electrical
3 - Carpentry
2 - Plumbing
1 - HVAC
0 - Other

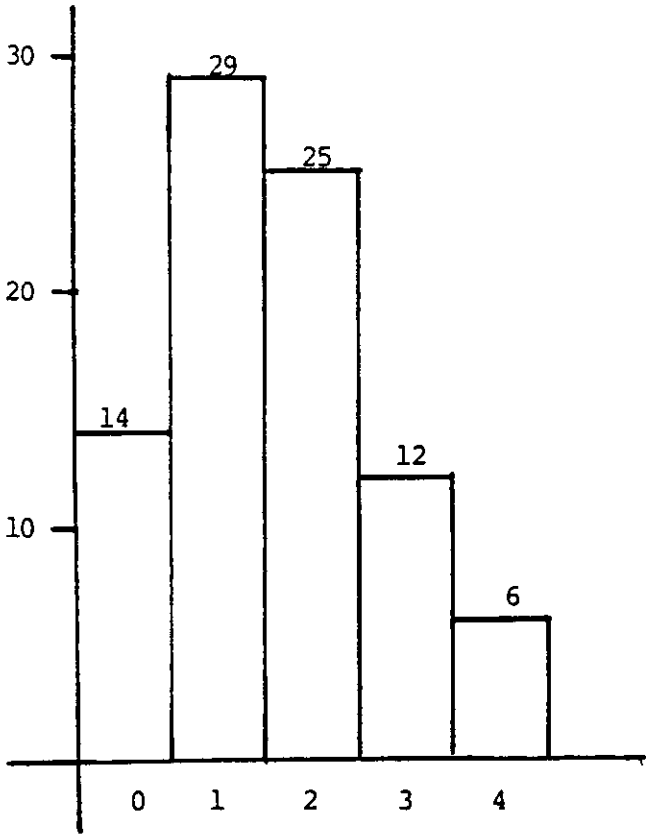
FIGURE # 2



QUESTION 2. What type of construction activity is most affected by unlicensed contractors?

4 - Commercial
3 - Multi - Family
2 - Residential
] - Remodeling
0 - Other

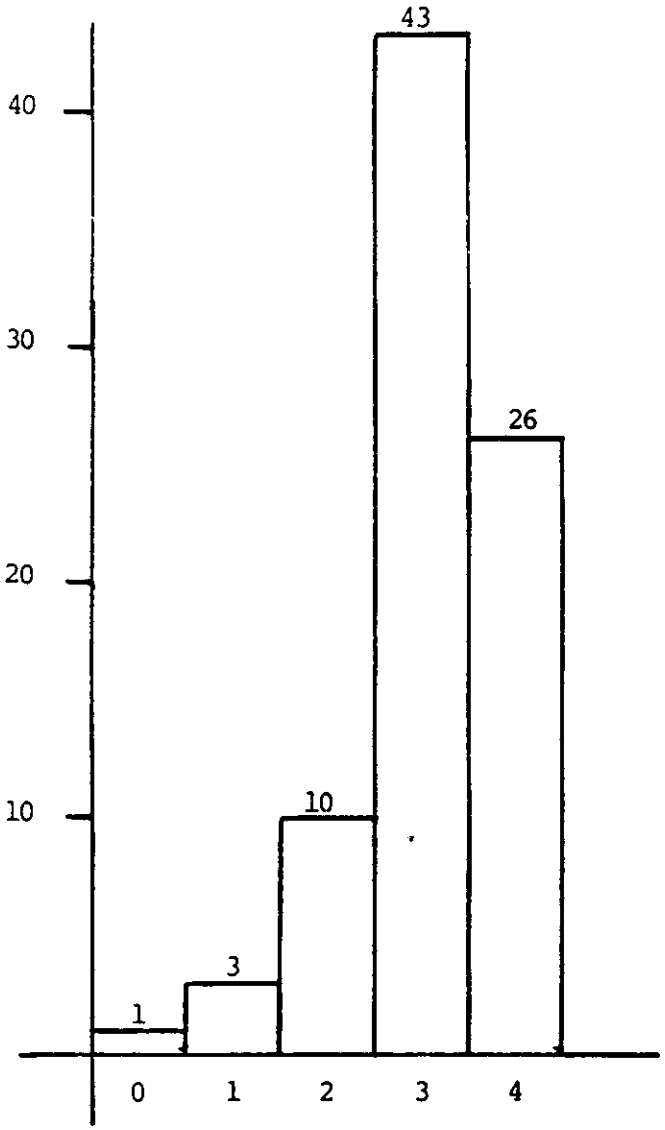
FIGURE # 3



QUESTION # 3 To what extent are contractors in your area attempting to identify and report unlicensed contractor activity?

4 - Major attempt
3 - Serious attempt
2 - Minor attempt
1 - Very minor attempt
0 - No attempt

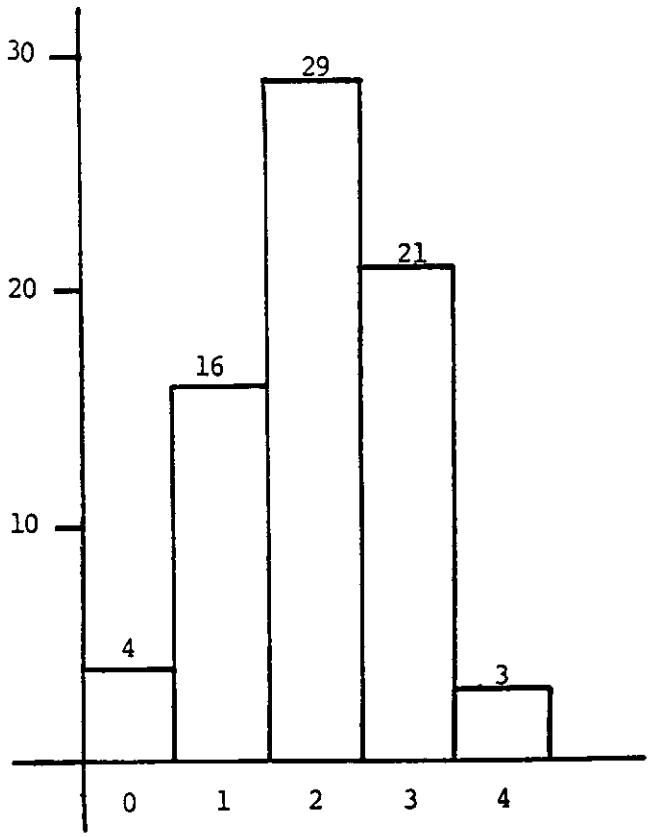
FIGURE # 4



QUESTION # 4 What role should contractors play in identifying and reporting unlicensed contractor activity?

4 - Lead role
3 - Major role
2 - Minor role
1 - No role
0 - Other role

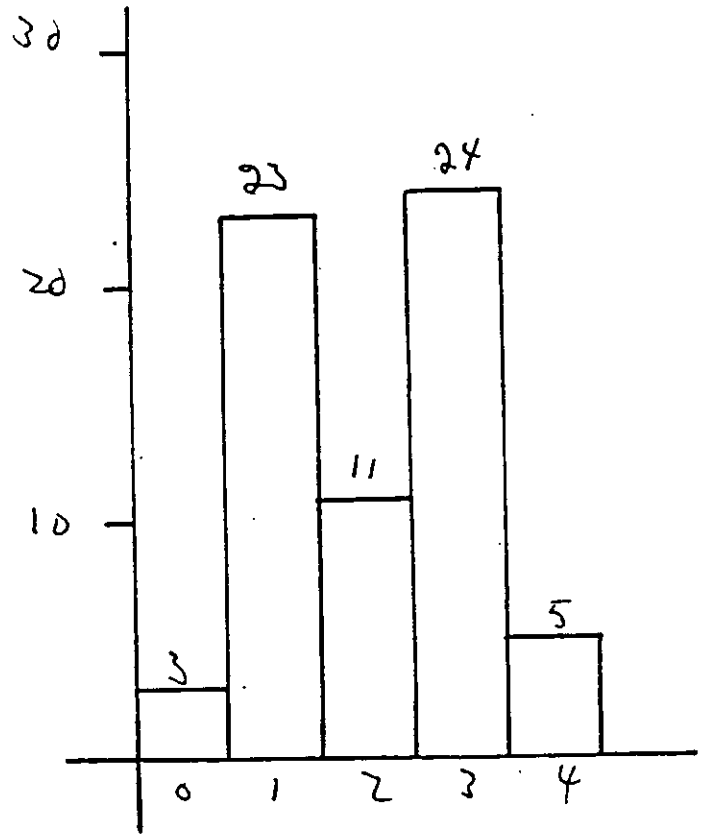
FIGURE # 6



QUESTION # 6 What group, in your opinion, should play the major role in identifying and reporting unlicensed contractor activity?

4 - State Government
3 - County Government
2 - City or Local Government
] - Local Contractors
0 - Others

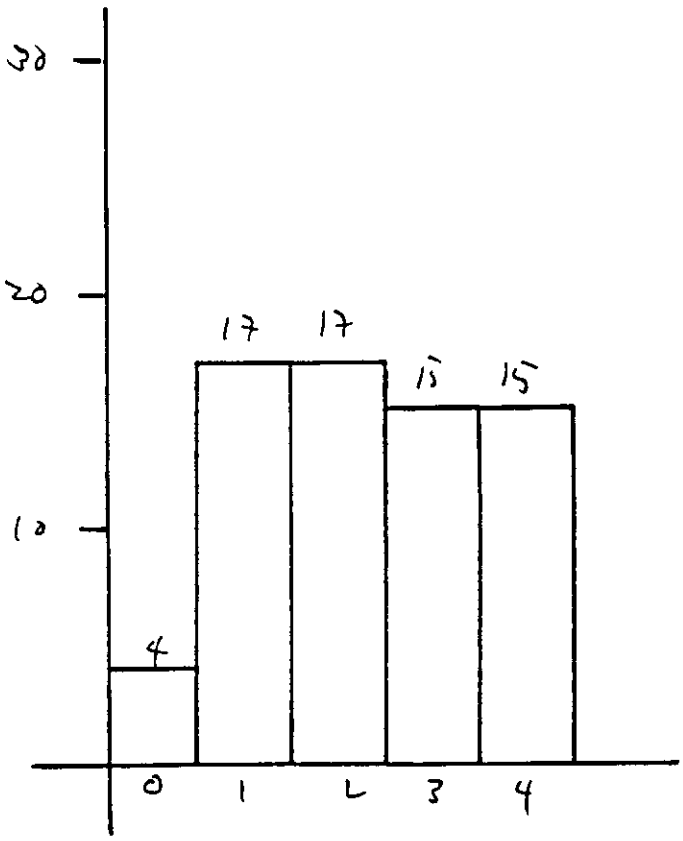
FIGURE #7



7. If you specified either state, county, city or local government in question 6 above, what agency should be involved in the type of government you specified?

4 - Establish a state department specifically to identify and prosecute unlicensed contractors
3 - Each county should establish a section to identify and regulate unlicensed contractor activity
2 - The Construction Industry Licensing Board
1 - Building Inspectors
0 - Other _____ (please specify)

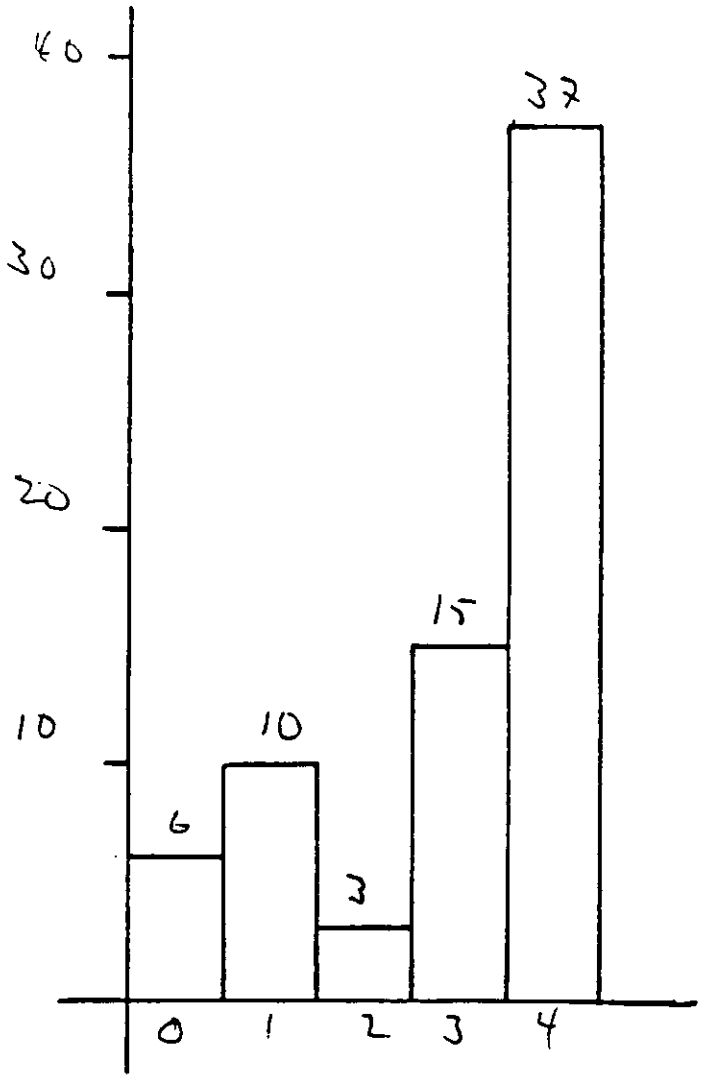
FIGURE #8



8. In your opinion, what portion of the percentage of unlicensed contractors in your area is a result of "handyman activity?"

4 - Greater than 50%
3 - 35 to 50%
2 - 20 to 35%
1 - 10 to 20%
0 - Less than 10%

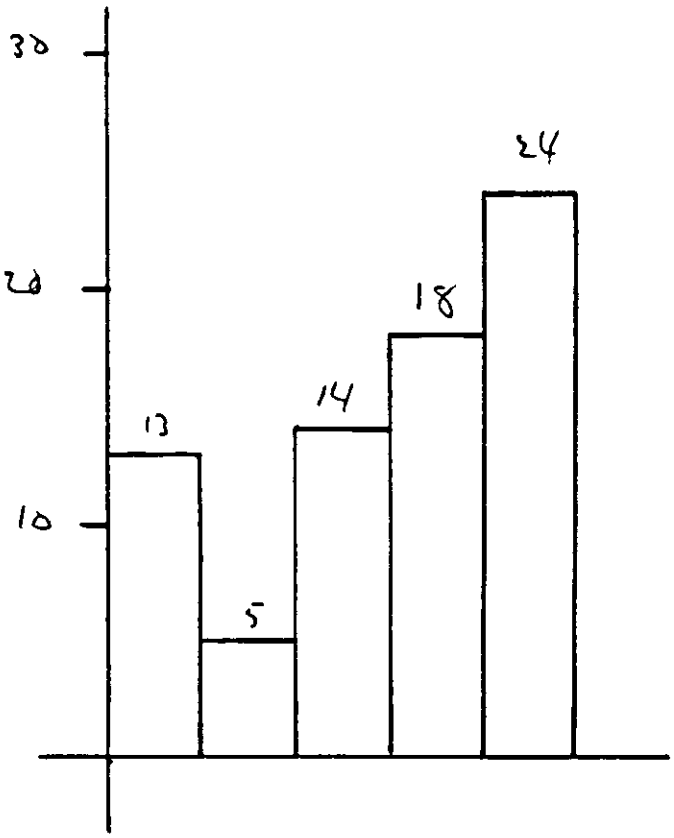
FIGURE #9



In your opinion, what portion of the homeowners who pull owner/builder permits, use unlicensed contractors to perform the work?

4 - More than 40%
3 - 30 to 40%
2 - 20 to 30%
1 - 10 to 20%
0 - Less than 10%

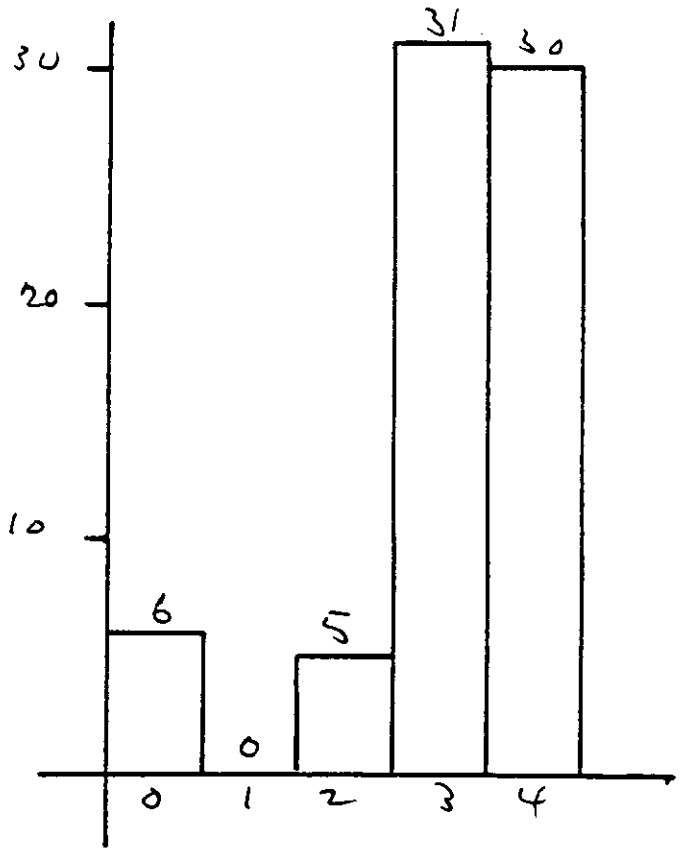
FIGURE #10



10. On what, other than opinion, do you base your answer to question 9 above?

4 - Actual knowledge of unlicensed contractor performing work
3 - Comments from homeowners stating their use of unlicensed contractors
2 - Comments from other individuals
1 - Comments from other contractors
0 - Nothing else, only my opinion

FIGURE #11



11. What is your opinion as to the penalties imposed for unlicensed contractor activity?

4 - Penalties should be made extremely severe.
3 - Penalties should be greatly increased.
2 - Penalties should be moderately increased.
1 - Penalties should be increased slightly.
0 - Penalties are severe enough.

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ADDENDUM I

"THE PALM BEACH STORY"

IN CONTROL OF

UNLICENSED CONTRACTORS

OR

THE PALM BEACH STORY

Written by J.M.Trimmer
following an
interview with
Edward Flynn

In Palm Beach County Ed Flynn, Director of the Construction Industry Licensing Board of Palm Beach County, heads a staff of six special deputies, three police trained and three construction trained investigators, one of which is Donna Bennitt, his supervisor of investigation. All the special deputies can issue citations.

With the backing of the Board of County Commissioners, the County legislative delegation was asked to sponsor a law allowing Palm Beach County to set up and staff a countywide board which covered both the unincorporated areas and all the municipalities in Palm Beach County.

By a special act of the legislature Palm Beach County can regulate all unlawful activities by either licensed or unlicensed contractors in all areas of the county. In 1986 the citation ordinance was adopted making it a violation of the county ordinance to violate any of the state licensing laws and authorizing citations by the deputies for such violations.

The primary concern is consumer protection. To achieve this a two step procedure is used. The first is preventive enforcement and the second is prosecution on criminal charges for fraud or first class misdemeanor.

Preventive enforcement includes requiring signs on trucks and license numbers in all ads including business cards. All ads in the newspapers, the yellow pages, T.V. guides and other local publications are checked. Supply houses and other locations where business cards are displayed are also checked.

Two types of citation notices are issued. The first is a notice of violation, issued for minor infractions, and are in essence a warning since no fines are involved.

The second is a notice to appear, which does carry a fine of $125 plus court costs, for a total of $211.25. The first three notices to appear, for the same violation, can be paid by mail, but the fourth is a mandatory appearance before a judge, who can fine the guilty parties $500 and or a 60 day jail sentence plus court costs.

	Fine	Court Costs	Total
1st Appearance	$125	$ 86.25	$211.25
2nd Appearance	$250	$ 92.50	$342.50
3rd Appearance	$400	$100.00	$500.00
4th Appearance**	$500	$100.00	$600.00

** This appearance is mandatory before a judge and can carry a 60 day jail sentence.

Usually the judge places the violator on probation and if there is a victim, full restitution is required. A special restitution hearing is held if a victim is listed. This hearing follows the fourth appearance. Under the terms of probation the violator can not break any state law or he or she will violate his or her probation. All restitution payments are made through the courts thus becoming part of his or her probation.

A violator on probation making restitution to a victim can not become a licensed contractor.

If the violator is an owner-builder his or her permit is revoked.

All complaints are investigated. Cases are referred to the C.I.L.B. by referral agencies such as the Better Business Bureau, Consumers' Affairs, State Attorney's Office as well as from the 30 Building Departments throughout the County.

Palm Beach has found that 90% of the complaints are valid and 97% of the complaints against licensed contractors can be handled at the local level without the necessity of a disciplinary hearing or more serious charges.

As stated the first concern of the department is to get relief for the consumer and then assert the authority of the county.

During the fiscal year of 1987-1988 the Department operated at a cost of $450,000 and received income from examinations and license renewals of $300,000. This would appear to be an apparent short fall of $150,000, but in fact investigators recovered for the victims a total of $183,944.85 during this period and fines and forfeitures of over $105,000 went into the county general fund, so in reality the department generated something over $588,900; some $138,900 above expenses, so it is obviously cost effective. In addition the department issued 838 notices of violation for which no fines were levied.

To keep track of what is happening in the various parts of the county, citations are centralized in the computer of the Clerk of Circuit Court. From this computer it can be determined immediately if this is a first, second, third or fourth citation and what fine should be imposed.

Notice of violations go into the departments word processor in the contractor's personal file.

Every investigation is on the departments word processor and even when the investigation is closed it is logged as closed but left on the disk.

What types of problems come before the department? Both complaints against licensed and unlicensed contractors. Why don't the unlicensed contractors simply take the examination and become licensed contractors? The simplest explanation is that they can't pass or at least feel that they can't pass the licensing examination. There is also the matter of not wanting to be involved with the bureaucracy involved in running a business. They are part of the " underground economy ". Since they pay no social security, no workman's compensation, no income tax, are not bonded, pay no license fee, no permit fee and are not responsible for warranting the work they do they have an economic advantage if they bid a job and can offer a very appealing price to the home-owner.

Another problem group are the journeymen. These people have qualified to do the work under the supervision of a licensed Master. To get extra money they often take evening work or weekend jobs, sometimes even using trucks and equipment of the Master, and in a few extreme cases the Master will even pull the permit for them when he thinks it is work that he would not get anyway or does not wish to be bothered with. Unlike the unlicensed contractors mentioned above, who for the most part lack training and are incompetent, the journeyman are trained and because of this generate fewer complaints and thus are creating a monster when it comes to putting a stop to this type of problem.

Handymen, whether licensed or not, tend to want to exceed the limit of their ability or the limit of their license. They see the

opportunity and money to be made and this pushes them into violating the law.

Another group are those active in drug trafficking. These people use construction as a means of laundering money. Many of them have criminal records and since none of them wish to attract attention to themselves, they are exceedingly co-operative and pay their fines on time.

Problems still exist. Better co-operation between adjacent counties is needed so that contractors operating across county lines, whether licensed or not,are kept under control. A better informed public will be better able to aid both in reporting and preventing violations. Contractors and contractor organizations need to increase their participation and co-operation with the department. Full participation by everyone involved is necessary to eradicate or at least control the problems caused by both licensed and unlicensed contractors.

ADDENDUM II

"FRUSTRATED -- YOU CAN BELIEVE IT"

FRUSTRATED -- YOU CAN BELIEVE IT

Would you believe a contractor revolt is possible? It may not be as far off as one might think. Contractors are being frustrated by the unlawful, and cheap competition offered by the unlicensed contractor who, despite state and local ordinances, are thriving in most populated areas of Florida.

According to a poll of over 600 building officials, between 35% and 40% of construction is done by unlicensed contractors mostly during evenings and weekends when the building officials are not working. This information was confirmed by several building associations.

While the percentage seems high for the State as a whole, it probably is very close for the highly populated, highly residential and commerical areas of Florida.

Legitimate licensed contractors, whether state or locally licensed, pay the State a $150 renewal fee every year. This is on top of workman's comprehensive insurance, liability insurance, social security, withholding tax, unemployment, permit fees, and other costs the unlicensed contractor does not have to pay.

"Foul ball" cries the licensed contractor, but no one heeds the cry. From all over the State the contractors say, "The State does nothing against the unlicensed contractor, and it takes a year to a year and a half, at least, to do something against an unlicensed contractor." So in many cases the unlicensed contractor simply buys his qualifying agent then sets up a headquarters and under this license, subs out all the work to unlicensed contractors.

A case in point -- a 24-story building was built under one license from which all work was subcontracted. The job was shut down four times

but was still completed. Where were the officials? They say they cannot get prosecution, that the State's Attorney at the county level is a political job and won't prosecute or just sits on it.

Contractors are saying, "Get a state license." The county boards may revoke your license in a month but the "State takes forever." Many contractors feel the Department of Professional Regulation is a political arena and the revocation and fines are a joke so they say get a state license and you get the local officals off your back. Needless to say, this idea has the local officials very upset.

It is becoming more and more difficult to become a licensed contractor. As little as 20 years ago, many areas had no licensing and those who did restricted it to general contractors, electricians, plumbers, and some heating/airconditioning, refrigeration and ventilation contractors. Today, because everyone who goes into construction as an entrepreneur needs a license, they must know business and all the legalities involved. It is becoming both mentally difficult and expensive to become a contractor and expensive to continue to pay the local, state, and federal levies. Result -- why be legitimate -- why pay the county for a license or building permit, why pay insurance, workman's comp., why pay social security or why pay federal income tax? Now you can do the job cheaper than the legitimate contractor. The contractor who used to work out of the back of his truck is still with us, but is operating in the underground economy and thriving.

So what do the licensed contractors want?

What about appointing a special State Attorney who is authorized and empowered to prosecute unlicensed contractors under all county and state ordinances but who works with a special unit within the county building departments and who may appoint one or more assistant state attorneys as required.

The special State Attorney needs the authority to go into civil court and get injunctions. Further, the State should, throughout all counties in Florida, upgrade unlicensed activity from a first degree misdemeanor to a third degree felony. This would make the courts sit up and take notice.

Contractors feel that the criminals are being caught but that 90% or more get off with a slap on the wrist to go right back into business. If this keeps up, unlicensed contractors will inherit the world.

APPENDIX I

SURVEY I - TABLES

TABLE I-1
SURVEY I DATA

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4
1	ALACHUA	GAINESVILLE	BO	Y	3	4	1
2	ALACHUA	.	BO	Y	3	2	0
3	ALACHUA	GAINESVILLE	BO	Y	3	3	0
4	BAY	LYNN HAVEN	BO	Y	2	0	4
5	BAY	PANAMA CITY	BO	Y	4	1	4
6	BREVARD	INDIAN HARBOR	BO	Y	1	1	0
7	BREVARD	.	O	Y	2	1	0
8	BREVARD	COCOA BEACH	BO	Y	2	2	0
9	BREVARD	PALM BEACH	BO	Y	2	1	4
10	BREVARD	COCOA	BO	Y	2	2	0
11	BREVARD	SATELLITE BEACH	BO	Y	2	2	0
12	BREVARD	MELBOURNE	O	Y	2	1	0
13	BROWARD	CORAL SPRINGS	O	N	.	.	.
14	BROWARD	TAMARAC	I	Y	2	2	0
15	BROWARD	FT LAUDERDALE	I	Y	3	3	3
16	BROWARD	FT LAUDERDALE	I	Y	3	3	3
17	BROWARD	FT LAUDERDALE	O	Y	3	3	3
18	BROWARD	SUNRISE	BO	Y	3	3	3
19	BROWARD	HOLLYWOOD	I	Y	3	4	3
20	BROWARD	.	O	Y	3	3	3
21	BROWARD	MIRAMAR	BO	Y	3	3	0
22	BROWARD	POMPANO BEACH	BO	Y	4	3	4
23	BROWARD	OAKLAND PARK	BO	Y	4	4	0
24	CHARLOTTE	PUNTA GORDA	.	Y	2	3	3
25	COLLIER	.	O	Y	3	3	3
26	DADE	FLORIDA CITY	BO	Y	4	4	4
27	DADE	SOUTH MIAMI	BO	Y	4	2	0
28	DADE	INDIAN CREEK		N	.	.	.
29	DADE	MIAMI SHORES	BO	Y	2	2	3
30	DADE	BAL HARBOUR	BO	Y	3	2	3
31	DADE	MIAMI	O	Y	3	3	0
32	DADE	MIAMI	BO	Y	3	3	0
33	DADE	MIAMI	O	Y	3	3	0
34	DADE	VIRGINIA GDNS	BO	Y	3	3	3
35	DADE	MIAMI	O	Y	3	4	0
36	DADE	MIAMI BEACH	BO	Y	4	4	3

TABLE I-2
SURVEY I DATA (continued)

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4
37	DUVAL	JACKSONVILE BCH	BO	Y	2	1	3
38	ESCAMBIA	.	BO	Y	2	3	0
39	ESCAMBIA	PENSACOLA	BO	Y	2	3	0
40	ESCAMBIA	PENSACOLA	I	Y	2	1	3
41	HARDEE	WAUCHULA	I	Y	3	2	3
42	HERNANDO	.	BO	Y	4	3	4
43	HERNANDO	.	I	Y	4	4	3
44	HERNANDO	BROOKSVILLE	I	Y	2	2	3
45	HERNANDO	BROOKSVILLE	O	Y	3	3	3
46	HIGHLANDS	AVON PARK	BO	Y	4	4	0
47	HIGHLANDS	.	BO	N	.	.	.
48	HILLSBOROUGH	TAMPA	BO	Y	3	4	0
49	INDIAN RIVER	VERO BEACH	I	Y	2	1	3
50	INDIAN RIVER	VERO BEACH	BO	Y	2	1	3
51	INDIAN RIVER	SEBASTIAN	BO	Y	3	1	3
52	LAKE	TAVARES	BO	Y	1	0	0
53	LAKE	UMATILLA	.	Y	2	2	0
54	LAKE	.	BO	Y	3	3	0
55	LEE	CAPE CORAL	BO	Y	2	1	0
56	LEE	FT MYERS	BO	Y	2	2	0
57	LEE	.	BO	Y	3	0	0
58	LEE	FT MYERS	O	Y	3	3	.
59	LEON	TALLAHASSEE	BO	Y	0	0	0
60	LEON	.	BO	Y	2	2	3
61	MANATEE	.	O	Y	4	4	0
62	MANATEE	.	BO	Y	4	4	3
63	MARION	OCALA	BO	Y	1	0	0
64	MARION	.	BO	Y	3	1	4
65	MONROE	.	BO	Y	4	.	0
66	MONROE	.	BO	Y	4	4	0
67	MONROE	KEY COLONY BCH	BO	Y	3	4	4
68	OKEECHOBEE	OKEECHOBEE	BO	Y	2	2	4
69	ORANGE	L. BUENA VISTA	I	N	.	.	.
70	ORANGE	L. BUENA VISTA	I	N	.	.	.
71	ORANGE	WINTER GARDEN	BO	Y	1	1	0
72	ORANGE	WINTER PARK	BO	Y	2	1	0

TABLE I-3
SURVEY I DATA (continued)

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4
73	ORANGE	.	BO	Y	3	3	3
74	OSCEOLA	.	BO	Y	3	3	.
75	PALM BEACH	BOYTON BEACH	I	Y	4	3	3
76	PALM BEACH	LAKE CLARK SHRS	BO	Y	4	4	0
77	PALM BEACH	.	C	Y	1	1	3
78	PALM BEACH	N. PALM BEACH	BO	Y	1	1	3
79	PALM BEACH	GREENACRE	BO	Y	2	3	4
80	PALM BEACH	W PALM BEACH	BO	Y	2	2	3
81	PALM BEACH	LANTANA	BO	Y	2	1	3
82	PALM BEACH	JUPITER	I	Y	2	1	4
83	PALM BEACH	BOCA RATON	BO	Y	3	4	3
84	PALM BEACH	BOYNTON	I	Y	3	2	.
85	PALM BEACH	LAKE WORTH	C	Y	3	2	4
86	PALM BEACH	DELRAY BEACH	BO	Y	3	1	0
87	PASCO	NEW PORT RICHEY	BO	Y	2	2	3
88	PASCO	DADE CITY	BO	Y	3	0	0
89	PINELLAS	GULFPORT	BO	Y	2	2	3
90	PINELLAS	BELLEAIR BC-SHR	BO	Y	2	3	4
91	PINELLAS	.	I	Y	2	0	4
92	PINELLAS	PINELLAS PARK	BO	Y	3	1	0
93	POLK	LAKELAND	BO	Y	1	0	0
94	PUTNAM	PALATKA	BO	Y	2	2	3
95	SANTA ROSA	.	BO	Y	2	1	1
96	SARASOTA	SARASOTA	BO	Y	2	2	0
97	SARASOTA	.	BO	Y	3	3	0
98	SEMINOLE	ALTAMONTE SPRGS	BO	Y	2	2	0
99	SEMINOLE	LONGWOOD	BO	Y	2	1	3
100	ST JOHNS	.	BO	Y	2	0	4
101	SUWANEE	LIVE OAK	BO	Y	4	2	3
102	SUWANEE	.	BO	Y	3	2	3
103	VOLUSIA	PORT ORANGE	BO	Y	2	1	0
104	VOLUSIA	DAYTONA BEACH	BO	Y	2	1	3
105	VOLUSIA	DELAND	BO	Y	2	2	0
106	VOLUSIA	.	BO	Y	2	2	0

TABLE I-4
SURVEY I DATA (continued)

OBS	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
1	3	4	3	3	.	.	1	CODE ENFR	2
2	2	4	2	3	.	.	3	BLDG-ZONE	3
3	3	4	3	3	.	.	3	BLDG DEPT	3
4	1	2	3	2	9000000	30000000	2	CONT LIC	2
5	2	4	4	3	.	.	2	BLDG DEPT	1
6	0	4	1	2	.	.	2	CONT LIC	2
7	2	4	3	2	.	.	3	CONT LIC	1
8	2	3	2	2	7000000	.	3	BLDG DEPT	2
9	1	1	2	1	90000000	700000000	3	BLDG DEPT	2
10	2	2	2	1	8000	.	2	CODE ENFR	3
11	4	3	1	2	5000000	.	3	BLDG DEPT	2
12	2	3	3	2	30000000	275000000	2	CONT LIC	2
13	.	.	.	.	.	.	.	.	.
14	4	4	4	2	11000000	60000000	2	CODE ENFR	0
15	4	4	3	3	180000000	800000000	3	BLDG DEPT	2
16	4	4	4	2	150000000	600000000	3	CONT LIC	3
17	4	4	3	3	180000000	800000000	3	CONT LIC	2
18	4	4	4	3	55000000	350000000	3	CONT LIC	3
19	4	3	4	2	.	.	3	CODE ENFR	1
20	4	4	4	3	.	.	2	BLDG DEPT	2
21	2	2	2	2	.	.	4	BLDG DEPT	2
22	3	4	4	4	98000000	.	4	BLDG DEPT	2
23	4	4	4	4	350000000	.	4	CONT LIC	2
24	4	4	3	2	.	.	2	BLDG DEPT	1
25	4	4	4	3	.	.	.	.	.
26	4	4	1	3	70000	150000	4	BLDG DEPT	2
27	3	2	2	2	.	.	2	BLDG DEPT	0
28	.	.	.	.	.	.	.	.	.
29	3	4	1	2	.	.	1	.	2
30	2	4	2	3	200000	.	3	CONT LIC	3
31	3	4	4	3	.	.	3	BLDG-ZONE	3
32	3	4	4	3	.	.	3	BLDG-ZONE	3
33	3	3	0	3	.	.	1	CODE ENFR	0
34	3	4	1	2	2000	10000	3	CODE ENFR	1
35	4	4	1	3	.	.	1	CODE ENFR	1
36	4	4	4	4	750000	38000000	0	.	0

TABLE I-5
SURVEY I DATA(continued)

OBS	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
37	3	4	1	2	12000000	60000000	2	CONT LIC	2
38	2	4	3	2	550000	4000000	2	BLDG INSP	1
39	4	2	2	2	20000000	1000000000	2	BLDG DEPT	3
40	1	4	3	2	20000000	1000000000	1	BLDG DEPT	0
41	3	4	.	3	.	.	.	.	.
42	3	3	4	4	1200000	7000000	4	BLDG DEPT	2
43	4	4	4	3	1200000	5000000	1	PLN-DEV	1
44	4	3	1	1	40000	180000	1	BLDG DEPT	2
45	4	4	4	1	1000000	.	1	BLDG DEPT	1
46	4	3	2	4	5000000	34000000	1	BLDG DEPT	1
47	.	.	.	.	.	.	.	.	.
48	4	4	4	3	.	.	2	BLDG DEPT	1
49	1	4	2	1	.	.	3	BLDG DEPT	.
50	1	4	3	2	.	.	2	BLDG DEPT	2
51	1	.	1	2	.	7000000	1	CODE ENFR	1
52	1	1	2	1	8000000	35000000	2	CODE ENFR	1
53	3	.	2	1	.	.	2	BLDG DEPT	2
54	4	4	4	3	750000	.	3	BLDG DEPT	1
55	1	4	4	1	45000000	.	2	PLN-DEV	1
56	1	4	4	2	54000000	350000000	2	BLDG-ZONE	.
57	0	4	4	3	500000000	.	3	CODE ENFR	2
58	3	4	1	3	.	.	2	CONTRACTR	1
59	0	0	2	1	400000	1350000	2	BLDG INSP	.
60	1	2	2	2	.	.	2	BLDG DEPT	2
61	4	4	.	2	.	.	1	PLN-DEV	1
62	4	4	4	4	200000	.	1	PLN-DEV	0
63	1	.	1	0	25000000	.	3	BLDG-ZONE	2
64	1	4	4	3	1090000	.	4	BLDG DEPT	1
65	.	4	.	3	.	.	.	.	1
66	3	4	2	3	4000000	.	1	BLDG DEPT	0
67	3	4	1	2	9000000	.	2	CODE ENFR	1
68	2	4	2	2	.	.	3	CODE ENFR	1
69	.	.	.	.	.	.	.	.	.
70	.	.	.	.	.	.	.	.	.
71	1	2	1	1	10000000	35000000	1	BLDG DEPT	2
72	1	2	2	2	25000000	125000000	2	BLDG DEPT	2

TABLE I-6
SURVEY I DATA(continued)

OBS	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13
73	2	4	4	3	685000000	3791000000	2	BLDG DEPT	1
74	4	4	2	3	160000000	.	1	BLDG DEPT	1
75	4	4	3	4	40000000	300000000	4	CONT LIC	1
76	4	1	4	4	8000000	60000000	4	CONT LIC	4
77	2	4	4	2	.	.	3	CODE ENFR	2
78	1	4	4	1	8000000	58000000	4	CONT LIC	1
79	4	3	2	2	12000000	70000000	2	CONT LIC	1
80	2	1	1	1	250000000	1250000000	2	CONT LIC	2
81	2	.	2	1	8500000	.	3	BLDG DEPT	2
82	2	1	1	2	.	.	1	BLDG INSP	1
83	4	4	.	3	.	.	1	CONT LIC	0
84	2	4	.	2	.	.	.	CONT LIC	2
85	2	3	.	3	.	.	2	BLDG DEPT	1
86	3	4	3	2	90000000	300000000	2	PLN-DEV	2
87	2	3	4	2	1750000	7000000	3	CONT LIC	3
88	0	4	1	2	4500000	.	2	BLDG DEPT	1
89	2	2	2	3	5000000	.	4	BLDG DEPT	2
90	2	4	4	2	45000	.	2	BLDG DEPT	0
91	0	1	2	1	12000000	.	2	BLDG DEPT	2
92	2	4	2	3	16000000	130000000	3	BLDG DEPT	1
93	1	4	2	2	100000000	266000000	2	BLDG INSP	1
94	3	4	4	2	1500000	7500000	4	BLDG DEPT	3
95	1	4	2	2	5000000	19000000	3	BLDG INSP	3
96	3	4	4	2	50000000	250000000	2	BLDG DEPT	1
97	3	4	3	3	10000000	.	3	BLDG DEPT	2
98	2	4	4	2	200000	.	2	BLDG DEPT	1
99	1	2	1	1	120000	.	3	BLDG DEPT	1
100	0	4	1	2	300000	.	1	BLDG DEPT	1
101	2	4	4	3	.	.	3	BLDG DEPT	1
102	2	2	1	3	.	.	1	BLDG DEPT	1
103	1	4	3	2	850000	.	3	BLDG DEPT	2
104	3	4	3	2	100000000	350000000	3	CODE ENFR	2
105	2	4	4	2	40000000	.	1	CODE ENFR	1
106	1	4	3	2	225000000	900000000	1	BLDG DEPT	2

TABLE I-7

DESCRIPTIVE STATISTICS
SURVEY I

Variable	N	Mean	Std Dev	Sum	Minimum	Maximum
Q2	101	2.58416	0.87494	261.00000	0	4.00000
Q3	100	2.14000	1.20621	214.00000	0	4.00000
Q4	98	1.73469	1.67179	170.00000	0	4.00000
Q5	100	2.46000	1.25867	246.00000	0	4.00000
Q6	97	3.43299	0.99855	333.00000	0	4.00000
Q7	95	2.65263	1.18293	252.00000	0	4.00000
Q8	101	2.36634	0.52125	239.00000	0	4.00000
Q9	66	57686136	119424766	3.80729E+9	2000	965000000
Q10	40	356692250	657865064	1.4268E+10	10000	3.7913E+9
Q11	97	2.29897	0.97002	223.00000	0	4.00000
Q13	96	1.56250	0.56830	150.00000	0	4.00000

TABLE I-8

CORRELATION MATRIX
SURVEY I
Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q2	Q3	Q4	Q5	Q6	Q7
Q2	1.00000 0.0000 101	0.65658 0.0001 100	0.11744 0.2495 98	0.55299 0.0001 100	0.30734 0.0022 97	0.25464 0.0128 95
Q3	0.65658 0.0001 100	1.00000 0.0000 100	0.04077 0.6917 97	0.82207 0.0001 100	0.26821 0.0082 96	0.24940 0.0148 95
Q4	0.11744 0.2495 98	0.04077 0.6917 97	1.00000 0.0000 98	0.07207 0.4830 97	0.02538 0.8081 94	0.05847 0.5777 93
Q5	0.55299 0.0001 100	0.82207 0.0001 100	0.07207 0.4830 97	1.00000 0.0000 100	0.27623 0.0064 96	0.23563 0.0215 95
Q6	0.30734 0.0022 97	0.26821 0.0082 96	0.02536 0.8081 94	0.27623 0.0064 96	1.00000 0.0000 97	0.36357 0.0004 91
Q7	0.25464 0.0128 95	0.24940 0.0148 95	0.05847 0.5777 93	0.23563 0.0215 95	0.36357 0.0004 91	1.00000 0.0000 95
Q8	0.78481 0.0001 101	0.61017 0.0001 100	0.09895 0.3324 98	0.51141 0.0001 100	0.35709 0.0003 97	0.38195 0.0001 95
Q9	0.15739 0.2069 66	0.05834 0.6417 66	-0.00127 0.9920 65	-0.02974 0.8126 66	0.13834 0.2757 64	0.23102 0.0620 66
Q10	0.05595 0.7317 40	0.13068 0.4216 40	0.12853 0.4293 40	-0.05183 0.7508 40	0.07033 0.6705 39	0.16213 0.3175 40
Q11	0.04718 0.6463 97	-0.06054 0.5558 97	0.06668 0.5209 95	-0.02422 0.8139 97	0.01733 0.8691 93	0.24708 0.0164 94
Q13	-0.14519 0.1581 96	-0.09191 0.3757 95	-0.08658 0.4093 93	-0.04658 0.6540 95	-0.18166 0.0831 92	0.04932 0.6425 91

TABLE I-9

CORRELATION MATRIX
SURVEY I (continued)
Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q8	Q9	Q10	Q11	Q13
Q2	0.78481	0.15739	0.05595	0.04716	-0.14519
	0.0001	0.2069	0.7317	0.6463	0.1561
	101	66	40	97	96
Q3	0.61017	0.05634	0.13068	-0.06054	-0.09191
	0.0001	0.6417	0.4216	0.5556	0.3757
	100	66	40	97	95
Q4	0.09895	-0.00127	0.12653	0.06668	-0.05655
	0.3324	0.9920	0.4293	0.5209	0.4093
	98	65	40	95	93
Q5	0.51141	-0.02574	-0.05183	-0.02422	-0.04653
	0.0001	0.8126	0.7508	0.8139	0.6540
	100	66	40	97	95
Q6	0.35709	0.13934	0.07033	0.01733	-0.18166
	0.0003	0.2757	0.6705	0.8691	0.0831
	97	64	39	93	92
Q7	0.36135	0.23102	0.16213	0.24708	0.04932
	0.0001	0.0620	0.3175	0.0164	0.6425
	95	66	40	94	91
Q8	1.00000	0.18475	0.06484	0.05847	-0.07179
	0.0000	0.1374	0.6910	0.3889	0.4870
	101	66	40	97	96
Q9	0.18479	1.00000	0.93967	0.05746	0.07589
	0.1374	0.0000	0.0001	0.6466	0.5512
	66	66	39	66	64
Q10	0.06484	0.93967	1.00000	-0.07200	-0.03493
	0.6910	0.0001	0.0000	0.6598	0.8351
	40	39	40	40	38
Q11	0.05847	0.05746	-0.07200	1.00000	0.47855
	0.3889	0.6466	0.6598	0.0000	0.0001
	97	66	40	97	94
Q13	0.07179	0.07589	-0.03493	0.47855	1.00000
	0.4870	0.5512	0.8351	0.0001	0.0000
	95	64	38	94	96

TABLE I-10

RANKED CORRELATIONS
SURVEY I

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q2

Q2	Q8	Q3	Q5	Q6	Q7
1.00000	0.78481	0.65658	0.55299	0.30734	0.25464
0.0000	0.0001	0.0001	0.0001	0.0022	0.0126
101	101	100	100	97	95

Q9	Q13	Q4	Q10	Q11
0.15739	-0.14515	0.11744	0.05595	0.04718
0.2069	0.1581	0.2495	0.7317	0.6463
66	96	98	40	97

Q3

Q3	Q5	Q2	Q8	Q6	Q7
1.00000	0.82207	0.55658	0.61017	0.26821	0.24940
.0000	0.0001	0.0001	0.0001	0.0062	0.0146
100	100	100	100	96	95

Q10	Q13	Q11	Q9	Q4
0.13066	-0.09191	-0.06054	0.05634	0.04077
0.4216	0.3757	0.5558	0.6417	0.6917
40	95	97	66	97

Q4

Q4	Q10	Q2	Q8	Q13	Q5
1.00000	0.12853	0.11744	0.09695	-0.08558	0.07207
0.0000	0.4293	0.2495	0.3324	0.4093	0.4830
98	40	98	98	93	97

Q11	Q7	Q3	Q6	Q9
0.06668	0.05847	0.04077	0.02538	-0.00127
0.5209	0.5777	0.6917	0.8081	0.9920
95	93	97	94	65

Q5

Q5	Q3	Q2	Q8	Q6	Q7
1.00000	0.82207	0.55299	0.51141	0.27623	0.23563
0.0000	0.0001	0.0001	0.0001	0.0064	0.0215
100	100	100	100	96	95

Q4	Q10	Q13	Q9	Q11
0.07207	-0.05183	-0.04658	-0.02974	-0.02422
0.4830	0.7508	0.6540	0.8126	0.8139
97	40	95	66	97

TABLE I-11

RANKED CORRELATIONS
SURVEY I (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q5

Q6	Q7	Q8	Q2	Q5	Q3
1.00000	0.36357	0.35709	0.30734	0.27625	0.26831
0.0000	0.0004	0.0003	0.0022	0.0064	0.0083
97	91	97	97	96	96

Q13	Q9	Q10	Q4	Q11
-0.15166	0.13834	0.07033	0.02538	0.01733
0.0831	0.2757	0.6705	0.8081	0.8691
92	64	39	94	93

Q7

Q7	Q8	Q6	Q2	Q3	Q11
1.00000	0.36195	0.36357	0.25464	0.24940	0.24709
0.0000	0.0001	0.0004	0.0128	0.0148	0.0154
95	95	91	95	95	94

Q5	Q9	Q10	Q4	Q13
0.23563	0.23102	0.16213	0.05847	0.04932
0.0215	0.0620	0.3175	0.5777	0.6425
95	66	49	93	91

Q8

Q8	Q2	Q3	Q5	Q7	Q6
1.00000	0.78491	0.61017	0.51141	0.36195	0.35709
0.0000	0.0001	0.0001	0.0001	0.0001	0.0003
101	101	100	100	95	97

Q9	Q4	Q11	Q13	Q10
0.19479	0.09695	0.08847	-0.07179	0.06484
0.1374	0.3324	0.3889	0.4870	0.6910
66	99	97	96	60

Q9

Q9	Q10	Q7	Q8	Q2	Q6
1.00000	0.93957	0.23102	0.18479	0.15739	0.13834
0.0000	0.0001	0.0620	0.1374	0.2069	0.2757
66	39	66	66	66	64

Q13	Q3	Q11	Q5	Q4
0.07539	0.05834	0.05746	-0.02974	-0.00127
0.5512	0.6417	0.6468	0.8126	0.9920
64	65	66	66	65

TABLE I-12

RANKED CORRELATIONS
SURVEY I (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q10	Q10	Q9	Q7	Q3	Q4	Q11
	1.00000	0.93997	0.16113	0.13069	0.12859	-0.07200
	0.0000	0.0001	0.3175	0.4216	0.4293	0.6586
	40	39	40	40	40	40
	Q6	Q8	Q2	Q5	Q13	
	0.07031	0.05484	0.05595	-0.05153	-0.03493	
	0.6705	0.6910	0.7013	0.7506	0.8351	
	39	40	40	40	38	
Q11						
	Q11	Q13	Q7	Q8	Q10	Q4
	1.00000	0.47855	0.24709	0.02347	-0.07200	0.05665
	0.0000	0.0001	0.0164	0.3839	0.6586	0.5209
	97	94	94	97	40	95
	Q3	Q9	Q2	Q5	Q6	
	-0.06054	0.05746	0.04718	-0.02422	0.01733	
	0.5558	0.6468	0.6463	0.6139	0.8691	
	97	66	97	97	93	
Q13						
	Q13	Q11	Q6	Q2	Q3	Q4
	1.00000	0.47855	-0.18168	-0.14519	-0.09191	-0.08658
	0.0000	0.0001	0.0931	0.1581	0.3757	0.4053
	56	94	92	96	55	93
	Q9	Q8	Q7	Q5	Q10	
	0.07589	-0.07179	0.04932	-0.04658	-0.03493	
	0.5512	0.4870	0.6425	0.6540	0.8351	
	66	95	91	95	38	

APPENDIX II

SURVEY II - TABLES

TABLE II-1
SURVEY II DATA

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4	Q5
1	.	.	.	4	.	4	1	0
2	BREVARD	ST CLOUD	O	4	2	1	2	4
3	BROWARD	POMPANO BEACH	I	4	3	3	2	1
4	BROWARD	FT LAUDERDALE	I	1	4	1	2	.
5	BROWARD	FT LAUDERDALE	BO	2	4	4	4	4
6	BROWARD	MIRAMAR	BO	4	3	4	1	3
7	BROWARD	OAKLAND PARK	BO	4	3	4	2	4
8	BROWARD	POMPANO BEACH	BO	4	2	4	1	3
9	BROWARD	DANIA	I	4	4	1	2	1
10	BROWARD	FT LAUDERDALE	I	4	2	1	4	3
11	BROWARD	FT LAUDERDALE	I	4	2	1	1	3
12	BROWARD	POMPANO BEACH	I	4	2	0	2	1
13	BROWARD	PLANTATION	I	4	2	1	1	4
14	BROWARD	.	O	4	2	1	1	4
15	BROWARD	LAUDERHILL	BO	4	2	4	4	4
16	BROWARD	.	O	4	1	1	1	4
17	BROWARD	TAMARAC	BO	1	1	1	2	0
18	BROWARD	NORTH LAUDERDALE	BO	4	4	1	0	4
19	BROWARD	LAUDERDALE BY SEA	BO	4	2	4	2	1
20	BROWARD	TAMARAC	I	4	2	4	2	2
21	BROWARD	DEERFIELD BEACH	O	4	2	3	1	0
22	BROWARD	FT LAUDERDALE	I	4	2	4	2	3
23	BROWARD	TAMARAC	BO	4	2	1	1	3
24	BROWARD	FT LAUDERDALE	I	4	2	1	1	2
25	BROWARD	FT LAUDERDALE	O	4	2	1	2	3
26	BROWARD	PLANTATION	I	4	1	4	2	2
27	BROWARD	.	BO	4	1	1	1	4
28	BROWARD	HOLLYWOOD	BO	3	4	2	1	3
29	BROWARD	POMPANO BEACH	I	4	3	3	2	4
30	BROWARD	POMPANO BEACH	BO	4	2	4	1	1
31	DADE	MIAMI SHORES	BO	4	1	3	2	0
32	DADE	MIAMI	O	0	0	0	4	4
33	DADE	SWEETWATER	BO	4	2	2	1	3
34	DADE	FLORIDA CITY	BO	0	2	3	2	2
35	DADE	NORTH MIAMI BEACH	BO	4	2	4	4	2
36	DADE	CORAL GABLES	O	4	3	3	1	3

TABLE II-3
SURVEY II DATA

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4	Q5
73	PALM BEACH	LAKE WORTH	C	3	2	4	1	2
74	PALM BEACH	GREENACRES	BC	4	2	3	1	2
75	PALM BEACH	.	.	1	1	4	2	4
76	PALM BEACH	WEST PALM BEACH	C	3	2	3	1	1
77	PALM BEACH	.	.	4	3	3	1	4
78	PALM BEACH	BOYNTON BEACH	I	3	3	2	3	4
79	PALM BEACH	BOYNTON BEACH	C	4	.	4	4	3
80	PALM BEACH	NORTH PALM BEACH	BC	3	3	1	3	2
81	PALM BEACH	BOYNTON BEACH	C	4	.	4	2	3
82	PALM BEACH	BOCA RATON	I	4	2	4	4	3
83	PALM BEACH	BOCA RATON	I	4	3	4	4	3
84	PALM BEACH	WEST PALM BEACH	.	4	1	4	2	4
85	PALM BEACH	JUPITER	.	4	3	3	3	1
86	PALM BEACH	JUPITER	BC	3	1	3	2	1
87	PALM BEACH	WEST PALM BEACH	BC	1	1	4	1	3
88	PALM BEACH	TEQUESTA	C	3	.	1	4	.
89	PALM BEACH	WEST PALM BEACH	BC	1	1	4	3	3
90	PALM BEACH	BOCA RATON	I	4	1	3	1	3
91	PALM BEACH	.	C	4	2	3	2	3
92	PALM BEACH	PALM BEACH	BC	3	.	3	1	3
93	PINELLAS	BELLEAIR	BC	4	2	4	1	4
94	PINELLAS	LARGO	BC	4	1	4	2	3
95	PINELLAS	ST PETERSBURG	C	1	2	4	1	1
96	PINELLAS	BELLEAIR	BC	4	3	4	2	4
97	PINELLAS	CLEARWATER	BC	4	2	4	1	3
98	PINELLAS	ST PETERSBURG	C	3	1	4	2	2
99	PINELLAS	.	C	4	3	1	2	4
100	PINELLAS	DUNEDIN	BC	4	3	4	2	1
101	POLK	LAKELAND	C	4	1	0	4	4

TABLE II-2
SURVEY II DATA

OBS	COUNTY	CITY	OFFICIAL	Q1	Q2	Q3	Q4	Q5
37	DADE	CORAL GABLES	O	4	2	1	2	3
38	DADE	CORAL GABLES	O	4	3	4	2	3
39	DADE	CORAL GABLES	O	4	2	3	2	3
40	DADE	.	O	4	4	3	2	3
41	DADE	HIALEAH	I	4	1	4	2	3
42	DADE	MIAMI	O	4	3	3	2	2
43	DADE	GOLDEN BEACH	BO	4	2	2	2	1
44	DADE	CORAL GABLES	BO	4	3	1	1	3
45	DADE	MIAMI BEACH	BO	3	2	4	3	4
46	DADE	HIALEAH	BO	4	3	4	4	4
47	DUVAL	JACKSONVILLE BEACH	BO	4	2	1	2	2
48	ESCAMBIA	.	BO	3	1	1	1	2
49	ESCAMBIA	PENSACOLA	BO	4	2	3	2	1
50	ESCAMBIA	PENSACOLA	I	1	2	4	1	3
51	ESCAMBIA	PENSACOLA	O	4	3	1	1	4
52	HIGHLAND	SEBRING	O	4	3	3	2	2
53	HILLSBOROUGH	TAMPA	I	2	1	1	1	3
54	HILLSBOROUGH	TAMPA	BO	1	2	1	1	2
55	HILLSBOROUGH	TAMPA	O	4	3	3	0	3
56	HILLSBOROUGH	TAMPA	I	4	3	3	2	4
57	HILLSBOROUGH	TEMPLE TERRACE	BO	4	2	4	1	1
58	MARION	OCALA	O	4	4	0	3	4
59	MARTIN	STUART	O	0	0	0	4	4
60	MARTIN	STUART	BO	4	3	1	2	2
61	PALM BEACH	BOYNTON BEACH	O	1	2	4	1	4
62	PALM BEACH	.	I	3	1	4	3	2
63	PALM BEACH	WEST PALM BEACH	BO	3	3	3	1	3
64	PALM BEACH	GREENACRES	BO	4	2	1	1	3
65	PALM BEACH	LAKE CLARKE SHORES	BO	4	4	2	1	4
66	PALM BEACH	BOYNTON BEACH	O	4	3	4	3	3
67	PALM BEACH	BOYNTON BEACH	I	4	3	4	3	4
68	PALM BEACH	JUPITER	I	1	1	4	1	2
69	PALM BEACH	PALM BEACH GARDENS	BO	2	3	3	2	3
70	PALM BEACH	LAKE WORTH	I	3	2	4	1	1
71	PALM BEACH	DELRAY BEACH	I	4	3	4	4	4
72	PALM BEACH	WEST PALM BEACH	I	4	2	3	2	3

TABLE II-5
SURVEY II DATA

OBS	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q15A	Q15B	Q15C	Q15D	Q15E
37	3	0	4	3	4	4	2	4	.	.	.	.	10
38	4	2	4	1	4	4	2	4	.	.	.	.	15
39	3	1	3	1	4	4	2	4	.	.	.	.	10
40	3	3	3	2	3	3	4	4	.	.	.	22	.
41	4	1	4	3	4	4	4	4	25	25	30	15	.
42	0	3	.	1	3	1	3	4	.	.	.	.	.
43	3	1	4	3	3	4	3	4	2	2	2	2	.
44	4	3	3	3	3	3	.	4	12	10	14	8	.
45	4	3	4	3	4	4	4	4	15	20	31	15	13
46	4	1	.	.	4	4	4	4	10	10	20	10	.
47	4	0	3	3	3	4	4	4	5	5	5	5	5
48	0	1	3	2	3	2	4	1	.	.	.	.	.
49	4	0	3	2	4	4	4	4	.	.	.	.	.
50	4	1	4	1	3	4	4	4	.	.	.	.	.
51	3	3	3	2	3	4	2	1	.	.	5	.	4
52	3	0	3	3	4	3	1	4	.	.	.	.	.
53	0	0	3	0	3	4	3	4	.	.	.	.	.
54	3	4	4	4	3	3	4	4	18	20	20	16	10
55	3	0	4	2	4	4	0	1	.	.	.	.	.
56	4	4	3	2	4	1	4	4	16	12	17	14	10
57	4	1	4	2	4	4	4	4	6	9	14	8	7
58	4	4	3	4	4	2	4	4	.	.	.	.	.
59	3	0	3	3	3	3	3	0	.	.	.	.	.
60	4	1	3	3	4	4	2	1	6	6	10	6	.
61	4	4	4	3	4	1	3	4	0	20	0	0	0
62	3	4	3	3	4	3	4	1	20	20	35	15	0
63	3	1	3	4	3	3	0	1	30	30	40	25	0
64	3	1	3	3	3	3	2	4	.	.	.	.	.
65	4	4	4	2	4	4	4	4	.	.	.	.	.
66	3	3	3	3	4	4	4	4	8	10	25	10	3
67	4	3	4	3	3	3	4	1	.	.	.	.	.
68	4	0	3	3	3	4	4	4	15	12	45	10	.
69	3	2	3	3	3	4	4	1	3	1	4	1	6
70	3	0	3	3	4	4	4	4	.	5	.	5	.
71	4	4	4	3	4	3	0	4	25	.	.	.	.
72	0	3	3	3	3	2	2	3	.	60	.	.	.

TABLE II-4
SURVEY II DATA

OBS	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q15A	Q15B	Q15C	Q15D	Q15E
1	3	1	4	3	4	4	4	4	10	10	15	.	.
2	3	0	3	2	3	1	2	1	.	.	.	.	.
3	4	0	3	2	3	1	.	4	0	0	0	15	0
4	1	.	4	0	0	4	0	4	6	6	20	6	3
5	4	3	3	2	3	4	4	4	0	20	0	20	0
6	4	2	4	4	4	4	4	1	.	.	.	.	.
7	4	3	3	2	4	4	4	1	.	.	.	.	.
8	4	2	3	1	2	4	4	4	.	.	.	.	.
9	0	1	4	2	4	4	2	4	.	5	.	5	.
10	4	1	4	2	3	4	4	0	17	19	22	26	12
11	1	0	3	2	4	4	.	4	.	.	.	.	.
12	4	1	2	0	4	4	3	1	15	15	25	15	.
13	3	2	2	0	3	1	2	4	20	.	.	.	.
14	3	2	3	1	3	1	1	0	20	20	30	15	.
15	4	0	2	3	4	4	4	4	12	12	22	10	6
16	0	0	4	0	4	1	1	4	15	25	20	25	10
17	4	0	3	3	3	1	4	4	22	25	70	11	.
18	2	1	3	2	4	4	2	4	18	22	34	10	.
19	2	0	3	3	4	4	2	4	.	.	12	.	.
20	4	2	3	3	4	4	4	4	.	.	35	.	.
21	4	0	2	0	3	4	4	4	10	5	15	5	10
22	4	1	3	3	3	4	4	4	.	.	10	.	10
23	4	.	3	1	3	1	4	4	15	15	20	15	15
24	4	0	2	2	4	4	4	1	16	16	18	20	10
25	4	1	3	0	4	4	1	4	.	12	.	.	.
26	4	1	3	3	4	4	4	4	15	15	20	15	10
27	3	1	4	0	4	1	0	4	15	25	20	20	10
28	0	3	4	2	2	4	4	4	12	9	19	11	.
29	3	1	3	2	4	4	4	4	.	50	.	.	.
30	4	1	3	3	.	4	3	1	.	.	18	.	3
31	4	0	3	3	3	1	2	4	.	.	.	.	.
32	1	0	3	1	0	1	0	1	.	.	.	.	.
33	2	1	1	3	2	4	2	4	.	.	.	.	.
34	0	1	3	2	0	4	4	4	2	1	2	2	2
35	4	3	3	4	0	4	4	4	8	8	10	8	.
36	2	0	3	2	3	1	2	4	.	.	.	.	15

TABLE II-7

DESCRIPTIVE STATISTICS

SURVEY II

Variable	N	Mean	Std Dev	Sum	Minimum	Maximum
Q1	101	3.41584	1.07021	345.00000	0	4.00000
Q2	55	1.27083	0.88433	113.00000	0	4.00000
Q3	101	1.73267	1.35566	276.00000	0	4.00000
Q4	101	1.94059	0.99822	196.00000	0	4.00000
Q5	99	2.59697	1.14691	257.00000	0	4.00000
Q6	101	2.83168	1.42877	286.00000	0	4.00000
Q7	99	1.40404	1.39446	139.00000	0	4.00000
Q8	100	3.10000	0.70353	310.00000	0	4.00000
Q9	100	2.32000	1.01394	232.00000	0	4.00000
Q10	100	3.16000	1.03201	316.00000	0	4.00000
Q11	101	2.91089	1.40783	294.00000	0	4.00000
Q11	97	2.66560	1.44249	260.00000	0	4.00000
Q12	101	3.09901	1.40360	313.00000	0	4.00000
Q13A	55	13.07273	7.27210	719.00000	0	30.00000
Q13B	61	15.52459	11.91022	947.00000	0	60.00000
Q13C	58	19.31759	12.72432	1121	0	70.00000
Q13D	55	12.10909	6.70454	666.00000	0	26.00000
Q13E	42	7.40476	4.53743	311.00000	0	15.00000

TABLE II-6
SURVEY II DATA

OBS	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q15A	Q15B	Q15C	Q15D	Q15E
73	4	0	3	3	3	4	4	4	10	8	18	.	5
74	3	0	3	3	1	4	4	4	21	20	35	18	15
75	4	0	3	3	3	1	4	1	21	55	35	10	.
76	0	0	2	1	3	4	2	1	.	.	.	.	.
77	3	3	4	3	4	1	4	4	15	18	25	14	6
78	4	1	3	3	3	4	4	4	.	20	.	20	.
79	4	4	4	2	3	4	4	4	.	.	.	.	.
80	3	1	4	3	3	1	4	1	5	2	5	5	10
81	4	1	3	3	3	4	4	2	20	20	25	10	3
82	4	3	3	3	3	4	2	4	.	15	.	.	.
83	2	1	2	3	4	4	2	1	.	30	.	.	.
84	0	0	3	3	3	1	1	4	9	9	12	10	.
85	4	2	3	3	3	1	4	1	20	15	30	15	10
86	1	0	3	3	3	1	4	1	20	11	30	15	10
87	4	1	3	3	3	4	1	4	5	5	10	5	.
88	2	1	3	3	3	1	1	4	3	2	5	2	7
89	2	0	1	3	2	3	2	1	.	.	.	.	.
90	2	3	3	2	4	4	4	4	12	14	19	15	.
91	0	4	4	3	3	4	4	4	.	.	.	.	.
92	2	1	2	3	3	4	4	1	10	10	12	8	.
93	2	1	3	3	3	4	3	4	.	.	.	.	.
94	4	3	4	2	3	3	4	1	20	20	15	20	12
95	3	3	3	2	3	4	4	4	16	15	16	17	4
96	2	0	3	2	4	1	4	4	5	0	0	4	10
97	4	1	3	0	3	3	4	4	21	20	23	20	.
98	3	2	3	2	3	1	2	4	.	.	.	.	.
99	4	4	3	3	4	1	.	4	.	.	.	.	.
100	4	4	4	3	4	4	4	4	18	14	20	8	5
101	0	0	2	3	0	1	0	2	.	.	.	.	3

TABLE II-9
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q1	Q2	Q3	Q4	Q5	Q6
Q7	0.02944	0.33221	0.14941	0.19340	0.25709	0.19574
	0.6963	0.0011	0.1339	0.0490	0.0106	0.0486
	99	94	99	99	96	99
Q8	-0.09492	0.06563	0.05081	-0.01218	0.10025	0.14949
	0.3475	0.5275	0.6157	0.7506	0.3260	0.1404
	100	95	100	100	96	100
Q9	0.04527	0.12502	0.24492	0.19856	-0.07752	0.13756
	0.6547	0.2211	0.0304	0.0477	0.4480	0.1723
	100	95	100	100	96	100
Q10	0.32248	0.24735	0.24679	-0.19736	-0.03259	0.25452
	0.0001	0.0157	0.0125	0.0483	0.7501	0.0003
	100	95	100	100	96	100
Q11	0.09148	0.10663	0.23889	-0.09631	-0.24335	0.12670
	0.7547	0.3912	0.0151	0.3388	0.0152	0.2057
	101	96	101	101	96	101
Q12	0.09193	0.10269	0.23544	-0.06947	-0.22923	0.44379
	0.5468	0.3300	0.0088	0.5563	0.0254	0.0001
	97	92	97	97	93	97
Q13	0.10546	0.09468	0.18222	-0.10996	-0.04774	0.14801
	0.2939	0.3576	0.0682	0.2737	0.6289	0.1396
	101	96	101	101	95	101

TABLE II-8
CORRELATION MATRIX
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q1	Q2	Q3	Q4	Q5	Q6
Q1	1.00000	0.29738	0.07050	-0.03281	0.07894	0.17049
	0.0000	0.0033	0.4936	0.7446	0.4374	0.0863
	101	96	101	101	99	101
Q2	0.29738	1.00000	0.05553	-0.03462	0.22057	0.09478
	0.0033	0.0000	0.5910	0.7377	0.0317	0.3583
	96	96	96	96	95	96
Q3	0.07050	0.05553	1.00000	0.12116	-0.13050	0.27032
	0.4936	0.5910	0.0000	0.2275	0.1969	0.0062
	101	96	101	101	99	101
Q4	-0.03281	-0.03462	0.12116	1.00000	0.23068	0.04901
	0.7446	0.7377	0.2275	0.0000	0.0216	0.6265
	101	96	101	101	99	101
Q5	0.07894	0.22057	-0.13050	0.23068	1.00000	-0.07001
	0.4374	0.0317	0.1969	0.0216	0.0000	0.4911
	99	95	99	99	99	99
Q6	0.17049	0.09478	0.27032	0.04901	-0.07001	1.00000
	0.0863	0.3583	0.0062	0.6265	0.4911	0.0000
	101	96	101	101	99	101

TABLE II-11
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q7	Q8	Q9	Q10	Q11	Q12
Q1	0.03944 0.6983 95	-0.09452 0.3475 100	0.04527 0.6547 100	0.52345 0.0001 100	0.03145 0.7547 101	0.06193 0.5468 97
Q2	0.33221 0.0011 94	0.06563 0.5275 95	0.12672 0.2211 95	0.24735 0.0157 95	0.10983 0.2912 96	0.10269 0.3300 92
Q3	0.14941 0.1399 99	0.05051 0.6157 100	0.34490 0.0004 100	0.24879 0.0126 100	0.23955 0.0161 101	0.33544 0.0008 97
Q4	0.19940 0.0490 99	-0.03013 0.7506 100	0.19856 0.0477 100	-0.19756 0.0483 100	-0.09631 0.3360 101	-0.06047 0.5563 97
Q5	0.25700 0.0105 95	0.10025 0.3260 98	-0.07752 0.4450 98	-0.03259 0.7501 98	-0.24338 0.0152 99	-0.22923 0.0254 95
Q6	0.19874 0.0486 99	0.14843 0.1404 100	0.13756 0.1723 100	0.35482 0.0003 100	0.12670 0.2067 101	0.44379 0.0001 97
Q7	1.00000 0.0000 95	0.26636 0.0080 98	0.22312 0.0272 98	0.17390 0.0870 98	-0.07224 0.4772 99	0.17840 0.0837 95

TABLE II-10
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q1	Q2	Q3	Q4	Q5	Q6
Q15A	0.19801	-0.31576	-0.05259	-0.13099	0.10115	0.15016
	0.1473	0.0240	0.7030	0.3405	0.4711	0.2423
	55	51	55	55	53	55
Q15B	0.13724	-0.14977	0.05437	0.07166	0.35990	0.00364
	0.2916	0.2661	0.5773	0.5831	0.0051	0.9773
	61	57	61	61	59	61
Q15C	-0.02036	-0.28664	-0.05959	-0.05212	-0.04512	0.10651
	0.8794	0.0363	0.6569	0.5400	0.7265	0.4362
	55	54	53	55	56	55
Q15D	0.22174	-0.15871	-0.08003	-0.01557	0.23731	0.17736
	0.1037	0.2611	0.5614	0.9102	0.0871	0.1947
	55	52	55	55	53	55
Q15E	0.29075	-0.14694	-0.17779	-0.17437	0.03609	0.19151
	0.0618	0.3656	0.2600	0.2694	0.8245	0.2244
	42	40	42	42	40	42

TABLE II-13
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q7	Q8	Q9	Q10	Q11	Q12
Q15A	0.03036	-0.07670	0.01161	0.20412	-0.20058	-0.20368
	0.8130	0.5814	0.9335	0.1350	0.1420	0.5497
	53	54	54	55	55	53
Q15B	0.04475	-0.01613	-0.03869	0.17724	-0.15538	-0.08517
	0.7360	0.8311	0.7692	0.1716	0.2315	0.5067
	55	60	60	61	61	59
Q15C	-0.15461	-0.14656	0.07757	0.14474	-0.13565	0.05339
	0.2550	0.2764	0.5661	0.2827	0.2992	0.6946
	56	57	57	57	58	56
Q15D	-0.03401	-0.09101	-0.15653	0.17575	-0.13033	0.02170
	0.8079	0.5119	0.2582	0.2046	0.3409	0.8774
	53	54	54	55	55	53
Q15E	-0.19967	0.27375	-0.24259	0.24953	-0.02133	0.12550
	0.2167	0.0794	0.1212	0.1156	0.8936	0.4233
	40	42	42	41	42	41

TABLE II-12
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q7	Q8	Q9	Q10	Q11	Q12
Q8	0.26636	1.00000	0.03965	0.14638	0.13232	0.14767
	0.0030	0.0000	0.6953	0.1482	0.1894	0.1511
	98	100	100	99	100	96
Q9	0.22312	0.03965	1.00000	0.12916	-0.01271	0.26003
	0.0272	0.6953	0.0000	0.2026	0.9001	0.0105
	98	100	100	99	100	96
Q10	0.17253	0.14638	0.12916	1.00000	0.12906	0.28175
	0.0878	0.1482	0.2026	0.0000	0.2007	0.0054
	99	99	99	100	100	96
Q11	-0.07224	0.13232	-0.01271	0.12906	1.00000	0.29806
	0.4773	0.1894	0.9001	0.2007	0.0000	0.0030
	99	100	100	100	101	97
Q12	0.17840	0.14767	0.26003	0.28175	0.29806	1.00000
	0.0837	0.1511	0.0105	0.0054	0.0030	0.0000
	95	96	96	96	97	97
Q13	0.10841	0.11321	-0.01331	0.16196	0.13609	0.09459
	0.2854	0.2621	0.8955	0.1074	0.1749	0.3567
	99	100	100	100	101	97

TABLE II-15
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q13	Q15A	Q15B	Q15C	Q15D	Q15E
Q7	0.10641	0.03056	0.04478	-0.15461	-0.13411	-0.15967
	0.2954	0.8030	0.7361	0.2551	0.3373	0.3167
	99	55	59	56	53	40
Q8	0.11321	-0.07672	-0.03813	-0.14664	-0.09111	0.17375
	0.2621	0.5816	0.6311	0.2764	0.5135	0.2794
	100	54	60	57	54	42
Q9	-0.01551	0.00151	-0.03865	0.07757	-0.15655	-0.14299
	0.8555	0.9306	0.7692	0.5663	0.2551	0.3012
	100	54	60	57	54	42
Q10	0.16196	0.20412	0.17724	0.16478	0.17575	0.24953
	0.1071	0.1356	0.1719	0.2227	0.2049	0.1156
	100	55	61	57	55	41
Q11	0.13609	-0.20055	-0.15536	-0.13869	-0.12633	-0.02133
	0.1748	0.1420	0.2319	0.2992	0.3603	0.8934
	101	55	61	58	55	42
Q12	0.09499	-0.06355	-0.08817	0.07359	0.02171	0.12858
	0.3547	0.6497	0.5067	0.5946	0.8774	0.4233
	97	53	59	56	53	41
Q13	1.00000	-0.26351	-0.27951	-0.09591	-0.18076	0.12402
	0.0000	0.0519	0.0291	0.4739	0.1862	0.4339
	101	55	61	58	55	42

TABLE II-16
CORRELATION MATRIX
SURVEY II (continued)

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q13	Q15A	Q15B	Q15C	Q15D	Q15E
Q15A	-0.26151 0.3515 51	1.00000 0.0000 55	0.71533 0.0001 53	0.79551 0.0001 53	0.68471 0.0001 51	0.33581 0.0522 34
Q15B	-0.17351 0.0891 61	0.71533 0.0001 53	1.00000 0.0000 61	0.60292 0.0001 53	0.58760 0.0001 54	0.09555 0.5909 34
Q15C	-0.08591 0.4739 53	0.79551 0.0001 53	0.60292 0.0001 53	1.00000 0.0000 58	0.41350 0.0025 51	0.25675 0.1250 37
Q15D	-0.16174 0.1941 53	0.68471 0.0001 51	0.58760 0.0001 54	0.41350 0.0025 51	1.00000 0.0000 55	0.26157 0.1414 33
Q15E	0.10402 0.4339 41	0.33581 0.0522 34	0.09555 0.5909 34	0.25675 0.1250 37	0.26157 0.1414 33	1.00000 0.0000 42

TABLE II-17

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q1

Q1	Q13	Q2	Q15E	Q15D	Q15A
1.00000	0.50248	0.29738	0.29675	0.22174	0.19801
0.0000	0.0001	0.0033	0.0619	0.1037	0.1473
101	101	96	40	55	55
Q6	Q15B	Q10	Q3	Q5	Q8
0.17045	0.13724	0.10546	-0.09492	0.07894	0.07050
0.0883	0.2916	0.2939	0.3475	0.4374	0.4836
101	61	101	100	99	101
Q12	Q9	Q7	Q4	Q11	Q15C
0.06190	0.04627	0.03944	-0.03281	0.03145	-0.02036
0.6483	0.6547	0.6553	0.7466	0.7547	0.8754
57	101	59	101	101	58

Q2

Q2	Q7	Q15A	Q1	Q15C	Q10
1.00000	0.33221	-0.31578	0.29738	-0.28364	0.24735
0.0000	0.0011	0.0240	0.0033	0.0343	0.0157
96	94	51	96	54	95
Q5	Q15D	Q15B	Q15E	Q9	Q11
0.22057	-0.15871	-0.14977	-0.14694	0.12672	0.10363
0.0317	0.2511	0.2661	0.3656	0.2211	0.2912
95	53	57	40	95	96
Q12	Q13	Q6	Q8	Q3	Q4
0.11265	0.09488	0.09478	0.06563	0.05553	-0.03462
0.3301	0.4973	0.3583	0.5275	0.5912	0.7377
51	54	96	95	96	96

TABLE II-18

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q3

Q3	Q5	Q11	Q6	Q10	Q11
1.00000	1.34493	0.33544	0.17082	0.24879	0.23839
0.0000	0.0004	0.0001	0.0042	0.0128	0.0161
101	100	97	101	100	101

Q13	Q15E	Q7	Q5	Q4	Q15D
0.18212	-0.17779	0.18941	-0.13080	0.12116	-0.08003
0.0682	0.1600	0.1399	0.1959	0.2275	0.5614
101	91	99	99	101	55

Q1	Q15C	Q2	Q15B	Q15A	Q6
0.07353	-0.05551	0.05153	0.05437	-0.05259	0.05061
0.4536	0.6565	0.5910	0.6778	0.7030	0.6157
101	93	96	91	95	100

Q4

Q4	Q5	Q3	Q7	Q10	Q15E
1.00000	0.23059	0.19856	0.19843	-0.19739	-0.17437
0.0000	0.0216	0.0477	0.0459	0.0483	0.2694
101	96	100	99	100	62

Q15A	Q2	Q13	Q11	Q15C	Q15B
-0.13959	0.12119	-0.10995	-0.09521	-0.08212	0.07166
0.3405	0.2275	0.2727	0.3380	0.5409	0.5831
95	101	101	101	93	91

Q10	Q6	Q3	Q1	Q5	Q15D
-0.18047	1.04991	-0.03463	-0.03281	-0.03119	-0.01557
0.3563	0.6355	0.7377	0.7446	0.7504	0.9102
97	101	96	101	100	55

TABLE II-19

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0.
/ Number of Observations

Q5

Q5	Q15B	Q7	Q11	Q15C	Q4
1.00000	0.35963	0.25700	-0.24336	0.23752	0.23065
0.0000	0.0001	0.0106	0.0153	0.0371	0.0016
99	59	96	99	53	99

Q12	Q2	Q3	Q15A	Q8	Q1
-0.22923	0.22057	-0.13080	0.10115	0.10925	0.07594
0.0254	0.0317	0.1969	0.4711	0.2260	0.4274
95	95	95	53	96	93

Q9	Q6	Q15C	Q12	Q15E	Q14
-0.07752	-0.07051	-0.04613	-0.04774	0.03403	-0.00339
0.4480	0.4921	0.7245	0.6339	0.3346	0.3561
98	99	56	99	43	96

Q5

Q5	Q12	Q10	Q3	Q7	Q15E
1.00000	0.44379	0.35462	0.27052	0.19874	0.19151
0.0000	0.0001	0.0003	0.0062	0.0486	0.2244
101	97	100	101	99	42

Q15D	Q1	Q15A	Q6	Q12	Q9
0.17756	0.17049	0.16016	0.14948	0.14501	0.13756
0.1947	0.0883	0.2428	0.1404	0.1396	0.1723
55	101	55	100	101	100

Q11	Q15C	Q2	Q5	Q4	Q15B
0.12670	0.10651	0.09476	-0.07301	0.04901	0.00364
0.2067	0.4362	0.3583	0.4911	0.6265	0.9778
101	56	96	99	101	61

TABLE II-20

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q7

Q7	Q2	Q8	Q5	Q9	Q15E
1.00000	0.33221	0.25636	0.25700	0.12312	-0.19967
0.0000	0.0011	0.0040	0.0106	0.2272	0.2167
99	94	98	98	99	40

Q6	Q4	Q12	Q10	Q15C	Q3
0.19574	0.19940	0.17849	0.17380	-0.15461	0.14941
0.0486	0.0490	0.0837	0.0870	0.2552	0.1399
99	99	93	96	56	99

Q13	Q11	Q15B	Q1	Q15D	Q15A
1.10841	-0.07224	0.04479	0.03944	-0.03421	0.03656
0.2854	0.4773	0.7362	0.6983	0.8079	0.8280
99	99	59	99	53	53

Q8

Q8	Q15E	Q7	Q6	Q12	Q15C
1.00000	0.27375	0.26635	0.14543	0.14767	-0.14664
0.0000	0.0794	0.0080	0.1404	0.1511	0.2764
100	42	98	100	95	57

Q10	Q11	Q13	Q5	Q1	Q15D
0.14638	0.13232	0.11321	0.10825	-0.09492	-0.05121
0.1492	0.1894	0.2621	0.3260	0.3475	0.5119
99	100	100	98	100	54

Q15A	Q2	Q3	Q9	Q4	Q15B
-0.07672	0.06563	0.05081	0.03965	-0.03215	-0.02813
0.5814	0.5275	0.6157	0.6953	0.7506	0.8311
54	95	100	100	100	60

SAMPLE OF SURVEYS I, II, III, & IV

TABLE II-21

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q9

Q9	Q3	Q12	Q15E	Q7	Q4
1.00000	0.34498	0.26008	-0.24289	0.22312	0.19656
0.0000	0.0004	0.0105	0.1212	0.0272	0.0477
100	100	96	42	98	100

Q15D	Q6	Q10	Q2	Q15C	Q5
-0.15658	0.13756	0.12916	0.12672	0.07757	-0.07752
0.2562	0.1723	0.2026	0.2211	0.5663	0.4480
99	100	99	95	57	98

Q1	Q8	Q15B	Q13	Q11	Q15A
0.04037	0.03865	-0.03668	-0.01331	-0.01271	0.01161
0.6947	0.6953	0.7691	0.8955	0.9001	0.9336
101	100	60	101	100	56

Q10

Q10	Q1	Q6	Q12	Q15E	Q3
1.00000	0.52343	0.35462	0.28178	0.26953	0.24879
0.0000	0.0001	0.0003	0.0054	0.1156	0.0126
100	100	100	96	61	100

Q2	Q15A	Q4	Q15B	Q7	Q15D
0.24735	0.20410	-0.19796	0.17724	0.17390	0.17375
0.0157	0.1350	0.0483	0.1718	0.0570	0.2046
95	55	100	61	98	55

Q12	Q8	Q15C	Q9	Q11	Q5
0.16195	0.14638	0.14474	0.12916	0.12506	-0.03259
0.1074	0.1482	0.2927	0.2026	0.2007	0.7501
101	99	57	99	100	98

TABLE II-24

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q15B

Q15B	Q15A	Q15C	Q15D	Q5	Q13
1.00000	0.71533	0.60292	0.58760	0.35980	-0.27951
0.0000	0.0001	0.0001	0.0001	0.0051	0.0231
61	53	53	54	59	61

Q10	Q11	Q2	Q8	Q15E	Q12
0.17724	-0.15534	-0.14977	0.13724	0.09555	-0.06817
0.1718	0.2319	0.2691	0.2916	0.5909	0.5067
61	61	57	61	34	59

Q4	Q3	Q7	Q9	Q14	Q6
0.07166	0.05457	0.04479	-0.03668	-0.02813	0.00364
0.5831	0.6773	0.7382	0.7698	0.8311	0.9778
51	51	55	53	60	61

Q15C

Q15C	Q15A	Q15B	Q15D	Q2	Q15E
1.00000	0.79551	0.60292	0.41360	-0.23864	0.25675
0.0000	0.0001	0.0001	0.0025	0.0343	0.1250
58	53	53	51	54	37

Q7	Q8	Q10	Q11	Q6	Q13
-0.15461	-0.14664	0.14474	-0.13869	0.10651	-0.09591
0.2552	0.2764	0.2827	0.2992	0.4252	0.4739
56	57	57	58	58	58

Q4	Q9	Q3	Q12	Q5	Q1
-0.08212	0.07757	-0.05958	0.05359	-0.04813	-0.02036
0.5400	0.5663	0.6568	0.6948	0.7246	0.8794
58	57	58	58	58	58

TABLE II-25

RANKED CORRELATIONS
SURVEY II

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q15D

Q15D	Q15A	Q15B	Q15C	Q15E	Q5
1.00000	0.69471	0.58750	0.61380	0.26157	0.23731
0.0000	0.0001	0.0001	0.0025	0.1614	0.0871
55	51	54	51	33	53

Q1	Q13	Q6	Q10	Q2	Q9
0.22174	-0.19174	0.17756	0.17375	-0.15871	-0.15658
0.1037	0.1842	0.1947	0.2046	0.2611	0.2582
55	55	55	55	52	54

Q11	Q8	Q3	Q7	Q12	Q4
-0.13033	-0.09121	-0.08303	-0.03421	0.02173	-0.01557
0.3429	0.5119	0.5614	0.8079	0.8774	0.9101
55	54	55	53	53	55

Q15E

Q15E	Q15A	Q1	Q8	Q15D	Q15C
1.00000	0.33581	0.29875	0.27375	0.26157	0.25675
0.0000	0.0522	0.0618	0.0794	0.1614	0.1250
42	34	42	42	33	37

Q10	Q9	Q7	Q6	Q3	Q4
0.24953	-0.24289	-0.19967	0.19151	-0.17775	-0.17437
0.1156	0.1212	0.2167	0.2244	0.2600	0.2694
41	42	40	42	42	42

Q2	Q12	Q13	Q15B	Q5	Q11
-0.14694	0.12850	0.12402	0.09555	0.03405	-0.02133
0.3656	0.4233	0.4339	0.5909	0.8346	0.8934
40	41	41	34	41	41

APPENDIX III

SURVEY III - TABLES

TABLE III-1

SURVEY III DATA

OBS	COUNTY	CITY	TITLE	Q1
1	.	.	.	3
2	.	.	.	3
3	BROWARD	FT LAUDERDALE	DIRECTOR	4
4	DADE	HIALEAH GARDENS	PRESIDENT	4
5	DUVAL	JACKSONVILLE	PRESIDENT	4
6	ESCAMBIA	PENSACOLA	DIRECTOR	3
7	ESCAMBIA	PENSACOLA	PRESIDENT	3
8	ESCAMBIA	.	DIRECTOR	2
9	HILLSBOROUGH	.	INVESTOR	3
10	HILLSBOROUGH	TAMPA	MANAGER	2
11	HILLSBOROUGH	TAMPA	VICE PRES	4
12	HILLSBOROUGH	.	DIRECTOR	4
13	HILLSBOROUGH	TAMPA	INSPECTOR	3
14	HILLSBOROUGH	TAMPA	VICE PRES	2
15	HILLSBOROUGH	TAMPA	MANAGER	3
16	HILLSBOROUGH	TAMPA	MANAGER	1
17	HILLSBOROUGH	TAMPA	VICE PRES	4
18	MANATEE	BRADENTON	DIRECTOR	2
19	MARION	OCALA	PRESIDENT	3
20	MARION	OCALA	PRESIDENT	4
21	MARTIN	ROSE SOUND	GEN MGR	2
22	ORANGE	ORLANDO	VICE PRES	2
23	ORANGE	ORLANDO	.	3
24	ORANGE	ORLANDO	PRESIDENT	3
25	ORANGE	ORLANDO	PRESIDENT	3

TABLE III-2

SURVEY III DATA (continued)

OBS	COUNTY	CITY	TITLE	Q1
26	ORANGE	ORLANDO	CONTROLLR	4
27	ORANGE	ORLANDO	MANAGER	3
28	ORANGE	ORLANDO	VICE PRES	3
29	OSCEOLA	.	VICE PRES	3
30	PALM BEACH	WEST PALM BEACH	PRESIDENT	3
31	PALM BEACH	BOCA RATON	ENFR OFFR	3
32	PALM BEACH	WEST PALM BEACH	DIRECTOR	2
33	PALM BEACH	LAKE CLARK SHORES	BLDG OFFC	4
34	PASCO	NEW PORT RICHEY	DIRECTOR	3
35	PINELLAS	PINELLAS PARK	DIRECTOR	3
36	PINELLAS	BELLEAIR BLUFFS	BLDG OFFC	3
37	PINELLAS	.	DIRECTOR	4
38	PINELLAS	CLEARWATER	PRESIDENT	3
39	PINELLAS	.	DIRECTOR	4
40	PINELLAS	ST PETERSBURG	SUPERINT	4
41	PINELLAS	LARGO	VICE PRES	3
42	PINELLAS	ST PETERSBURG	PRESIDENT	4
43	PINELLAS	ST PETERSBURG	PRESIDENT	4
44	SARASOTA	SARASOTA	DIRECTOR	2
45	SEMINOLE	LONGWOOD	PRESIDENT	4
46	SEMINOLE	LONGWOOD	PRESIDENT	4
47	SEMINOLE	.	VICE PRES	3
48	VOLUSIA	ORMOND BEACH	ENFR OFFR	2
49	VOLUSIA	.	VICE PRES	3

TABLE III-3

SURVEY III DATA (continued)

OBS	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14
1	3	3	0	1	4	3	3	3	3	1	4	3	3
2	2	1	2	3	4	3	3	1	.	4	4	0	4
3	0	1	0	2	3	0	4	3	3	4	4	0	3
4	0	2	4	2	4	4	3	2	3	4	4	4	4
5	0	1	4	2	4	3	.	3	3	2	.	.	.
6	0	.	.	3	4	4	3	2	1	.	.	.	4
7	3	2	1	3	4	3	4	4	2	1	4	4	4
8	0	1	2	2	3	3	3	1	.	2	2	2	2
9	3	2	4	3	3	3	3	2	3	2	3	4	0
10	3	2	2	1	4	3	0	1	.	4	2	4	3
11	0	0	4	2	4	0	3	2	1	3	3	3	3
12	1	2	4	3	4	4	3	2	3	1	4	4	4
13	0	2	4	2	3	3	0	2	.	2	2	4	3
14	0	1	1	1	2	0	0	3	1	3	4	2	0
15	4	1	1	2	2	1	3	3	1	2	2	3	4
16	4	1	0	1	4	1	3	1	.	3	4	4	4
17	4	4	4	3	4	4	4	4	4	4	4	4	.
18	3	1	1	.	3	3	3	2	3	3	4	4	3
19	1	1	3	3	3	3	3	3	3	1	2	1	3
20	1	2	2	3	4	2	2	2	3	2	4	4	4
21	3	1	1	2	3	1	3	1	0	1	0	0	3
22	1	1	2	2	3	3	3	1	.	1	0	0	4
23	3	1	2	2	1	4	3	3	0	3	4	3	3
24	1	1	.	2	4	3	3	1	2	4	4	0	3
25	4	2	3	3	3	3	4	2	1	2	1	3	3

TABLE III-4

SURVEY III DATA (continued)

OBS	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14
26	2	3	4	1	1	1	4	4	4	4	4	3	4
27	1	1	2	3	3	4	4	3	3	.	4	0	4
28	1	1	2	3	3	4	3	1	2	3	2	0	3
29	0	1	2	3	3	4	3	1	2	3	2	0	3
30	0	1	4	3	4	4	3	3	3	2	4	2	3
31	3	1	2	3	3	3	3	2	0	0	4	2	4
32	.	.	.	3	3	3	3	3	2	.	2	1	3
33	0	1	2	3	4	4	4	4	4	2	4	4	4
34	1	1	2	3	3	3	3	4	1	1	4	4	3
35	4	1	2	3	3	3	3	3	3	2	2	3	3
36	3	1	2	3	3	3	4	1	.	3	3	1	0
37	0	1	0	3	3	2	1	2	3	2	4	3	0
38	0	1	3	3	4	3	3	3	3	2	3	4	4
39	0	1	4	3	3	3	3	3	3	3	4	4	0
40	0	1	2	3	2	0	3	2	2	1	4	3	0
41	4	1	3	3	3	4	3	3	3	1	4	4	3
42	0	2	4	3	3	1	3	2	2	2	1	3	3
43	0	2	4	4	4	4	3	4	4	3	1	4	3
44	3	1	1	3	3	3	3	2	2	3	4	4	3
45	4	0	4	3	3	3	0	3	3	2	4	3	4
46	0	1	2	3	4	2	3	3	3	0	1	3	4
47	0	1	2	3	3	4	3	1	2	1	2	0	3
48	3	1	0	3	3	4	3	0	0	4	4	3	3
49	0	1	2	3	3	4	3	1	2	3	2	0	3

TABLE III-5

DESCRIPTIVE STATISTICS
SURVEY III

Variable	N	Mean	Std Dev	Sum	Minimum	Maximum
Q1	49	3.10204	0.77041	152.00000	1.00000	4.00000
Q2	48	1.39583	1.56748	67.00000	0	4.00000
Q3	49	1.57143	0.67700	77.00000	0	4.00000
Q4	47	2.29787	1.33375	108.00000	0	4.00000
Q5	49	2.34694	0.93044	115.00000	0	4.00000
Q6	49	3.20408	0.79003	157.00000	0	4.00000
Q7	49	2.77551	1.26269	136.00000	0	4.00000
Q8	48	2.89583	0.97281	139.00000	0	4.00000
Q9	49	2.28571	1.04083	112.00000	0	4.00000
Q10	42	2.30952	1.17884	97.00000	0	4.00000
Q11	46	2.32609	1.17492	107.00000	0	4.00000
Q12	47	3.02128	1.24216	142.00000	0	4.00000
Q13	47	2.51064	1.55860	118.00000	0	4.00000
Q14	48	2.93750	1.28457	141.00000	0	4.00000

TABLE III-6

CORRELATION MATRIX
SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q1	Q2	Q3	Q4	Q5	Q6	Q7
Q1	1.00000	-0.36321	0.32525	0.49711	0.26915	0.10199	-0.06304
	0.0000	0.0112	0.0226	0.0005	0.0615	0.4856	0.5705
	49	48	49	47	49	49	49
Q2	-0.36321	1.00000	0.22540	-0.18391	-0.20081	-0.03332	0.06761
	0.0112	0.0000	0.1235	0.2211	0.1711	0.8221	0.6479
	48	48	48	46	48	48	48
Q3	0.32525	0.22540	1.00000	0.30309	0.04764	0.01113	0.05570
	0.0226	0.1235	0.0000	0.0384	0.7451	0.9395	0.7039
	49	48	49	47	49	49	49
Q4	0.49711	-0.18391	0.30309	1.00000	0.19829	0.11603	0.18612
	0.0005	0.2211	0.0384	0.0000	0.1815	0.4373	0.2104
	47	46	47	47	47	47	47
Q5	0.26915	-0.20081	0.04764	0.19829	1.00000	0.17562	0.29437
	0.0615	0.1711	0.7451	0.1815	0.0000	0.2274	0.0401
	49	48	49	47	49	49	49
Q6	0.10199	-0.03332	0.01113	0.11603	0.17562	1.00000	0.40191
	0.4856	0.8221	0.9395	0.4373	0.2274	0.0000	0.0042
	49	48	49	47	49	49	49

TABLE III-7

CORRELATION MATRIX (continued)
SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q1	Q2	Q3	Q4	Q5	Q6	Q7
Q7	-0.06304	0.06761	0.05570	0.18612	0.29437	0.40191	1.00000
	0.5705	0.5479	0.7033	0.2104	0.0401	0.0042	0.0000
	49	49	49	47	49	49	49
Q8	0.13292	0.02955	-0.03512	-0.14665	0.35955	0.13674	0.16995
	0.2133	0.8416	0.7979	0.3301	0.0121	0.3540	0.2510
	49	47	46	46	48	48	48
Q9	0.45551	-0.04050	0.38435	0.27351	0.05165	-0.04705	-0.12455
	0.0010	0.7831	0.0064	0.0629	0.7245	0.7482	0.3938
	49	49	49	47	49	49	49
Q10	0.44580	-0.17495	0.33263	0.40190	-0.05460	0.14648	0.12066
	0.0031	0.2739	0.0314	0.0102	0.7313	0.3546	0.4465
	42	41	42	40	42	42	42
Q11	-0.04759	0.07723	-0.02219	0.02421	-0.19291	0.23619	0.07763
	0.7535	0.6103	0.8836	0.8746	0.1950	0.1140	0.6081
	46	46	46	45	46	46	46
Q12	0.17851	0.15961	0.19013	-0.10757	0.03453	0.09494	-0.01021
	0.2296	0.2893	0.2005	0.4763	0.8178	0.5702	0.9457
	47	46	47	46	47	47	47
Q13	0.19709	0.22269	0.37166	0.28768	-0.08572	0.12224	-0.07510
	0.1842	0.1369	0.0101	0.0525	0.5667	0.4131	0.6159
	47	46	47	46	47	47	47
Q14	0.02785	0.14606	0.11762	0.09370	0.10331	0.31521	0.19180
	0.8510	0.3273	0.4259	0.5357	0.4847	0.0291	0.1916
	48	47	48	46	48	48	48

TABLE III-4

CORRELATION MATRII (continued)
SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q8	Q9	Q10	Q11	Q12	Q13	Q14
Q1	0.18252	0.45652	0.44560	-0.04759	0.17863	0.19709	0.02795
	0.2123	0.0013	0.0031	0.7535	0.2296	0.1842	0.8510
	46	45	41	46	47	47	48
Q2	0.02995	-0.04050	-0.17498	0.07723	0.15961	0.11269	0.14606
	0.8416	0.7831	0.2729	0.6100	0.2893	0.4369	0.3273
	47	45	41	46	46	46	47
Q3	-0.03812	0.38105	0.33283	-0.02219	0.15013	0.27166	0.11762
	0.7970	0.0064	0.0314	0.8836	0.3005	0.0101	0.4259
	48	45	42	45	47	47	48
Q4	-0.14685	0.27251	0.40190	0.02611	-0.10767	0.26768	0.09370
	0.3301	0.0629	0.0102	0.8746	0.4763	0.0525	0.5357
	46	47	43	45	46	46	46
Q5	0.35955	0.05165	-0.05460	-0.19291	0.03453	-0.05572	0.10331
	0.0131	0.7245	0.7313	0.1998	0.8178	0.5667	0.4847
	46	45	42	46	47	47	48
Q6	0.13674	-0.04795	0.14645	0.23619	0.06494	0.12224	0.31521
	0.3540	0.7492	0.3546	0.1140	0.5702	0.4131	0.0291
	48	47	42	46	47	47	48

TABLE III-9

CORRELATION MATRIX (continued)
SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

	Q8	Q9	Q10	Q11	Q12	Q13	Q14
Q7	0.16855	-0.10435	0.12066	0.07763	-0.01021	-0.07510	0.19180
	0.2510	0.3938	0.4465	0.6031	0.9457	0.6159	0.1916
	48	49	42	46	47	47	46
Q8	1.00000	0.15369	0.15656	-0.01932	0.05529	-0.16039	0.17023
	0.0000	0.2970	0.3263	0.8997	0.7120	0.2755	0.2474
	48	48	41	45	47	47	46
Q9	0.15369	1.00000	0.49556	-0.22973	0.26031	0.42699	0.16027
	0.2970	0.0000	0.0009	0.1246	0.0772	0.0028	0.2765
	48	49	42	46	47	47	46
Q10	0.15656	0.49556	1.00000	0.05634	0.13272	0.29269	0.16100
	0.3263	0.0009	0.0000	0.6812	0.4143	0.0669	0.3146
	41	42	43	39	40	40	41
Q11	-0.01932	-0.22973	0.05634	1.00000	0.23957	-0.12526	-0.05044
	0.8997	0.1246	0.6812	0.0000	0.1139	0.4123	0.7421
	45	46	39	46	45	45	45
Q12	0.05529	0.26031	0.13272	0.23957	1.00000	0.31969	-0.05489
	0.7120	0.0772	0.4143	0.1139	0.0000	0.0284	0.7140
	47	47	40	45	47	47	47
Q13	-0.16039	0.42699	0.29269	-0.12526	0.31969	1.00000	-0.01070
	0.2755	0.0028	0.0669	0.4123	0.0284	0.0000	0.9431
	47	47	40	45	47	47	47
Q14	0.17023	0.16027	0.16100	-0.05044	-0.05489	-0.01070	1.00000
	0.2474	0.2765	0.3146	0.7421	0.7140	0.9431	0.0000
	46	46	41	45	47	47	46

TABLE III-10

RANKED CORRELATIONS
SURVEY III
Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q1

Q1	Q4	Q9	Q10	Q2	Q3	Q5
1.00000	0.49711	0.45652	0.44569	-0.36221	0.31525	0.26915
0.0000	0.0005	0.0010	0.0031	0.0112	0.0216	0.0615
49	47	49	42	48	49	49

Q13	Q8	Q12	Q6	Q7	Q11	Q14
0.19789	0.18192	0.17863	0.10199	-0.05304	-0.04759	0.02785
0.1942	0.2133	0.2296	0.4956	0.5705	0.7535	0.8510
47	48	47	49	49	46	46

Q2

Q2	Q1	Q3	Q13	Q5	Q4	Q10
1.00000	-0.36221	0.22563	0.22269	-0.20961	-0.18391	-0.17456
0.0000	0.0112	0.1235	0.1369	0.1711	0.2211	0.2739
48	48	48	46	48	48	41

Q12	Q14	Q11	Q7	Q8	Q6	Q9
0.15961	0.14606	0.07723	0.06761	-0.04090	-0.03332	0.02995
0.2893	0.3273	0.6100	0.6479	0.7831	0.8221	0.8416
46	47	46	48	48	48	47

Q3

Q3	Q9	Q13	Q10	Q1	Q4	Q2
1.00000	0.38435	0.37166	0.33263	0.32525	0.30309	0.22563
0.0000	0.0064	0.0101	0.0314	0.0226	0.0364	0.1235
49	49	47	42	49	47	48

Q12	Q14	Q7	Q5	Q8	Q11	Q6
0.19013	0.11762	0.05570	0.04764	-0.03612	-0.02319	0.01113
0.2065	0.4159	0.7036	0.7451	0.7970	0.8836	0.9395
47	46	49	49	48	46	49

Q4

Q4	Q1	Q10	Q3	Q13	Q9	Q5
1.00000	0.49711	0.40193	0.30309	0.28765	0.27351	0.19835
0.0000	0.0005	0.0102	0.0384	0.0525	0.0629	0.1815
47	47	40	47	46	47	47

Q7	Q2	Q8	Q6	Q12	Q14	Q11
0.18612	-0.18391	-0.14685	0.11603	-0.10767	0.09370	0.02421
0.2104	0.2211	0.3301	0.4373	0.4763	0.5357	0.8746
47	46	46	47	46	46	45

TABLE III-11

RANKED CORRELATIONS (continued)

SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q5

Q5	Q6	Q7	Q1	Q2	Q4	Q11
1.00000	0.35555	0.29437	0.26915	-0.20081	0.19529	-0.19291
0.0000	0.0121	0.0401	0.0615	0.1711	0.1815	0.1990
49	46	49	49	48	47	46

Q6	Q14	Q13	Q10	Q9	Q3	Q12
0.35555	0.18331	-0.08572	-0.05490	0.05165	0.04764	0.03453
0.0121	0.4547	0.5667	0.7313	0.7245	0.7451	0.8178
49	48	47	41	49	49	47

Q6

Q6	Q7	Q14	Q11	Q5	Q10	Q3
1.00000	0.40191	0.31521	0.23619	0.17562	0.14648	0.13674
0.0000	0.0042	0.0291	0.1140	0.2274	0.3546	0.3540
49	49	48	46	49	42	48

Q13	Q4	Q1	Q12	Q8	Q2	Q3
0.12224	0.11503	0.10199	0.08494	-0.04705	-0.03332	0.01113
0.4131	0.4373	0.4855	0.5702	0.7482	0.8221	0.9395
47	47	49	47	49	48	49

Q7

Q7	Q6	Q5	Q14	Q4	Q8	Q9
1.00000	0.40191	0.29437	0.15180	0.16612	0.16895	-0.12455
0.0000	0.0042	0.0401	0.1916	0.2104	0.2510	0.3938
49	49	49	48	47	48	49

Q10	Q1	Q11	Q13	Q2	Q3	Q12
0.10088	-0.05304	0.07763	-0.07510	0.06761	0.05570	-0.01021
0.5465	0.5795	0.6081	0.6159	0.6479	0.7038	0.9457
41	49	46	47	48	49	47

Q8

Q8	Q5	Q1	Q14	Q7	Q13	Q10
1.00000	0.35555	0.18292	0.17023	0.16895	-0.16239	0.15656
0.0000	0.0121	0.2133	0.2474	0.2510	0.2755	0.3283
48	46	46	46	48	47	41

Q9	Q4	Q6	Q12	Q3	Q2	Q11
0.15369	-0.14655	0.13674	0.06525	-0.03812	0.02995	-0.01932
0.2970	0.3301	0.3540	0.7130	0.7970	0.8416	0.8997
48	46	48	47	48	47	45

TABLE III-12

RANKED CORRELATIONS (continued)

SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q9

Q9	Q10	Q1	Q13	Q3	Q4	Q12
1.00000	0.49593	0.46652	0.42699	0.39435	0.37351	0.26031
0.0000	0.0008	0.0010	0.0029	0.0064	0.0629	0.0772
49	42	49	47	49	47	47

Q11	Q14	Q8	Q7	Q5	Q6	Q2
-0.22973	0.16027	0.15369	-0.12455	0.05165	-0.04705	-0.04080
0.1246	0.3765	0.2970	0.3938	0.7245	0.7481	0.7831
46	45	46	49	46	49	48

Q10

Q10	Q9	Q1	Q4	Q3	Q13	Q2
1.00000	0.49593	0.44550	0.40199	0.33163	0.19269	-0.17498
0.0000	0.0008	0.0031	0.0102	0.0314	0.0668	0.2739
42	42	42	43	42	40	41

Q14	Q8	Q6	Q12	Q7	Q11	Q5
0.16100	0.15656	0.14648	0.13272	0.12866	0.05634	-0.05460
0.3146	0.3283	0.3546	0.4143	0.4465	0.6012	0.7313
41	41	43	43	42	35	42

Q11

Q11	Q12	Q6	Q9	Q5	Q13	Q10
1.00000	0.23957	0.23619	-0.22973	-0.19291	-0.12526	0.08634
0.0000	0.1130	0.1140	0.1246	0.1990	0.4123	0.6012
46	45	46	46	46	45	39

Q7	Q2	Q14	Q1	Q4	Q3	Q8
0.07763	0.07723	-0.05944	-0.04759	0.02621	-0.02219	-0.01932
0.6061	0.6100	0.7421	0.7535	0.8746	0.8836	0.8997
46	46	45	46	45	46	45

Q12

Q12	Q13	Q9	Q11	Q3	Q1	Q2
1.00000	0.31969	0.26031	0.23957	0.19013	0.17863	0.15961
0.0000	0.0294	0.0772	0.1130	0.2005	0.2296	0.2893
47	47	47	45	47	47	45

Q10	Q4	Q6	Q8	Q14	Q5	Q7
0.13272	-0.10767	0.08494	0.05529	-0.05489	0.03453	-0.01021
0.4143	0.4763	0.5702	0.7120	0.7140	0.8178	0.9457
43	46	47	47	47	47	47

TABLE III-13

RANKED CORRELATIONS (continued)
SURVEY III

Correlation Coefficients / Prob > |R| under Ho: Rho=0
/ Number of Observations

Q13

Q13	Q9	Q3	Q12	Q10	Q4	Q2
1.00000	0.42699	0.37166	0.31989	0.29269	0.25768	0.22269
0.0000	0.0028	0.0101	0.0284	0.0663	0.0525	0.1369
47	47	47	47	40	46	46

Q1	Q8	Q11	Q6	Q5	Q7	Q14
0.19709	-0.16239	-0.12526	0.12224	-0.08572	-0.07510	-0.01070
0.1842	0.2755	0.4123	0.4131	0.5667	0.6159	0.9431
47	47	45	47	47	47	47

Q14

Q14	Q6	Q7	Q8	Q10	Q9	Q2
1.00000	-0.31531	0.19190	0.17023	0.16108	0.16027	0.14606
0.0000	0.0291	0.1916	0.2474	0.3146	0.2765	0.3273
48	48	48	48	41	48	47

Q3	Q5	Q4	Q12	Q11	Q1	Q13
0.11762	0.10331	0.09370	-0.05489	-0.05044	0.02785	-0.01070
0.4259	0.4947	0.5357	0.7140	0.7421	0.8510	0.9431
46	48	46	47	45	48	47

SAMPLE OF SURVEYS I, II, III, & IV

SURVEY # 1

SURVEY
OF THE MEMBERS OF
THE BUILDING OFFICIALS ASSOCIATION OF FLORIDA
ON
UNLICENSED ACTIVITY IN FLORIDA

NAME _____ COUNTY _____

CITY _____

CHECK ONE:
BUILDING OFFICIAL _____
INSPECTOR _____
OTHER _____

1. Do you consider unlicensed contractors to be of concern in your jurisdiction?

YES _____ NO _____

If you answer is NO, please turn in your questionnaire.

2. Please give us your opinion as to the seriousness of the unlicensed contractor problem in your jurisdiction.

4 -- VERY SERIOUS
3 -- SERIOUS
2 -- MODERATE
1 -- MINOR
0 -- VERY MINOR

3. Please estimate the percentage of unlicensed contractors to total licensed contractors in your jurisdiction.

4 -- GREATER THAN 25%
3 -- 15 - 25%
2 -- 10 - 15%
1 -- 5 - 10%
0 -- less than 5%

4. Which trade is, in you opinion, most affected by unlicensed contractor activity?

4 -- ELECTRICAL
3 -- CARPENTRY
2 -- PLUMBING
1 -- HVAC
0 -- OTHER _____
Please identify

5. For the trade identified in question #4 above, what, in you opinion, is the percentage of that trades' work that is being performed by unlicensed contractors?

4 -- GREATER THAN 20%
3 -- 15 - 20%
2 -- 10 - 15%
1 -- 5 - 10%
0 -- LESS THAN 5%

6. How long, in your opinion, have unlicensed contractors been practicing in you jurisdiction -- to a serious degree?

4 -- MORE THAN 7 YEARS
3 -- 5 - 7 YEARS
2 -- 3 - 5 YEARS
1 -- 1 - 3 YEARS
0 -- LESS THAN 1 YEAR

PLEASE TURN OVER

SURVER #1

7. How many reports of unlicensed contractor activity have come to your department's attention within the past twelve months?

4 -- MORE THAN 15
3 -- 10 - 15
2 -- 5 - 10
1 -- 0 - 5
0 -- NONE

8. How would you characterize the detrimental impact of unlicensed contractor activity in your jurisdiction?

4 -- CRITICAL
3 -- SIGNIFICANT
2 -- IMPORTANT
1 -- MINOR
0 -- INCONSEQUENTIAL

9. Please estimate the total dollar value of construction permits issued by your department for:

LAST TWELVE MONTHS $_____

LAST SIXTY MONTHS $_____

10. Please estimate the effort being expended in your jurisdiction to identify and/or control unlicensed contractor activity.

4 -- MAJOR
3 -- IMPORTANT
2 -- MODERATE
1 -- LITTLE
0 -- NONE

11. Please identify the department(s) in your county or city expending the major effort in identifying and controlling unlicensed activity.

_____

_____

_____

12. What effort, in your opinion, has the state expended in your area to identify and control unlicensed activity.

4 -- MAJOR
3 -- IMPORTANT
2 -- MODERATE
1 -- LITTLE
0 -- NONE

Comments:

_____

_____

_____

_____

_____

_____

_____

SURVEY #2

YOUR COUNTY _____ YOUR NAME _____

TO CITY _____ TITLE _____

We have concluded a compilation and evaluation of the initial survey conducted at the RO conference in Tampa in January. The data generated from this study indicated several ae opolitan areas in the state which appear to have very serious problems with unlicensed contractor activities. Your area is among those which have been selected for a more indepth evaluation of the unlicensed contractor problem, its causes, impact and possible so tions. Your assistance in providing the additional data requested in this qu tionnaire will be most helpful in both pinpointing the problem as well as providing an ul mate solution(s).

1. In your opinion, what is the origin of the unlicensed contractor in your jurisdiction?

   4 - Local
   3 - Adjacent County
   2 - Distant County
   1 - Out of State
   0 - Other _____

2. To what extent do armchair masters contribute to the problem of unlicensed contractor activity in your jurisdiction?

   4 - Very Serious
   3 - Serious
   2 - Moderate
   1 - Minor
   0 - No Contribution to Problem

3. Which of the following is your most frequent source of information on unlicensed contractors?

   4 - Inspectors
   3 - Licensed Contractors
   2 - Unlicensed Contractors Attempting to Pull Permits
   1 - Citizens
   0 - Other _____

4 What type of construction activity is, in your opinion, most affected by unlicensed contractors?

   4 - Commercial/Light Commercial
   3 - Multi-Family
   2 - Residential
   1 - Remodeling
   0 - Other _____

5 For the activity in 4 above, what percentage of work is being performed by unlicensed contractors?

   4 - More Than 25%
   3 - 15-25%
   2 - 10-15%
   1 - 5-10%
   0 - Less Than 5%

6 What action does your department take if you become aware of unlicensed activity?

   4 - Report to Department Professional Regulation
   3 - Report to Local Authorities
   2 - Issue Warning to Unlicensed Contractors
   1 - None
   0 - Other _____

7 How much of your department's time is spent on problems related to unlicensed contractor activity?

   4 - More Than 25%
   3 - 15-20%
   2 - 10-15%
   1 - 5-10%
   0 - Less Than 5%

8. What role should your department play in identifying unlicensed contractor activity?

4 - Lead Role
3 - Major Role
2 - Minor Role
1 - None
0 - Other _____

9. For the role you chose in 8 above, identify the method(s) you would suggest to accomplish such a role?

4 - Monitor material suppliers in excess of specified dollar amount
3 - During building inspections, conduct checks of contractor licenses
2 - Follow-up on permits pulled by homeowners to identify unlicensed contractor activity
1 - Establish a centralized clearing house (computer network) for all building permits
0 - Other _____
_____

10. Of the following, which, in your opinion, would be most effective in curbing unlicensed contractor activity?

4 - More stringent legislation
3 - More stringent enforcement of existing legislation
2 - Armchair masters should be more closely regulated
1 - Nothing
0 - Other _____

11. Where does the unlicensed activity occur in your jurisdiction?

4 - Within city limits
3 - Outside city limits but within county
2 - Outside county
1 - Equally in 2, 3, and 4
0 - Other _____

12. What does your department do to inform the homeowner concerning the liabilities incurred when a homeowner pulls his own permit?

4 - Require a written and signed statement from homeowner acknowledging liabilities
3 - Written statement from homeowner only
2 - Verbal warning of liabilities are outlined to homeowner
1 - No warning is made to homeowner
0 - Other _____

13. Of the following, which is most utilized by the unlicensed contractor to avoid detection?

4 - Homeowner pulls permit
3 - Homeowner buying materials
2 - Contractor buys materials paying cash
1 - All of the above equally
0 - Other _____

14. Please express any opinion or suggestion you may have as regards unlicensed contractor activity in:

A) Your Jurisdiction

B) State of Florida

SURVEY # 3

YC COUNTY _____ YOUR NAME _____

YOUR CITY _____ YOUR TITLE _____

YOUR COMPANY _____

We are currently conducting a study of unlicensed contractor activity in the State of Florida under a grant funded by the Construction Industry Licensing Board. We would appreciate your perspective on this most sensitive issue affecting the construction industry and the citizens of Florida. Your answers to the following questions would be of assistance in pinpointing the problem and providing an ultimate solution(s). Please circle the number which most closely fits your answer.

1. How serious do you consider the problem of unlicensed contractors to be in your geographic area?

   4 - Very Serious
   3 - Serious
   2 - Moderate
   1 - Minor
   0 - No Concern

2. Which trade is, in your opinion, most affected by unlicensed contractor activity?

   4 - Electrical
   3 - Carpentry
   2 - Plumbing
   1 - HVAC
   0 - Other _____ (please specify)

3. What type of construction activity is most affected by unlicensed contractors?

   4 - Commercial/Light Commercial
   3 - Multi-Family
   2 - Residential
   1 - Remodeling
   0 - Other _____ (please specify)

4. Please estimate the percentage of unlicensed contractors to total licensed contractors in your area.

   4 - Greater than 20%
   3 - 15 to 20%
   2 - 10 to 15%
   1 - 5 to 10%
   0 - Less than 5%

5. To what extent are contractors in your area attempting to identify and report unlicensed contractor activity?

   4 - Major Attempt
   3 - Serious Attempt
   2 - Minor Attempt
   1 - Very Minor Attempt
   0 - No Attempt

6. What role should contractors play in identifying and reporting unlicensed contractor activity?

   4 - Lead Role
   3 - Major Role
   2 - Minor Role
   1 - No Role
   0 - Other _____ (please specify)

7. For the role you chose in question 6 above, identify the method(s) you would suggest to accomplish such a role.

   4 - Establish enforcement group at state level to identify and report on unlicensed activity.
   3 - Use existing contractor organization to identify and report on unlicensed contractors.
   2 - Form local contractor coalitions specifically to identify and report unlicensed contractor activity.
   1 - Establish a central clearinghouse for coordinating data collection on unlicense activity.
   0 - Other _____ (please specify)

8. Of the following, which would be most effective in curbing unlicensed contractor activity?

4 - More stringent regulation
3 - More stringent enforcement of existing regulation
2 - Armchair Masters should be more closely regulated
1 - Nothing
0 - Other _____ (please specify)

9. What group, in your opinion, should play the major role in identifying and reporting unlicensed contractor activity?

4 - State Government
3 - County Government
2 - City or Local Government
1 - Local Contractors
0 - Other _____ (please specify)

10. If you specified either state, county, city or local government in question 9 above, what agency should be involved in the type of government you specified?

4 - Establish a state department specifically to identify and prosecute unlicensed contractors
3 - Each county should establish a section to identify and regulate unlicensed contractor activity
2 - The Construction Industry Licensing Board
1 - Building Inspectors
0 - Other _____ (please specify)

11. In your opinion, what portion of the percentage of unlicensed contractors in your area is a result of "handyman activity?"

4 - Greater than 50%
3 - 35 to 50%
2 - 20 to 35%
1 - 10 to 20%
0 - Less than 10%

12. In your opinion, what portion of the homeowners who pull owner/builder permits, use unlicensed contractors to perform the work?

4 - More than 40%
3 - 30 to 40%
2 - 20 to 30%
1 - 10 to 20%
0 - Less than 10%

13. On what, other than opinion, do you base your answer to question 12 above?

4 - Actual knowledge of unlicensed contractor performing work
3 - Comments from homeowners stating their use of unlicensed contractors
2 - Comments from other individuals
1 - Comments from other contractors
0 - Nothing else, only my opinion

14. What is your opinion as to the penalties imposed for unlicensed contractor activity?

4 - Penalties should be made extremely severe.
3 - Penalties should be greatly increased.
2 - Penalties should be moderately increased.
1 - Penalties should be increased slightly.
0 - Penalties are severe enough.

15. Please provide any comments you might have on the nature and extent of the unlicensed contractor activity in your area, and what specifically, if anything, is being done or should be done and by whom?

SURVEY # 4

YOUR NAME _____

YOUR TITLE _____

YOUR COMPANY _____

We are currently conducting a study of unlicensed contractor activity in the State of Florida under a grant funded by the Construction Industry Licensing Board. We would appreciate your perspective on this most sensitive issue affecting the construction industry and the citizens of Florida. Your answers to the following questions would be of assistance in pinpointing the problem and providing an ultimate solution(s). Please circle the number which most closely fits your answer, and be prepared to discuss these subjects at the area meeting if you are able to attend.

1. Which trade is, in your opinion, most affected by unlicensed contractor activity?

   4 - Electrical
   3 - Carpentry
   2 - Plumbing
   1 - HVAC
   0 - Other _____ (please specify)

2. What type of construction activity is most affected by unlicensed contractors?

   4 - Commercial/Light Commercial
   3 - Multi-Family
   2 - Residential
   1 - Remodeling
   0 - Other _____ (please specify)

3. To what extent are contractors in your area attempting to identify and report unlicensed contractor activity?

   4 - Major Attempt
   3 - Serious Attempt
   2 - Minor Attempt
   1 - Very Minor Attempt
   0 - No Attempt

4. What role should contractors play in identifying and reporting unlicensed contractor activity?

   4 - Lead Role
   3 - Major Role
   2 - Minor Role
   1 - No Role
   0 - Other _____ (please specify)

5. For the role you chose in question 4 above, identify the method(s) you would suggest to accomplish such a role.

6. What group, in your opinion, should play the major role in identifying and reporting unlicensed contractor activity?

4 - State Government
3 - County Government
2 - City or Local Government
1 - Local Contractors
0 - Other _____ (please specify)

7. If you specified either state, county, city or local government in question 6 above, what agency should be involved in the type of government you specified?

4 - Establish a state department specifically to identify and prosecute unlicensed contractors
3 - Each county should establish a section to identify and regulate unlicensed contractor activity
2 - The Construction Industry Licensing Board
1 - Building Inspectors
0 - Other _____ (please specify)

8. In your opinion, what portion of the percentage of unlicensed contractors in your are is a result of "handyman activity?"

4 - Greater than 50%
3 - 35 to 50%
2 - 20 to 35%
1 - 10 to 20%
0 - Less than 10%

9. In your opinion, what portion of the homeowners who pull owner/builder permits, use unlicensed contractors to perform the work?

4 - More than 40%
3 - 30 to 40%
2 - 20 to 30%
1 - 10 to 20%
0 - Less than 10%

10. On what, other than opinion, do you base your answer to question 9 above?

4 - Actual knowledge of unlicensed contractor performing work
3 - Comments from homeowners stating their use of unlicensed contractors
2 - Comments from other individuals
1 - Comments from other contractors
0 - Nothing else, only my opinion

11. What is your opinion as to the penalties imposed for unlicensed contractor activity?

4 - Penalties should be made extremely severe.
3 - Penalties should be greatly increased.
2 - Penalties should be moderately increased.
1 - Penalties should be increased slightly.
0 - Penalties are severe enough.

12. Please provide any comments you might have on the nature and extent of the unlicensed contractor activity in your area, and what specifically, if anything, is being done should be done and by whom?