

# SurveyUSA Polling Memo

SurveyUSA Study #27892 | Insurance Fairness Project and Climate Power | June 8, 2026

## EXECUTIVE SUMMARY

Home insurance costs are a source of significant financial stress for homeowners and renters across Arizona – and majorities say government and the insurance industry are doing too little to address the problem. Voters across the political spectrum show strong support for policy solutions, including holding corporate polluters and insurance companies accountable.

**75%**

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

**48%**

say cost is their biggest concern with home insurance coverage

**27%**

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

**52%**

are concerned insurance costs will impact housing decisions

## I. INSURANCE COSTS ARE STRAINING HOUSEHOLD BUDGETS

Home insurance premiums register as a top financial concern among insured homeowners, with a Net Concern of +62 – much higher for seniors (+75) than for those under 35 (+38).

- 3 of 4 homeowners and renters (75%) are concerned about the cost of their home insurance rising in the next three years – 32% very concerned, 43% somewhat concerned – a Net Concern of +54. Latino respondents are especially worried (+74), compared to white (+49), Black (+33), and Asian or other (+19).
- 48% of homeowners say cost is their single biggest concern with home insurance coverage, highest among women (58%, vs. 40% among men).
- 1 in 4 (27%) say they have had to put off a purchase or another expense because of the cost of insurance on their home, including 41% of 18 to 34-year-olds but just 12% of those 65+.
- 52% are concerned insurance costs will impact their ability to keep their home, sell their home, become a first-time homebuyer, or make upgrades – a Net Concern of +9. Voters under 35 register a Net Concern of +36, compared to -9 for those 65+.

## II. EXTREME WEATHER IS PART OF THE STORY

- 55% say extreme weather events are becoming more frequent; 12% say less frequent.
- 56% worry extreme weather events will become more frequent in AZ in the next five years (Net Concern: +15) – roughly one third the level of concern seen in other surveyed states.
- 15% have personally been impacted by an extreme weather event in the past five years – about half the rate seen in other states. Another 31% know someone who has.
- 36% identify increases in extreme weather as a factor driving up home insurance costs – the third most-cited factor, behind only inflation (71%) and insurance companies (71%).

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

Asked what has the most impact on home insurance costs (up to three answers), voters consistently point to economic and corporate factors:

- 71% cite inflation; 71% cite insurance companies – both selected by majorities across all demographic subgroups.
- 16% cite lawyers as a factor – twice the rate seen in other states.

- 86% say elected officials in Arizona should do more to reduce rising insurance premiums.

When asked whether specific entities are doing too much, too little, or about the right amount, "too little" dominated across the board:

- 69% say insurance companies are doing too little – the highest-ranked entity in the study.
- 67% say their federal elected officials are doing too little.
- 64% say their state senators and representatives are doing too little.
- 62% say their governor is doing too little.
- 60% say the state insurance commissioner is doing too little.

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

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Respondents express broad, cross-ideological support for each of six policy proposals tested.

Ranked by percentage in support:

- 81%: Require insurers to clearly disclose the main factors that determine a homeowner's eligibility and premiums, and share information about all identified risks.
- 81%: Encourage insurers to fund home hardening – resilient roofs, fireproofing, flood barriers, and elevating homes in flood zones.
- 77%: Allow states to recover money from polluters to fund risk reduction – supporting infrastructure upgrades and disaster response without costs falling on taxpayers. (Q40)
- 76%: Require insurance companies to work with officials and invest in reducing disaster risks.
- 76%: Create publicly available models to reflect local risks and communicate to the public.
- 62%: Allow those harmed by climate disasters to recover losses from oil, gas, and coal companies. (Q41)

Voters also show strong agreement with related statements about accountability and legal rights:

- 88%: The state government should support recovery efforts after a weather disaster.
- 86%: People should have the right to file lawsuits against insurance companies that deny, delay, or underpay claims. (Q46)
- 81%: The federal government should support recovery efforts in AZ after a weather disaster.

Asked who should bear the greatest responsibility for the increasing cost of insurance due to extreme weather: 31% say insurance companies, 20% say polluting industries, and 19% say the federal government. Just 13% say it should fall on policyholders.

#### **V. DEMOGRAPHIC HIGHLIGHTS**

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- Latino respondents: Far more concerned than others about rising premiums (Net Concern: +74 about costs rising in next 3 years, vs. +49 for white respondents). Also highly concerned about other housing costs (+68 Net Concern) and grocery prices (+90).
- Seniors (65+): Most concerned about insurance premiums among age groups (Net Concern: +75), but least likely to have put off a purchase due to insurance costs (12%).
- Women: More concerned about cost as their biggest coverage issue (58%) than men (40%); also more concerned about grocery prices (+85 vs. +66 for men).
- Black and Latino respondents: Most concerned about being dropped by their insurer (+20 and +19, respectively), well above the statewide average of -9.

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**About the Research:** SurveyUSA interviewed 725 adults from Arizona (05/20–05/27/2026) online using a nonprobability sample of online adult panelists via Cint USA. Of the adults, 597 were identified as registered voters; 583 were identified as living in homes, condos, townhouses, apartments, or mobile homes. Of these, 386 were identified as homeowners; 351 were identified as homeowners with an active insurance policy. Results are weighted to U.S. Census targets. This memo was prepared using SurveyUSA Market Research Study #27892 data, sponsored by the Insurance Fairness Project and Climate Power. Release date: June 1, 2026.