

August 1, 2025

To: Interested Parties

Fr: Matt Hogan, Bridget Kilmer, and Adam Green; Impact Research

Re: Key Findings from Poll on Texas Home Insurance

Impact Research recently conducted a statewide poll of registered voters in Texas focused on home insurance and extreme weather. The poll shows that home insurance premiums are a major pain point for Texas voters and that Texans see climate-fueled extreme weather as a significant threat that is contributing to the rise in home insurance premiums and housing costs. Below are key findings from the poll.

Key Findings

- **Nearly all Texas homeowners (92%) are concerned about the cost of their home insurance premiums.** Nearly two-thirds (63%) say they are *very concerned*, which exceeds their level of concern over grocery prices (57%), electricity and heating costs (46%), mortgage payments (41%), and gas prices (25%). Only health care costs (70%) generate more intense concern among homeowners than home insurance premiums. Texas homeowners are also worried that the cost of home insurance will get even worse, as two-thirds (65%) are *very concerned* that home insurance premiums will continue to go up in the next few years.
- **Rising home insurance premiums are seen as an obstacle to buying a home.** Nearly 8-in-10 Texas voters recognize that purchasing home insurance is required to get a mortgage in Texas (78%), and an equal share says that home insurance is a factor in the overall cost of buying a home, with 44% saying it is a *significant* factor.
- **Home insurance companies are deeply unpopular.** Nearly 7-in-10 Texas voters rate them negatively (69% unfavorable), making them nearly as unpopular as health insurance companies (73% unfavorable). “Home insurance companies looking to make bigger profits” is also seen as the biggest factor contributing to rising home insurance premiums in the state, with voters believing they are responsible by a 71-point margin (82% responsible / 11% not responsible).
- **Texas voters want their elected officials to address home insurance premiums.** 9-in-10 Texas voters agree that “Texas elected officials should do more to help reduce the rising costs of home insurance premiums” (91%), including 69% who *strongly* agree. Nearly three-quarters (71%) say that “Texas state government policies are responsible for rising home insurance premiums,” with state government ineffectiveness, corruption,

These findings are based on the results of a phone survey (85% cell phone / 15% landline) conducted by Impact Research from July 23-27, 2025 in Texas among N=500 registered voters. The margin of error for a sample of this size is +/-4.4 percentage points at the 95% confidence level. Interviews were conducted in English and in Spanish.

and unwillingness to regulate home insurance companies emerging as the biggest reasons for the state's failure to rein in the costs of premiums.

- **Extreme weather is seen as a major threat, and Texas voters recognize that climate change is making it worse.** Three-quarters (73%) are worried about extreme weather events becoming more frequent in Texas over the next five years, and 57% say that climate change is making extreme weather more intense and frequent.
- **Voters are making the connection between extreme weather due to climate change and higher home insurance premiums.** By a 38-point margin (66% responsible / 28% not responsible), Texas voters say extreme weather due to climate change is responsible for the rise in home insurance premiums in the state.

Impact on Rising Home Insurance Premiums			
<i>"Please indicate whether you think it is very responsible, somewhat responsible, not too responsible, or not responsible at all for the rising cost of home insurance premiums in Texas"</i>			
	% Responsible	% Not Responsible	Net Responsible
Home insurances companies looking to make bigger profits	82	11	+71
Texas State government policies	71	17	+54
The Texas Insurance Commissioner's policies	69	12	+57
Federal government policies	69	20	+49
More extreme weather -- including hurricanes, floods and wildfires -- due to climate change	66	28	+38
The actions of Texas homeowners	41	48	-7

- **Every statement we tested about home insurance in Texas generated intense concern with a majority of voters and all were widely seen as credible.** That "home insurance premiums in Texas had risen by 55% since 2019" (72% very concerning / 65% very believable) and that "the average home insurance premium in Texas last year was \$6,000 and was projected to rise another \$500 this year due to extreme weather" (74% very concerning / 63% very believable) were seen as both highly concerning and very believable. After hearing these statements, concern over home insurance premiums and the connection between premiums and extreme weather due to climate change grew even stronger.

APPENDIX:

Home Insurance Statements	%Total Concerned	% Very Concerned	% Total Believable	% Very Believable
Since 2019, home insurance premiums have risen by 40% nationally and by 55% in Texas	93	72	93	65
The average home insurance premium in Texas is 65% higher than the national average	93	76	76	42
The average home insurance premium in Texas last year was \$6,000, and due to extreme weather, it is projected to rise another \$500 this year	92	74	88	63
Texas has the fourth-highest home insurance premiums in the country	91	75	85	53
The soaring cost of home insurance is making it even more expensive to buy a home	88	64	93	76
Several Texas counties are in the top 10% of counties nationally for cancelled home insurance policies	85	62	80	45
Just one inch of floodwater can cost homeowners up to \$25,000 in damage	80	57	90	65
96% of homeowners are not insured against flooding, even though 99% of U.S. counties have been impacted by flooding since 1996	80	51	76	49