

# SurveyUSA Polling Memo

SurveyUSA Study #27888 | 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 North Carolina – 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.

**76%**

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

**49%**

say cost is their biggest concern with home insurance coverage

**30%**

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

**54%**

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 +64 – notably higher in Southern and Coastal NC (+75) and in greater Raleigh (+70) than elsewhere in the state.

- 3 of 4 homeowners and renters (76%) are concerned about the cost of their home insurance rising in the next three years – 38% very concerned, 38% somewhat concerned – a Net Concern of +53. Parents are more concerned than non-parents: +64 vs. +49.
- 49% of homeowners say cost is their single biggest concern with home insurance coverage, highest among mobile home residents (63%) and those in Southern and Coastal NC (61%).
- 1 in 3 (30%) say they have had to put off a purchase or another expense because of the cost of insurance on their home, including 49% of 18 to 34-year-olds.
- 54% 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 +11. Voters under 35 register a Net Concern of +45, compared to -20 for those 65+.

## II. EXTREME WEATHER IS PART OF THE STORY

- 56% say extreme weather events are becoming more frequent; just 12% say less frequent.
- 72% worry extreme weather events will become more frequent in NC in the next five years.
- 28% have personally been impacted by an extreme weather event in the past five years; another 36% know someone who has.
- 41% identify increases in extreme weather as a factor driving up home insurance costs – the third most-cited factor, behind only inflation (68%) and insurance companies (66%).

## 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:

- 68% cite inflation; 66% cite insurance companies – both selected by majorities across nearly all demographic subgroups.
- 32% cite the state insurance commissioner as a factor – the highest in any of the surveys.

- 83% say elected officials in NC 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.
- 66% say their state senators and representatives are doing too little.
- 64% say their federal elected officials are doing too little.
- 61% say their state insurance commissioner is doing too little.
- 55% say their governor 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:

- 80%: Encourage insurers to fund home hardening – resilient roofs, fireproofing, flood barriers, and elevating homes in flood zones.
- 79%: Require insurers to clearly disclose the main factors that determine a homeowner's eligibility and premiums, and share information about all identified risks.
- 78%: Require insurance companies to work with officials and invest in reducing disaster risks.
- 78%: Create publicly available models that accurately reflect local risks and communicate them to the public.
- 78%: Allow states to recover money from polluters to fund risk reduction – supporting infrastructure upgrades and disaster response without costs falling on taxpayers. (Q40)
- 66%: 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)
- 82%: The federal government should support recovery efforts in NC after a weather disaster.

Asked who should bear the greatest responsibility for the increasing cost of insurance due to extreme weather: 32% say insurance companies, 24% say polluting industries, and 21% say the federal government. Just 10% say it should fall on policyholders.

#### **V. REGIONAL HIGHLIGHTS**

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- Southern and Coastal NC: The highest concern about home insurance premiums in the state (Net Concern: +75) and the highest share saying cost is their biggest coverage concern (61%).
- Greater Raleigh: Second-highest Net Concern about premiums (+70); concern about being dropped by an insurer is net positive (+7), above the statewide average.
- Greensboro area: Also shows net positive concern about being dropped by an insurer (+7).
- Urban respondents: Most concerned about being dropped by their insurer (Net Concern: +14), well above the statewide average of -15.

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**About the Research:** SurveyUSA interviewed 725 adults from North Carolina (05/20–05/26/2026) online using a nonprobability sample of online adult panelists via Cint USA. Of the adults, 608 were identified as registered voters; 571 were identified as living in homes, condos, townhouses, apartments, or mobile homes. Of these, 399 were identified as homeowners; 361 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 #27888 data, sponsored by the Insurance Fairness Project and Climate Power. Release date: June 1, 2026.