

# SurveyUSA Polling Memo

SurveyUSA Study #27884 | 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 Iowa, Kansas, and Nebraska – 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

**51%**

say cost is their biggest concern with home insurance coverage

**26%**

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

**51%**

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 +66 (subtracting "not concerned" from "concerned"). Among Nebraska respondents specifically, Net Concern reaches +76, the highest of any state in the three-state region.

- 3 of 4 homeowners and renters (75%) are concerned about the cost of their home insurance rising in the next three years.
- 51% of homeowners say cost is their single biggest concern with home insurance coverage.
- 1 in 4 (26%) say they have had to put off a purchase or another expense because of the cost of insurance on their home, including 40% of Latino respondents, 36% of parents of children under 18, and 36% of 18 to 34-year-olds.
- 51% are concerned insurance costs will impact their ability to keep their home, sell their home, become a first-time homebuyer, or make upgrades. Voters under age 35 have a Net Concern of +32 on this question, compared to -19 for those 65+.

## II. EXTREME WEATHER IS PART OF THE STORY

- 62% believe extreme weather events are becoming more frequent; just 8% say less frequent.
- 74% are concerned extreme weather events will become more frequent in their state in the next five years (Net Concern: +49).
- 29% have personally been impacted by an extreme weather event in the past five years; another 33% know someone who has.
- 48% identify increases in extreme weather as a factor driving up home insurance costs – the third most-cited factor, behind only inflation (72%) 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:

- 72% cite inflation; 71% cite insurance companies – both selected by majorities across all demographic subgroups.
- 86% say elected officials in their state should do more to reduce rising insurance premiums.

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

- 67% say federal elected officials are doing too little – tied with insurance companies for #1.
- 64% say their state senators and representatives are doing too little.
- 62% say their governor is doing too little (rising to 67% in Iowa).
- 60% say their state insurance commissioner is doing too little.

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

Respondents express broad, cross-ideological support for each of six policy proposals tested. Ranked by percentage in support:

- 83%: Require insurers to clearly disclose the main factors that determine a homeowner's eligibility and premiums, and proactively share information about all identified risks.
- 81%: Allow states to recover money from polluting companies to fund risk reduction in communities – supporting infrastructure upgrades and disaster response without costs falling on taxpayers. (Q40)
- 79%: Require insurance companies to work with state and local officials and invest in reducing disaster risks.
- 77%: Encourage insurers to provide funding for homeowners to make their homes more disaster-resistant.
- 74%: Create publicly available models that accurately reflect local risks and communicate them to the public.
- 63%: 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:

- 89%: 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)
- 85%: The federal government should support recovery efforts in their state after a weather disaster.

Asked who should bear the greatest responsibility for the increasing cost of insurance due to extreme weather: 34% say insurance companies, 21% say polluting industries, and 17% say the federal government. Just 11% say it should fall on policyholders.

#### **V. STATE-BY-STATE HIGHLIGHTS**

- Nebraska: Highest Net Concern on insurance premiums (+76) and other housing costs (+62) in the region. Also the least concern about being dropped by an insurer (-29 Net Concern).
- Iowa: Highest concern about gas prices (+81 Net Concern) and grocery prices (+79). Governors rated as doing "too little" by 67% – the highest of any state in this survey.
- Kansas: Broadly reflects the regional averages on most measures.

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**About the Research:** SurveyUSA interviewed 1,350 adults from Iowa, Kansas, and Nebraska (05/20–05/27/2026) online using a nonprobability sample of online adult panelists via Cint USA. Of the adults, 1,075 were identified as registered voters; 1,066 were identified as living in homes, condos, townhouses, apartments, or mobile homes. Of these, 738 were identified as homeowners; 680 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 #27884 data, sponsored by the Insurance Fairness Project and Climate Power. Release date: June 1, 2026.