

# SurveyUSA Polling Memo

Studies #27884, #27888, #27892 | Insurance Fairness Project and Climate Power | June 8, 2026

## EXECUTIVE SUMMARY

SurveyUSA interviewed 2,800 adults across three separate surveys – Iowa, Kansas, and Nebraska; North Carolina; and Arizona – on topics related to homeowners' insurance. Across all three geographies, the findings tell a consistent story: insurance costs are straining household budgets, voters blame inflation and insurance companies, and strong majorities support policy solutions that hold corporations accountable. Concern is bipartisan and cuts across income, age, and ideology.

**~75%**

are concerned about home insurance costs rising in the next 3 years

**26-30%**

have had to put off a purchase or expense due to insurance costs

**51-54%**

are concerned insurance costs will impact their housing decisions

**83-86%**

say elected officials should do more to address rising premiums

## I. INSURANCE COSTS ARE STRAINING HOUSEHOLD BUDGETS

Home insurance premiums rank among the top financial concerns for insured homeowners in every geography surveyed, with Net Concern from +62 (Arizona) to +66 (Iowa, Kansas, and Nebraska).

- Roughly 3 of 4 homeowners and renters are concerned about the cost of their home insurance rising in the next three years in all three surveys.
- Approximately half of homeowners say cost is their single biggest concern with home insurance coverage: 51% in Iowa/Kansas/Nebraska, 49% in North Carolina, 48% in Arizona.
- Between 1 in 4 and 1 in 3 say they have had to put off a purchase or another expense because of insurance costs – 26% in Iowa/Kansas/Nebraska and Arizona, 30% in North Carolina. Young adults (18-34) are among the most affected in every survey.
- Majorities in all three surveys – 51% to 54% – are concerned that insurance costs will impact their ability to keep, sell, buy, or upgrade a home. In every survey, voters under 35 are far more concerned than those 65+.

## II. EXTREME WEATHER IS PART OF THE STORY

- Majorities in all three surveys say extreme weather events are becoming more frequent.
- Concern about future extreme weather varies sharply by geography. Net Concern that extreme weather will become more frequent in the next five years is +49 in the Midwestern study, +46 in North Carolina – but just +15 in Arizona, with its very different climate.
- Personal experience with extreme weather also varies: 29% in the Midwestern states and 28% in NC have been personally impacted in the past five years, compared to just 15% in AZ.
- Increases in extreme weather rank third among cost drivers in all three surveys, behind only inflation and insurance companies – cited by 48% in Iowa/Kansas/Nebraska, 41% in North Carolina, and 36% in Arizona.

## III. VOTERS BLAME INFLATION, INSURERS – WANT MORE FROM OFFICIALS

Across all three surveys, voters point to the same top two drivers of home insurance costs:

- Inflation is cited by 68-72% in every survey; insurance companies by 66-71% – both selected by majorities across virtually all demographic subgroups in all three geographies.

- 83-86% say elected officials in their state should do more to reduce rising insurance premiums – a finding that holds across party lines in every survey.

Asked whether specific entities are doing too much, too little, or about the right amount, "too little" dominated in every survey:

- Insurance companies and federal elected officials consistently top the list, each cited by 67-69% across the three surveys.
- State legislators (64-66%), governors (55-62%), and state insurance commissioners (60-61%) also receive "too little" majorities in every geography.

#### **IV. VOTERS WANT SOLUTIONS, INCLUDING CORPORATE ACCOUNTABILITY**

All six policy proposals tested receive net positive support in every survey, and the proposals emphasizing corporate accountability earn strong backing across the political spectrum:

- Allow states to recover money from polluters to fund risk reduction – infrastructure upgrades and disaster response without costs falling on taxpayers (Q40): Supported by 81% in Iowa/Kansas/Nebraska, 78% in North Carolina, and 77% in Arizona.
- Allow those harmed by climate disasters to recover losses from oil, gas, and coal companies (Q41): Supported by 66% in North Carolina, 63% in the Midwestern states, and 62% in Arizona.
- People should have the right to file lawsuits against insurance companies that deny, delay, or underpay claims (Q46): Agreed with by 86% in all three surveys.

In each study, respondents say insurers should bear the greatest responsibility for the increasing cost of insurance due to extreme weather – cited by 31-34%. Polluting industries rank second (20-24%), followed by the federal government (17-21%). Just 11-13% say it should fall on policyholders.

#### **V. GEOGRAPHY-BY-GEOGRAPHY HIGHLIGHTS**

<b>Midwest</b>	<ul style="list-style-type: none"> <li>• Nebraska shows the highest Net Concern about insurance premiums of any state in the three-state survey, and also the highest concern about other housing costs.</li> <li>• Iowa governors are rated as doing "too little" by 67% – the highest of the states.</li> <li>• Inflation and insurance companies are tied as the top cost drivers (72% and 71%), with extreme weather third at 48% – the highest extreme weather attribution of any geography.</li> </ul>
<b>NC</b>	<ul style="list-style-type: none"> <li>• 30% in NC have put off a purchase due to insurance costs – the highest rate of any geography surveyed.</li> <li>• 32% cite the state insurance commissioner as a cost driver – the highest of any geography, and notably higher than the 19–24% seen elsewhere.</li> <li>• Southern and Coastal NC shows the highest premium concern in the state (Net Concern: +75); urban respondents are the most worried about being dropped by their insurer (+14).</li> </ul>
<b>AZ</b>	<ul style="list-style-type: none"> <li>• Arizonans are far less likely to have been personally impacted by extreme weather and express far less concern about future extreme weather events.</li> <li>• Latino respondents show the highest concern about rising premiums of any demographic group in any survey (Net Concern: +74).</li> <li>• 16% in Arizona cite lawyers as a cost driver – twice the rate seen in any other geography.</li> </ul>

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**About the Research:** SurveyUSA conducted three separate surveys on behalf of the Insurance Fairness Project and Climate Power, each using a nonprobability sample of online adult panelists via Cint USA. Study #27884 interviewed 1,350 adults from Iowa, Kansas, and Nebraska (05/20–05/27/2026); Study #27888 interviewed 725 adults from North Carolina (05/20–05/26/2026); Study #27892 interviewed 725 adults from Arizona (05/20–05/27/2026). All results are weighted to U.S. Census targets. Release date: June 1, 2026.