

Consumer Concerns with Weather-Related Events and Impact on Insurance Premiums

National Housing Survey Special Topics Report

Q3 2023





Overview

Q3 2023 NHS Special Topics

Methodology

The **National Housing Survey (NHS)** is a monthly attitudinal survey, which polls the adult general population of the United States to assess their attitudes toward owning and renting a home, purchase and rental prices, household finance, and overall confidence in the economy.

Each month, approximately 1,000 American adults (age 18 and older) who make or share in their household's financial decisions participate in the NHS. Participants are sampled via AmeriSpeak®, NORC at the University of Chicago's probability-based panel, on behalf of PSB Insights and in coordination with Fannie Mae. Most participants complete the self-administered survey online (~95%), with a small percentage opting to complete via telephone with a live interview administrator (~5%).

The special topic questions in this report were asked in the NHS from **July to September 2023** among a **general population (GP) of 3,082 mortgage borrowers, owners, and renters** who make or share the financial decisions made in their household.

For more information on methodology and weighting schemes, please refer to the Appendix.

Research Objectives

- 1 Identify prioritization of risk of weather-related damage in terms of consumer stress and choice of location to live
- 2 Identify sources of consumer trust for information regarding weather-related damage risk
- 3 Explore past personal experiences with weather-related damage and steps taken to prevent future damage
- 4 Determine consumer sentiment toward weather-related insurance coverage

Executive Summary

- Nearly half of consumers are concerned about the impact of extreme weather events to their home. Concern for each weather-related event varies by region – strong winds are the biggest concern in the Northeast, Midwest, and South, while extreme heat is the biggest concern in the West.
- Two-thirds of homeowners say weather-related damage will have at least some impact on their home insurance costs, though most are confident that they will be able to afford their premium at the next renewal. Black and Hispanic owners have notably more concern about their insurance premiums than White owners.
- Consumers trust a mix of sources to determine risk from weather-related damage to their homes.

Weather-Related Damage




























68%

have personally **experienced** weather-related damage either first-hand or second-hand.








46%

say they are “very concerned” or “somewhat concerned” about the impact of at least one of five potential natural disasters on their home

Rank	General Population	Northeast	Midwest	South	West
1	 24%	 21%	 21%	 35%	 27%
2	 23%	 18%	 17%	 29%	 24%
3	 15%	 13%	 10%	 16%	 22%
4	 13%	 11%	 8%	 14%	 11%
5	 12%	 10%	 5%	 11%	 10%

Regional Concern Over Weather-Related Events

Showing ranking of weather events for each region by % “Very concerned” or “Somewhat concerned” about impact of any weather-related event on their home

Extreme Heat	
Strong Winds	
Drought	
Wildfires	
Flooding	

Risk Mitigation



64%

have taken **precautionary measures** to minimize the impact of any given weather-related damage on their current home.

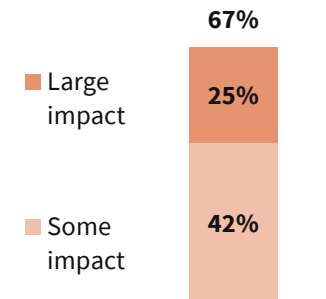


90%

of homeowners who have home insurance say they are “**very or somewhat confident**” that they will be able to afford the premium for their policy at their next renewal.

Most homeowners believe weather-related damage will have at least some impact on their insurance premiums

Among homeowners with homeowner’s insurance



Top 3 Most Trusted Sources

to Determine Weather-Related Damage Risk



40% say they trust their Insurance Agent



35% say they trust FEMA



32% say they trust friends and family

H/R, W/B/H/A: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP





Weather-Related Damage



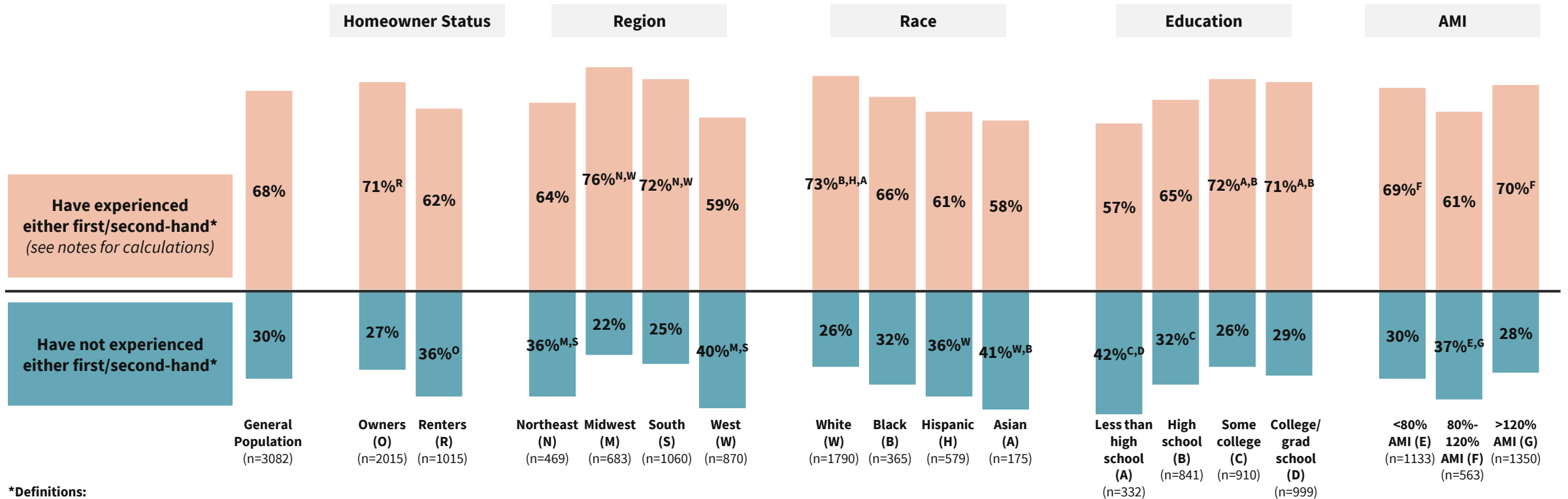
Two-thirds of consumers have personally experienced or know someone who has experienced weather-related damage to their home.

- Homeowners are more likely than renters to say they have experienced weather-related damage, either first-hand or second-hand.
- Consumers in the Midwest and South are more likely than other regions to have experienced damage.

Experience with Weather-Related Damage

GP by Subgroup

Q3 2023



***Definitions:**

Have experienced either first/second-hand: Have personally experienced or known someone who has had, weather-related damage (calculated based on total participants minus share who say they “have not experienced...” and those said “don’t know/skipped”)

Have not experienced either first/second-hand: Have neither personally experienced, nor known someone who has had, weather-related damage.

Q554: What has been your personal experience regarding weather-related damage?

O/R, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

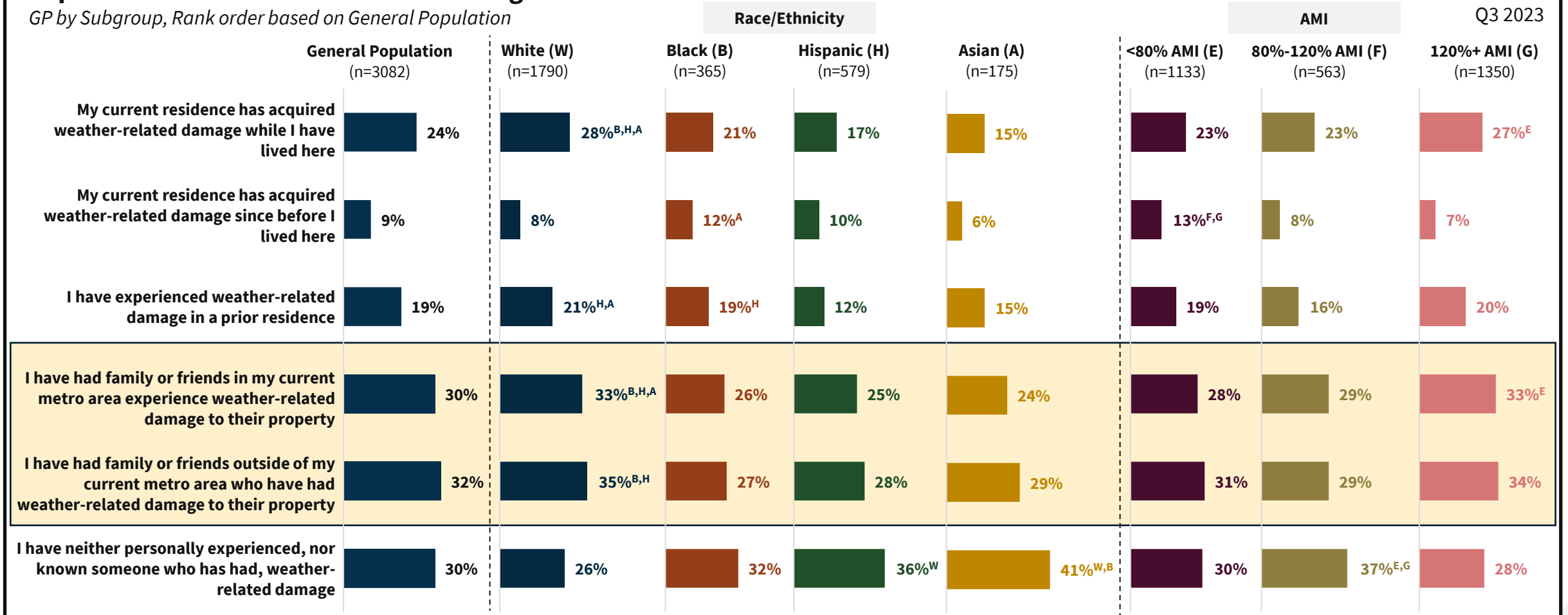


White consumers are more likely than other races/ethnicities to have experienced weather-related property damage either first-hand (their home) or second-hand (family/friends).

- Consumers who live in higher income households (120% AMI) are more likely than those who live in lower income households (<80% of AMI) to say they have experienced weather-related damage either from their current home or from family/friends in their current metro area.

Experience with Weather-Related Damage

GP by Subgroup, Rank order based on General Population



Q554: What has been your personal experience regarding weather-related damage? Please select all that apply.

W/B/H/A, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP

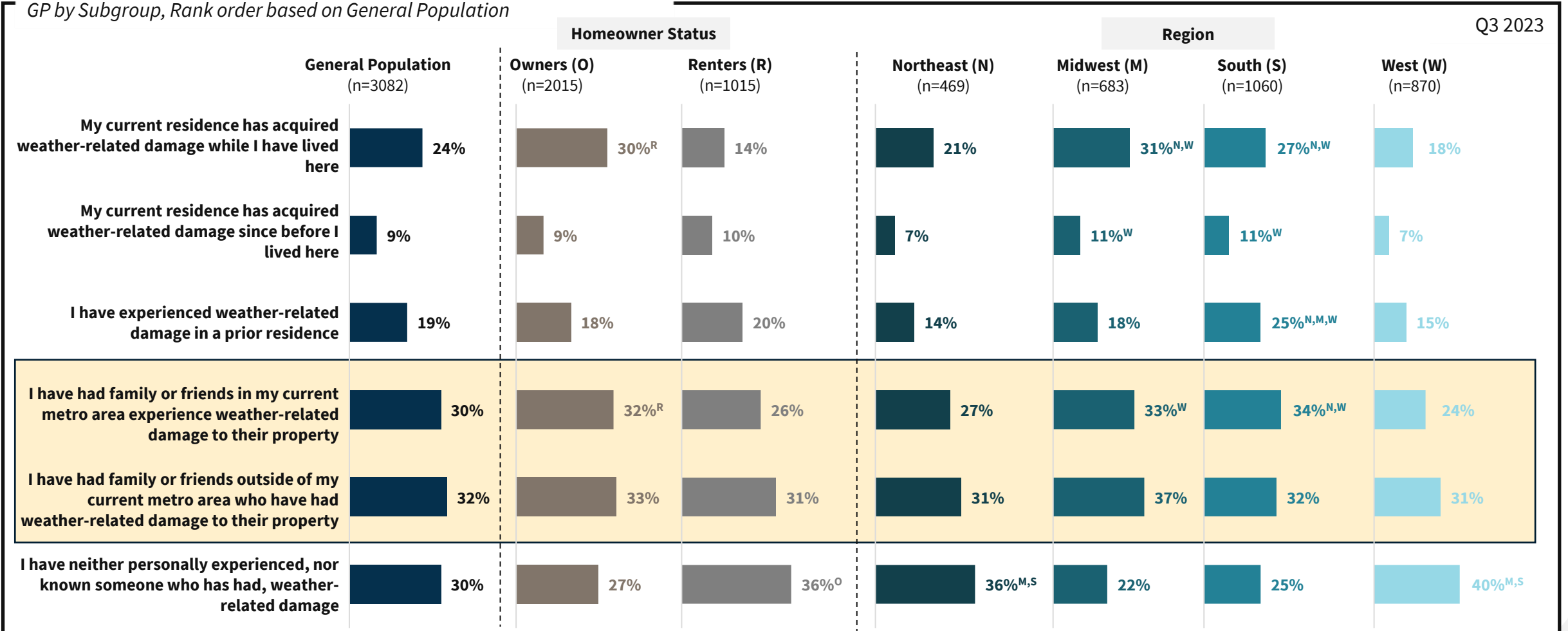


Most of those who say they have experience with weather-related damage, however, say their experience is from family or friends' property damage (second-hand experience).

- Homeowners are significantly more likely than renters to say their current home acquired weather-related damage while they lived there.
- Consumers who live in the Midwest or the South are significantly more likely to say they have personally experienced weather-related damage.

Experience with Weather-Related Damage

GP by Subgroup, Rank order based on General Population



Q3 2023

Q554: What has been your personal experience regarding weather-related damage? Please select all that apply.

O/R, N/M/S/W: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



Nearly half of consumers (46%) say they are concerned (very/somewhat) about the possible impact of extreme weather events to their home.

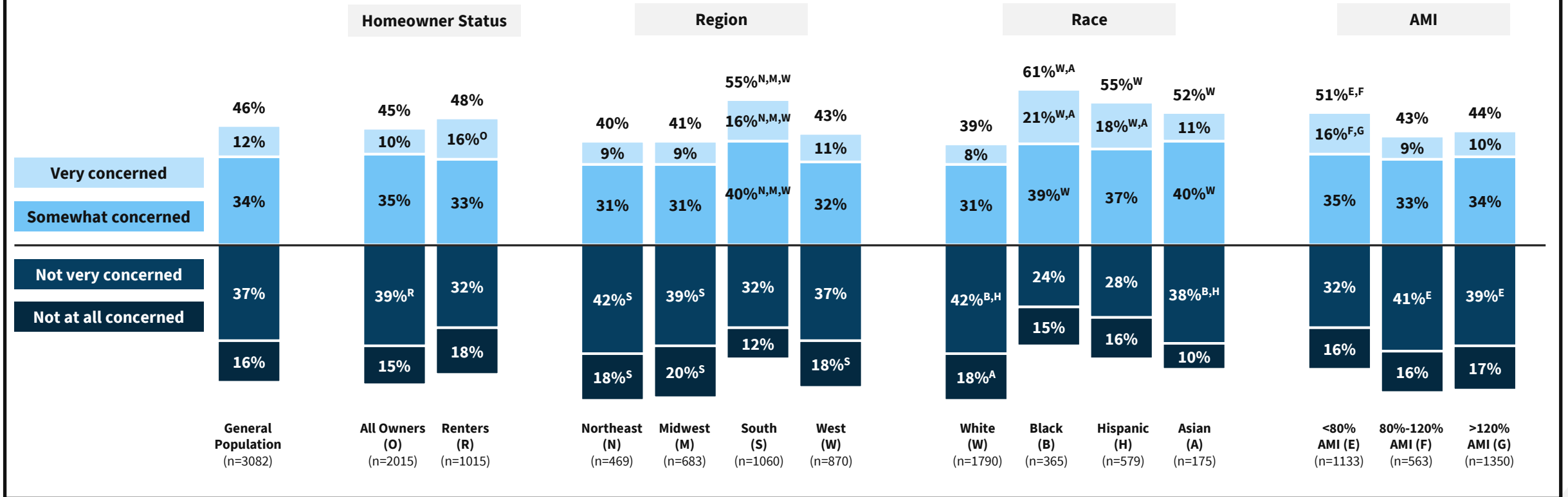
- Consumers with lower incomes (household incomes less than 80% of AMI) are significantly more concerned than those with higher incomes (household incomes 80% or more than AMI) with the possible impact of extreme weather events to their home.
- Minority groups (Black, Hispanic, Asian) are more likely to be concerned than White consumers when it comes to weather-related damage.

Concern About Impact of Weather-Related Damage on Home

GP by subgroup



Q3 2023



Q551: How concerned are you about the possible impact of extreme weather events (such as flood, extreme temperatures, etc.) on the home where you live?

O/R, N/M/S/W, W/B/H/A, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP

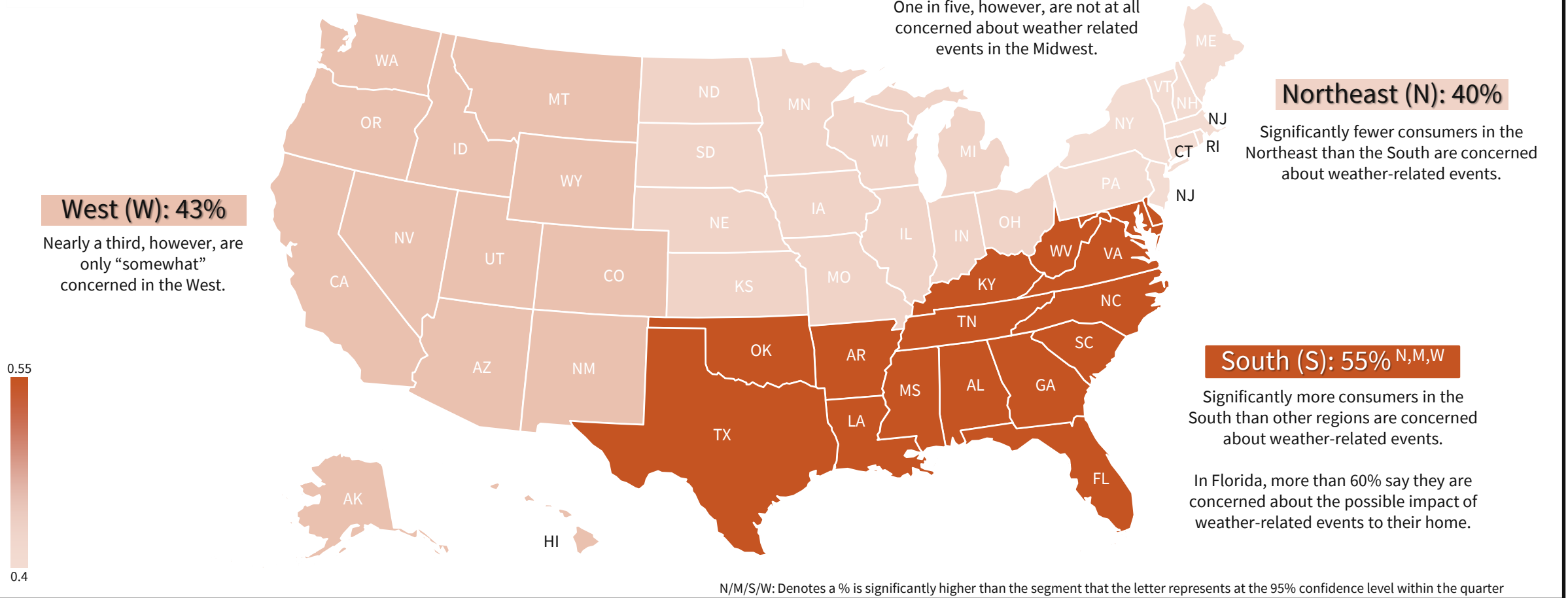


Consumers who live in the South are significantly more concerned than those who live in other regions with the possible impact of extreme weather events to their home.

Concern About Impact of Weather-Related Damage on Home

GP region (n=3082), Showing % “Extremely Concerned” + “Very Concerned” about any weather-related event

Q3 2023



Q551: How concerned are you about the possible impact of these weather-related events on your current home?

Q3 2023 National Housing Survey - GP



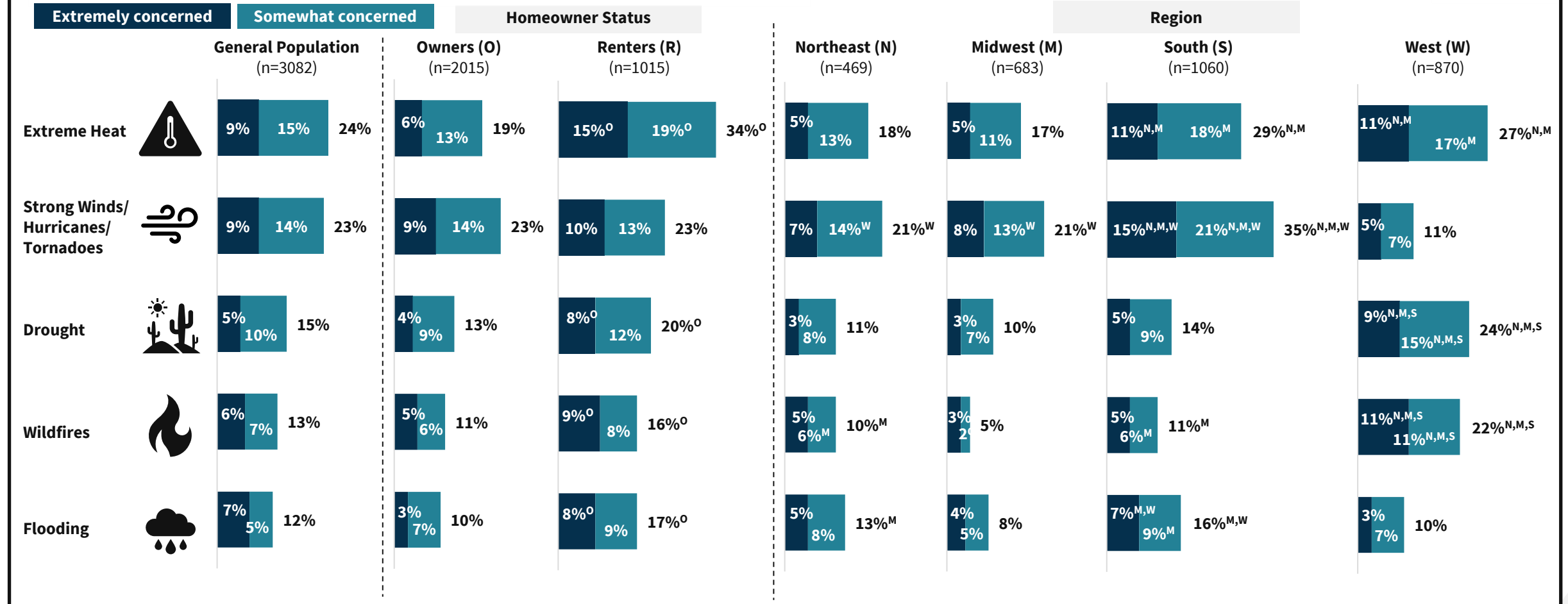
Among weather events, the impact of extreme heat and strong winds to the home are the most concerning to consumers.

- Renters are significantly more concerned than homeowners about the possible impact of most weather-related events on their current home. The possible impacts of extreme heat, especially, ranks highest in total concern among renters (34%), significantly more than homeowners (19%).
- Significantly fewer consumers in the West are concerned with the possible impact of strong winds/hurricanes/tornadoes to their home.

Concern About Impact of Weather-Related Damage on Home

GP by subgroup, Showing % “Extremely Concerned” and “Very Concerned”

Q3 2023



Q552: How concerned are you about the possible impact of these weather-related events on your current home?

O/R, N/M/S/W : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



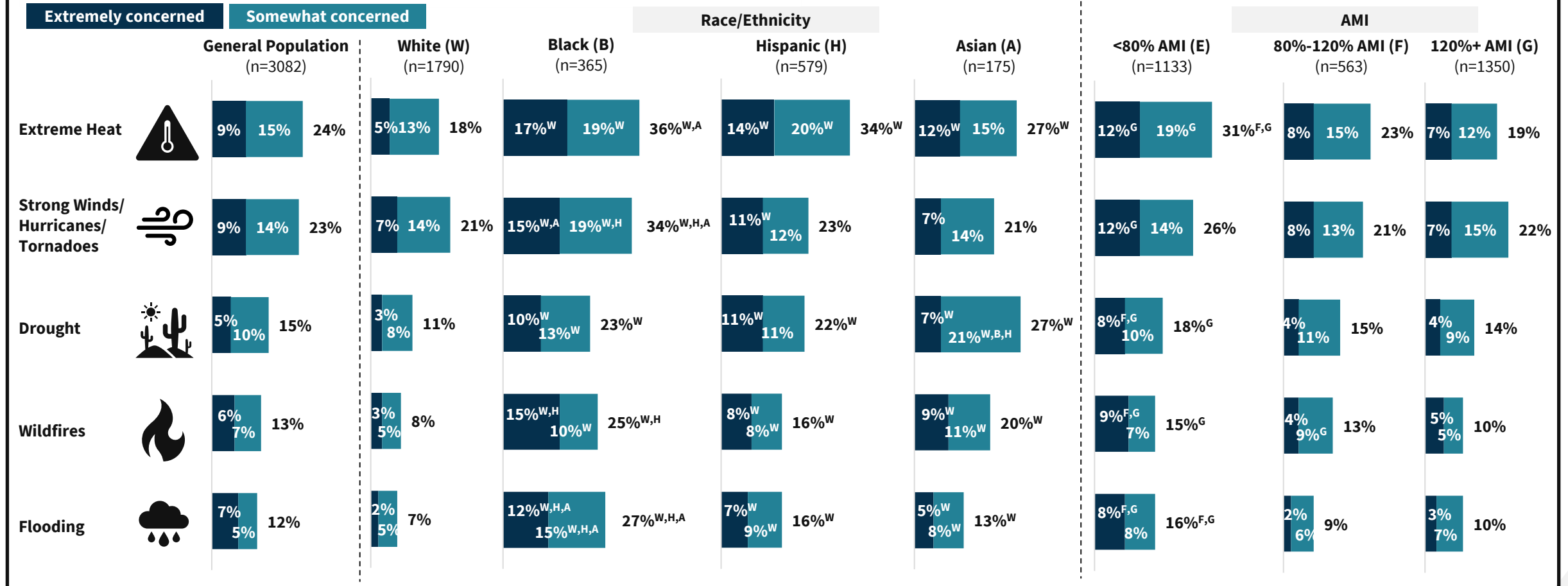
While the possible impact of extreme heat ranks highest across minority groups, the impact of strong winds ranks highest among White consumers.

- Black consumers are significantly more likely than other race/ethnicity groups to cite the impact of strong winds as extremely or very concerning.
- Consumers in lower-income households (less than 80% of AMI) are more likely than consumers in higher-income households (120%+ of AMI) to be concerned with the impact of most weather-related events to their home.

Concern About Impact of Weather-Related Damage on Home

GP by subgroup, Showing % “Extremely Concerned” and “Very Concerned”

Q3 2023



Q552: How concerned are you about the possible impact of these weather-related events on your current home?

W/B/H/A, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



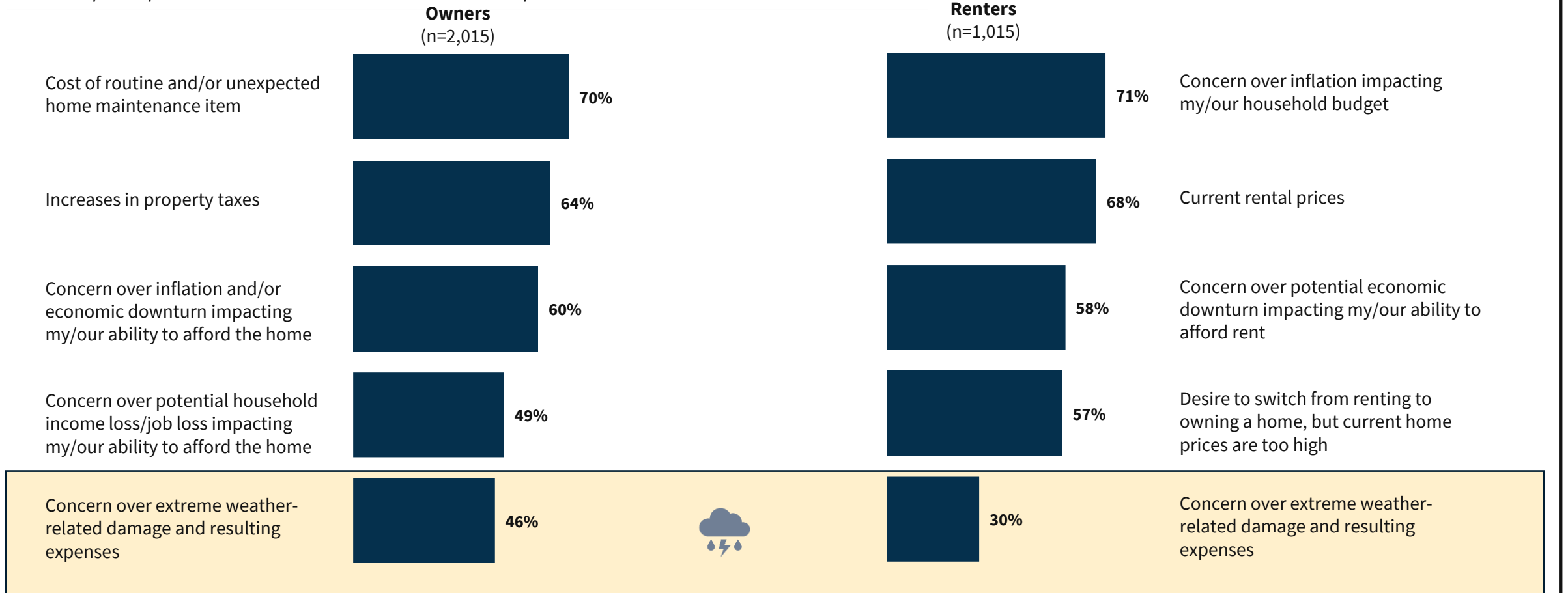
Concern over extreme weather-related damage and resulting expenses was still ranked behind other “stressful” aspects of owning/renting a home, such as maintenance and property taxes.

- Most homeowners (70%), however, rank home maintenance costs in their top 3 “most stressful” aspects of owning a home.
- When it comes to aspects of renting that might feel stressful, renters rank the impact of inflation to their household budget (71%) and current rental prices (68%) in their top 3 “most stressful”.

Aspects of Owning/Renting a Home Ranked in the Top 3 “Most Stressful”

Q3 2023

Share of participants who ranked the items below in their top 3 “most stressful”



Q549: There are some aspects of owning a home that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).

Q550: There are some aspects of renting a home that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).



 **Risk Mitigation**



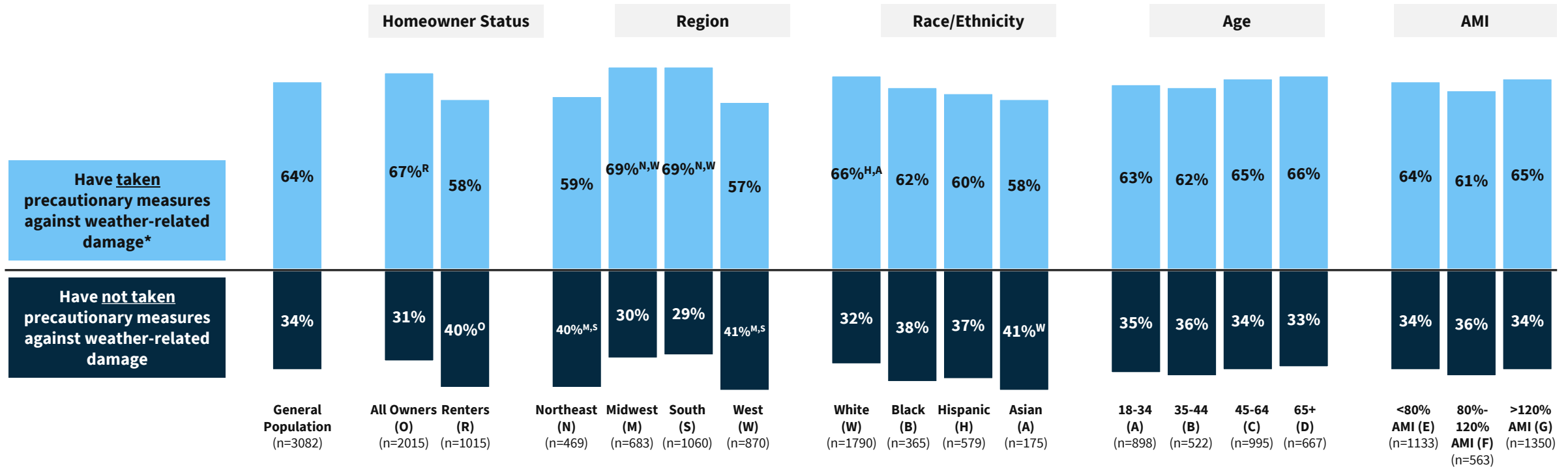
64% of consumers have personally taken precautionary measures in the past to minimize the impact of future home damage.

- Significantly more consumers who live in the Midwest or South than other regions have taken precautionary measures to minimize weather-related damage.
- Across race/ethnicity groups, White consumers are significantly more likely than Black and Hispanic consumers to take precautionary measures.

Taken Precautionary Measures Against Weather-Related Damage

GP by Subgroup

Q3 2023



*Weather-related damage from flooding, hail, wind, water, and/or wildfire/forest fires.

O/R, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Q555: Which of the following list of weather-related damage events have you personally taken precautionary measures in the past to minimize impact of future damage to your current home?

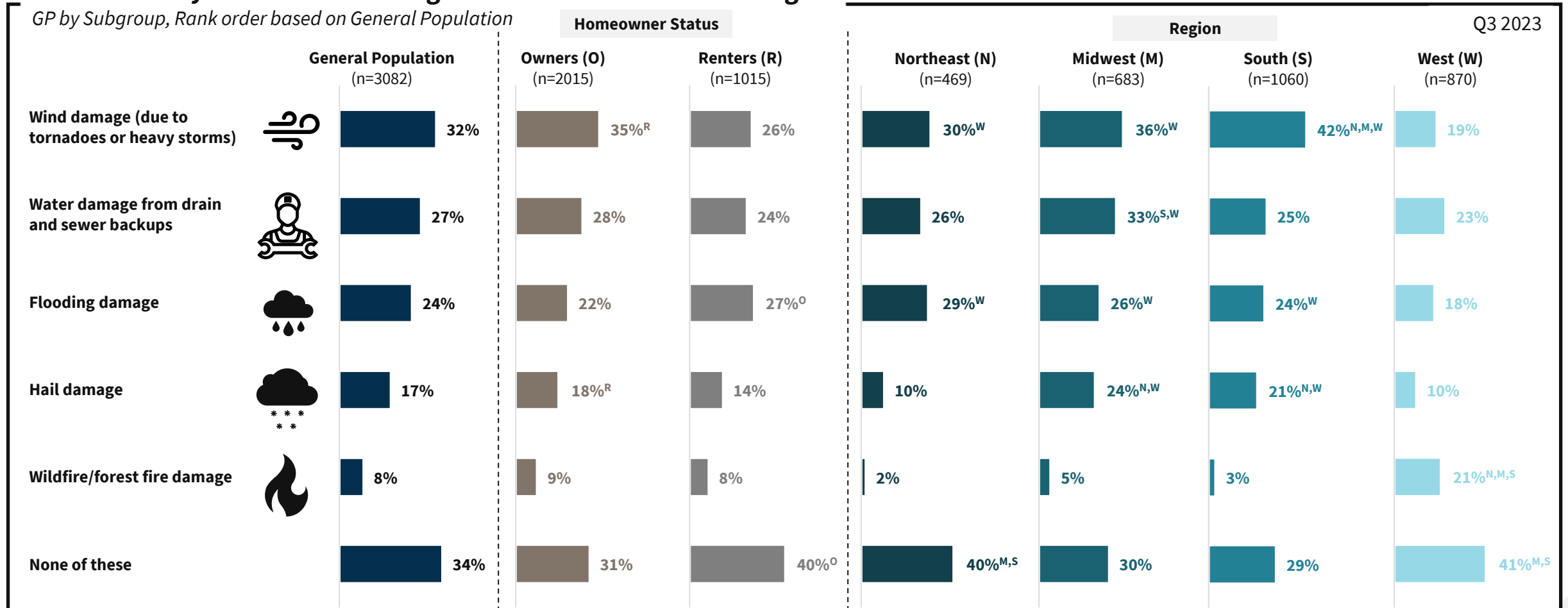


Nearly one-third have taken precautionary measures against wind damage, and more than a quarter have taken precautionary measures against water damage.

- Renters are more likely than homeowners to have taken precautionary measures against flooding damage.
- Consumers who live in the West are more likely to have taken measures to protect their homes from wildfire, while consumers in other regions are more likely to protect their homes from wind and flooding damage.

Precautionary Measures Taken Against Weather-Related Damage

GP by Subgroup, Rank order based on General Population



Q555: Which of the following list of weather-related damage events have you personally taken precautionary measures in the past to minimize impact of future damage to your current home?

O/R, N/M/S/W: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



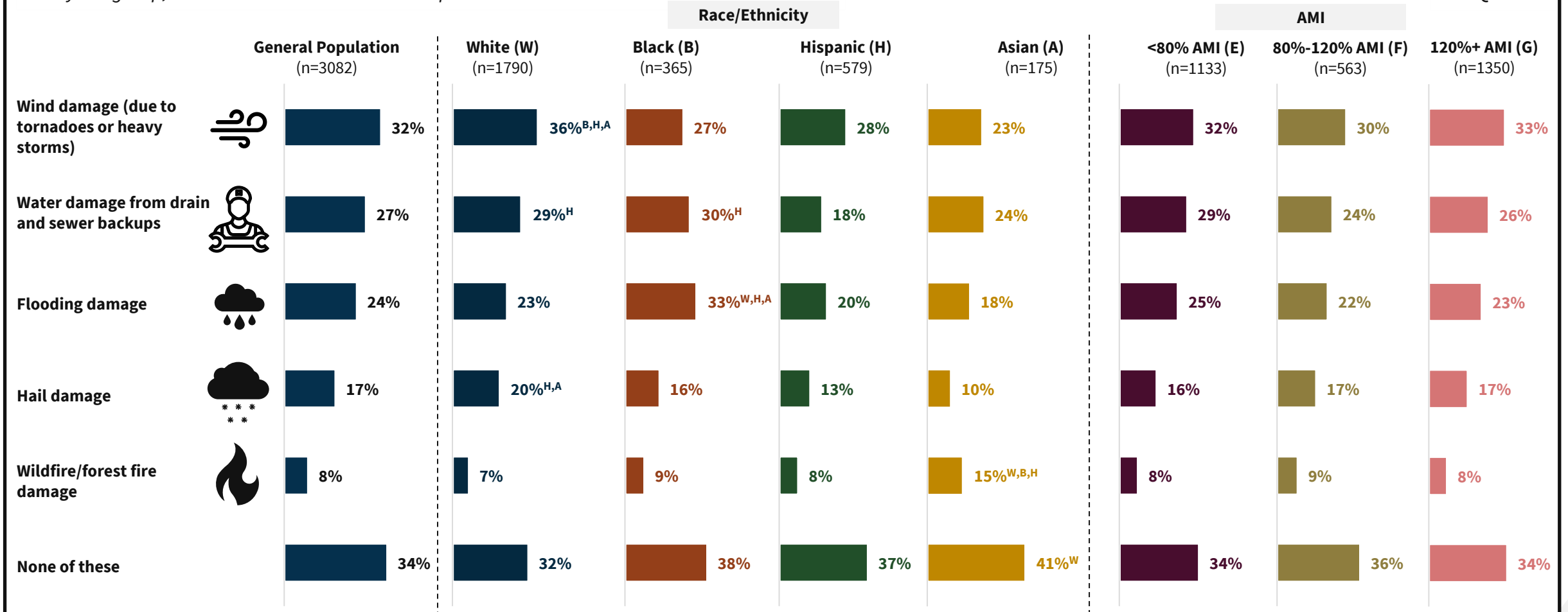
White consumers are more likely than other race/ethnicity groups to have taken precautionary measures to minimize wind damage.

- Black consumers are more likely than other race/ethnicity groups to have taken precautionary measures to minimize flooding damage.
- There is very little difference across AMI groups whether precautionary measures have been taken.

Precautionary Measures Taken Against Weather-Related Damage

GP by Subgroup, Rank order based on General Population

Q3 2023



Q555: Which of the following list of weather-related damage events have you personally taken precautionary measures in the past to minimize impact of future damage to your current home?

W/B/H/A, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



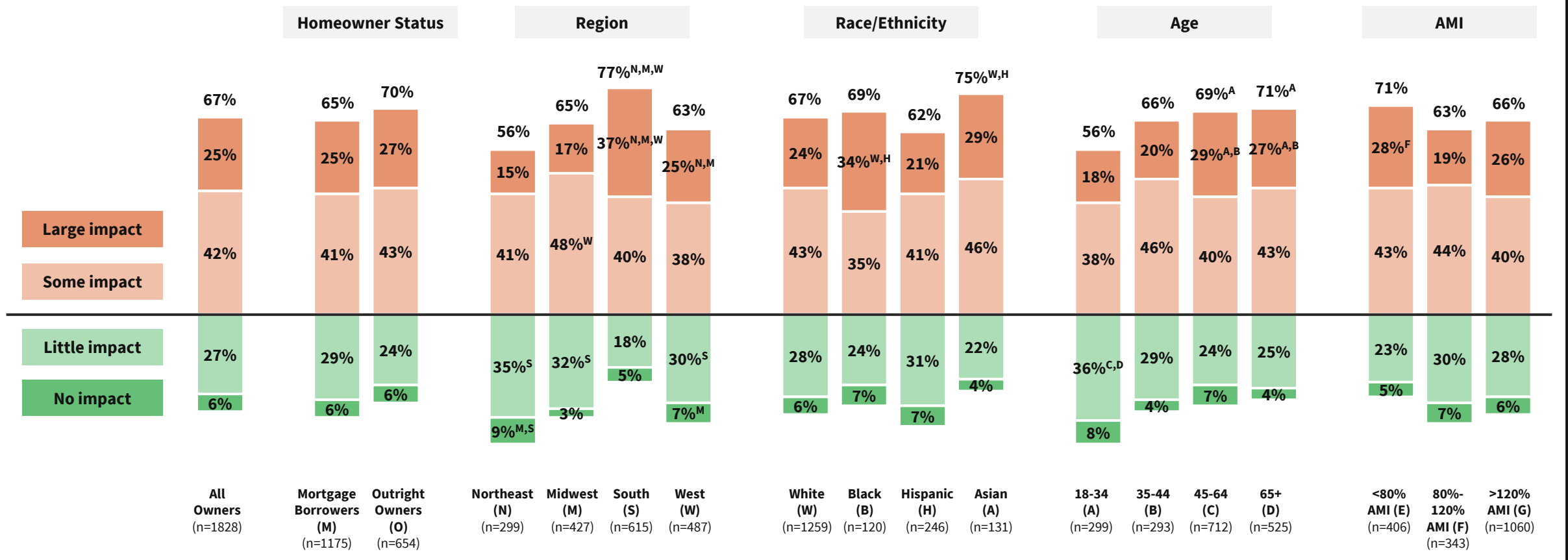
Most homeowners (67%) believe weather-related events/damage in their area will have an impact on the cost of their home insurance, but only 25% say it will have a large impact.

- Owners in the South (77%) are more likely to think that that weather damage will have at least some impact on the cost of their insurance than owners in the Midwest (65%), West (63%), and Northeast (56%).
- Older Owners between the ages of 45-64 (69%) and over 65 (71%) are more likely than Younger Owners aged 18-34 (56%) to say that weather damage will have at least some impact on the cost of their insurance.

Impact of Weather-Related Damage on Home Insurance

Among Owners with Homeowner's Insurance

Q3 2023



Q558: How much of an impact do you think weather-related events/damage you and/or others have experienced in your metro area have on the cost of your home insurance?

M/O, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



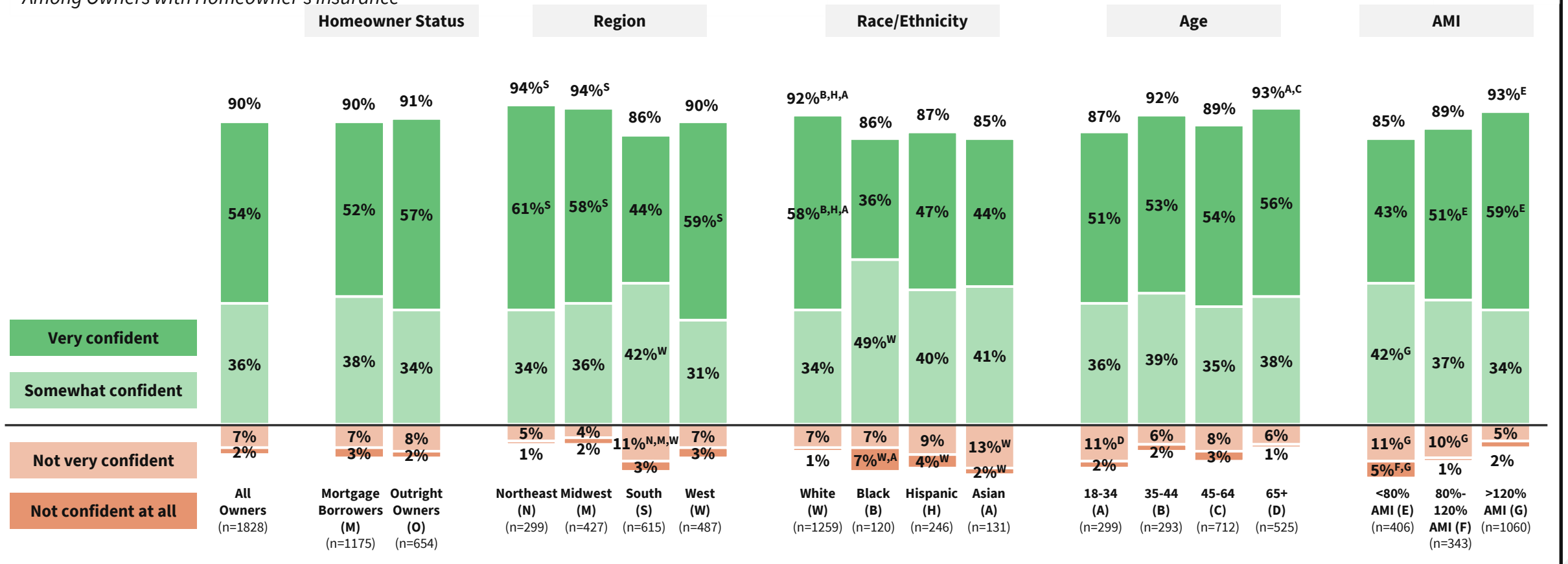
Just over half of homeowners say they are “very confident” they will be able to afford the premium for their home insurance policy at their next renewal.

- Most homeowners (90%), however, are at least somewhat confident about their ability to afford their next home insurance premium.
- White homeowners (92%) are more likely to be confident that they can afford their next home insurance premium than Black (86%), Hispanic (87%), and Asian (85) homeowners.
- Homeowners who live in households with higher incomes (120% AMI+) are significantly more confident that they can afford their next home insurance premium than those who live in lower income households (less than 80% of AMI).

Confidence in Ability to Afford Homeowner’s Insurance Premium

Among Owners with Homeowner’s Insurance

Q3 2023



Q559: Overall, how confident are you that you will be able to afford the premium for your home insurance policy at your next renewal?

M/O, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP

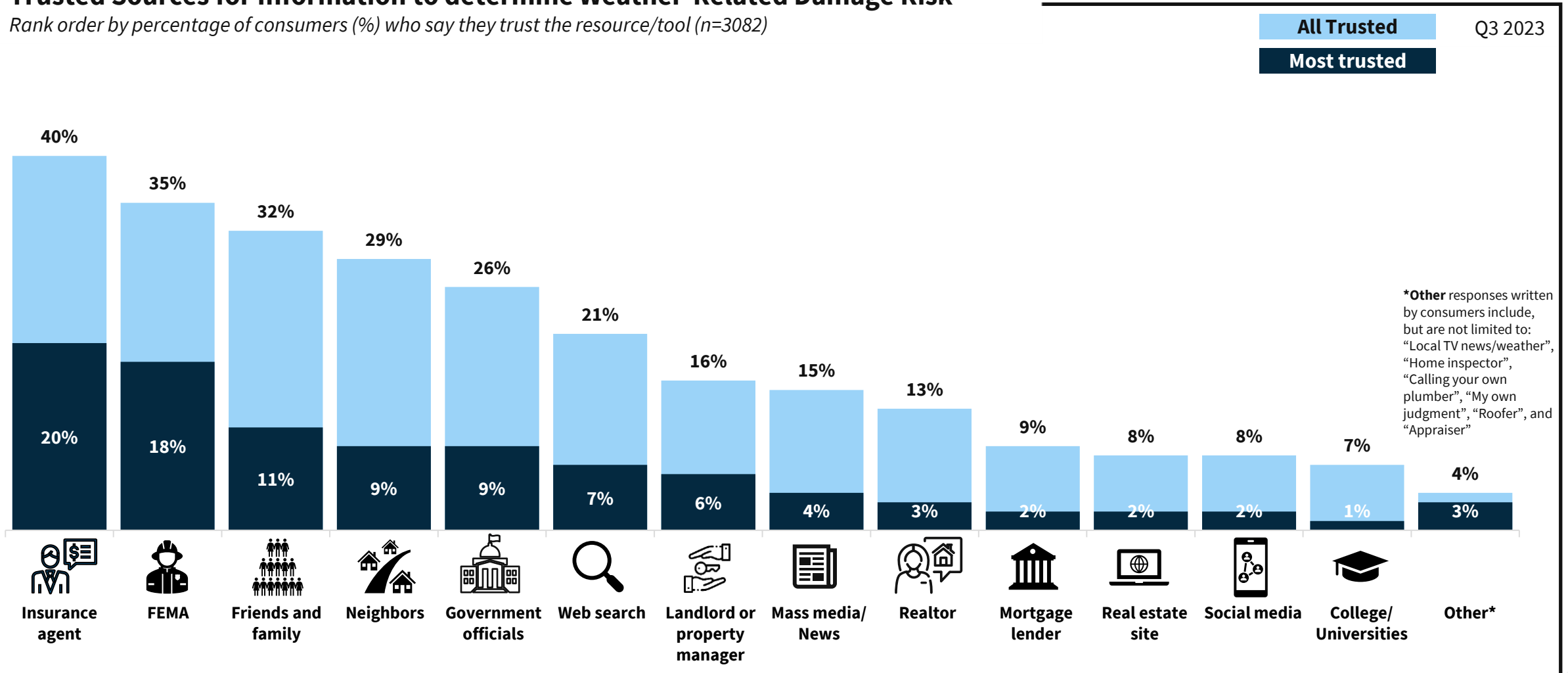


When determining their home's weather-related damage risk, consumers are most likely to trust their insurance agent, FEMA, and/or their personal social network (friends, family, and/or neighbors).

- Few consumers consider housing-related sources such as mortgage lenders, realtors, and real estate sites as a trusted source for their home's weather-related damage risk.

Trusted Sources for Information to determine Weather-Related Damage Risk

Rank order by percentage of consumers (%) who say they trust the resource/tool (n=3082)



Q556A: Which of the following resources/tools would you trust to determine your residence's weather-related damage risk? Please select all that apply.

Q556B: Which one of the following resources/tools would you trust the most to determine your residence's weather-related damage risk?





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Research Methodology: Q3 2023

The **National Housing Survey (NHS)** was conducted each month from July to September 2023.

General Population (GP)

The General Population data were among mortgage holders, owners, and renters who make or share the financial decisions made in their household.

Each month, the results of the NHS are carefully compared to the 1-year American Community Survey (ACS) estimates, released in September of the previous calendar year. Weights are updated as needed each January and are reflective of the ACS from two years prior. Age, gender, race, ethnicity, income, education and housing status are all examined to ensure that the overall monthly sample does not differ in large or unexpected ways from the ACS 1-year estimates on these important dimensions.

For more information about the NHS weighting scheme, please refer to the [technical notes](#).

NHS Fielding

From June 2010 to December 2022, the NHS was administered via telephone survey using random digit dialing sampling.

Since January 2023, most participants completed the self-administered survey online (~95%), with a small percentage opting to complete via telephone with a live interview administrator (~5%). The NHS is available to respondents in both English and Spanish.

Q3 2023	Sample Size	Margin of Error
General Population (GP), including:	3,082	±2.34%
Mortgage Borrowers	1,235	±3.67%
Owners	2,015	±2.89%
Renters	1,015	±4.17%



General Population (GP): Sample Sizes by Demographic Groups

Q3 2023 Sample	Sample Size	Margin of Error
By Homeowner Status		
Mortgage Borrowers	1,235	3.67%
Owners	2,015	2.89%
Renters	1,015	4.17%
By Income		
<80% AMI	1133	3.79%
80%-120% AMI	563	5.18%
120%+ AMI	1350	3.66%
By Race		
White, non-Hispanic	1,790	3.01%
Hispanic	579	5.72%
Black, non-Hispanic	365	6.63%
Asian, non-Hispanic	175	6.16%
By Age		
18-34	898	4.56%
35-44	522	5.41%
45-64	995	4.22%
65+	667	4.65%

*AMI ratio status for NHS respondents is determined by matching zip code to AMI and using the mid point of a respondent's income category in Q142 as a proxy for income. Those who answer with "don't know" for income or zip code, or where AMI data was not available for a zip code, were not able to be coded.





Appendix: Weather-Related Damage



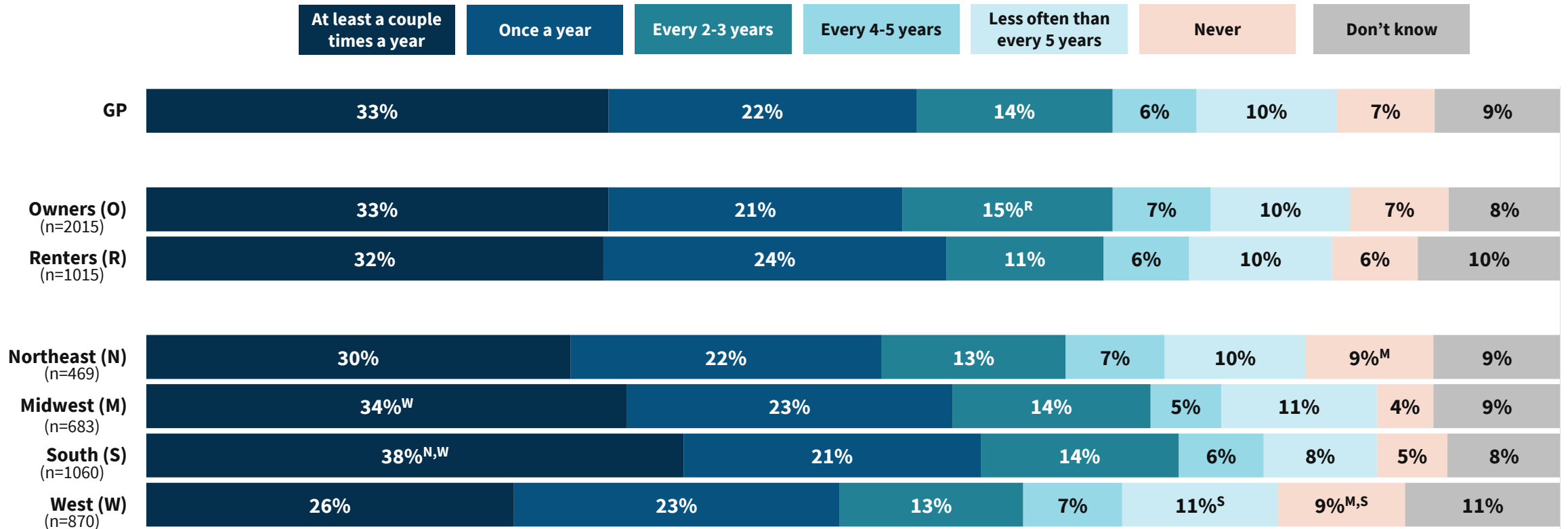
One-third of consumers hear about weather-related damage in their area at least a couple times a year and only 7% say they never hear about weather-related damage in their area.

- Homeowners are more likely than renters to hear about weather-related damage every 2-3 years.
- Consumers in the South (38%) and Midwest (34%) are more likely than those who live in the West (26%) to say that they hear about weather-related damage in their area at least a couple times a year.

Frequency of News About Weather-Related Damage in Area

GP by subgroup

Q3 2023



Q553: Approximately how often do you hear about weather-related damage in your area?

O/R, N/M/S/W: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



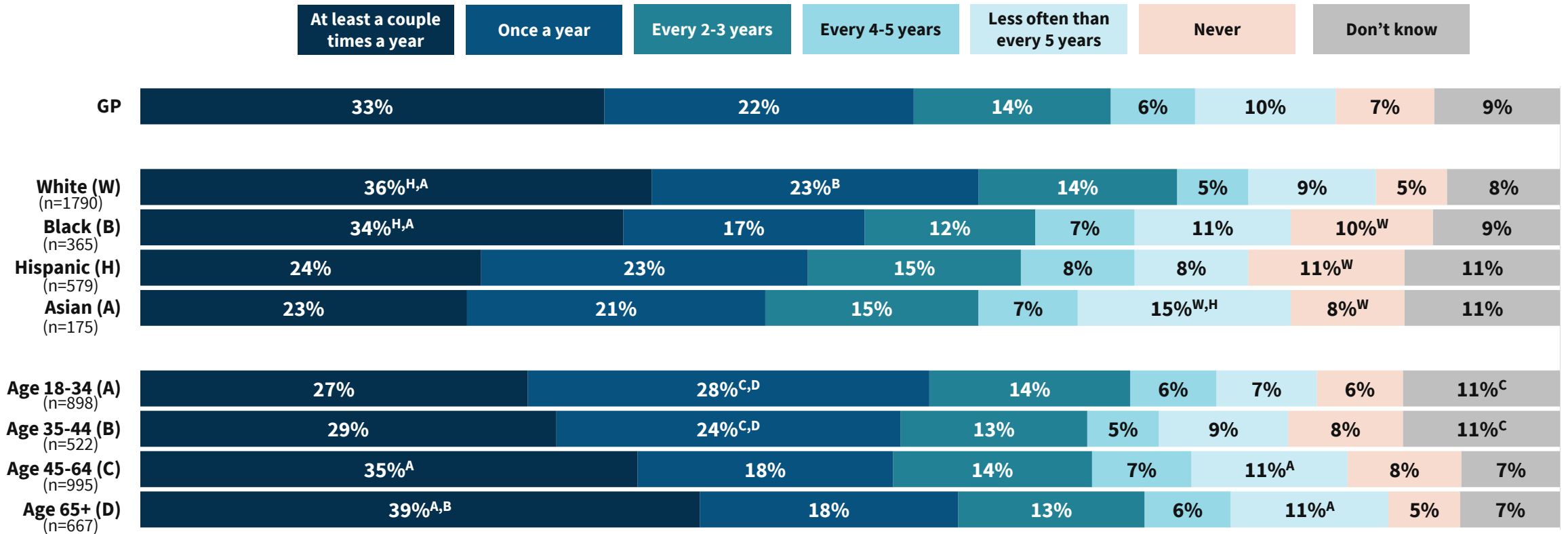
White and Black consumers are more likely than Hispanic and Asian consumers to say they hear about weather-related damage in their area at least a couple times a year.

- Older consumers (age 45+) are more likely than younger consumers (age 18-34) to say they hear about weather-related damage in their area at least a couple times a year.
- Younger consumers (age 18-44) are more likely to say they hear about weather-related damage once a year.

Frequency of News About Weather-Related Damage in Area

GP by subgroup

Q3 2023



Q553: Approximately how often do you hear about weather-related damage in your area?

W/B/H/A, A/B/C/D : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



Significantly more outright owners (51%) than mortgage borrowers (42%) rank weather-related damage among their top 3 most stressful aspects of owning a home.

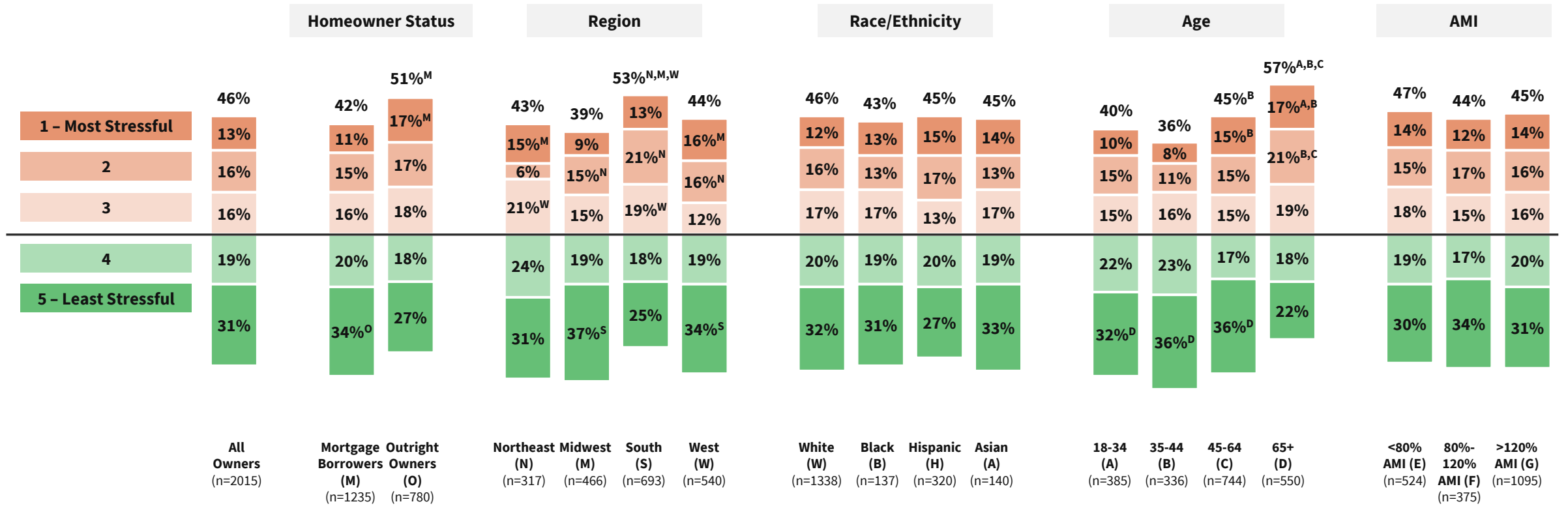
- Older owners (age over 65) are more likely to rank weather damage among their top 3 concerns than younger owners (age 18-44)
- More than half of owners in the South (53%) ranked weather-related damage among their top-3 concerns, significantly more than owners in the Northeast (43%), Midwest (39%), and West (44%).

Owners' Concern Level About Weather-Related Damage

Asked among all Homeowners (n=2,015)



Q3 2023



M/O, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Q549: There are some aspects of owning a home that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).

Q3 2023 National Housing Survey - GP



Fewer renters, however, consider weather-related damage in their top 3 most stressful aspects of renting.

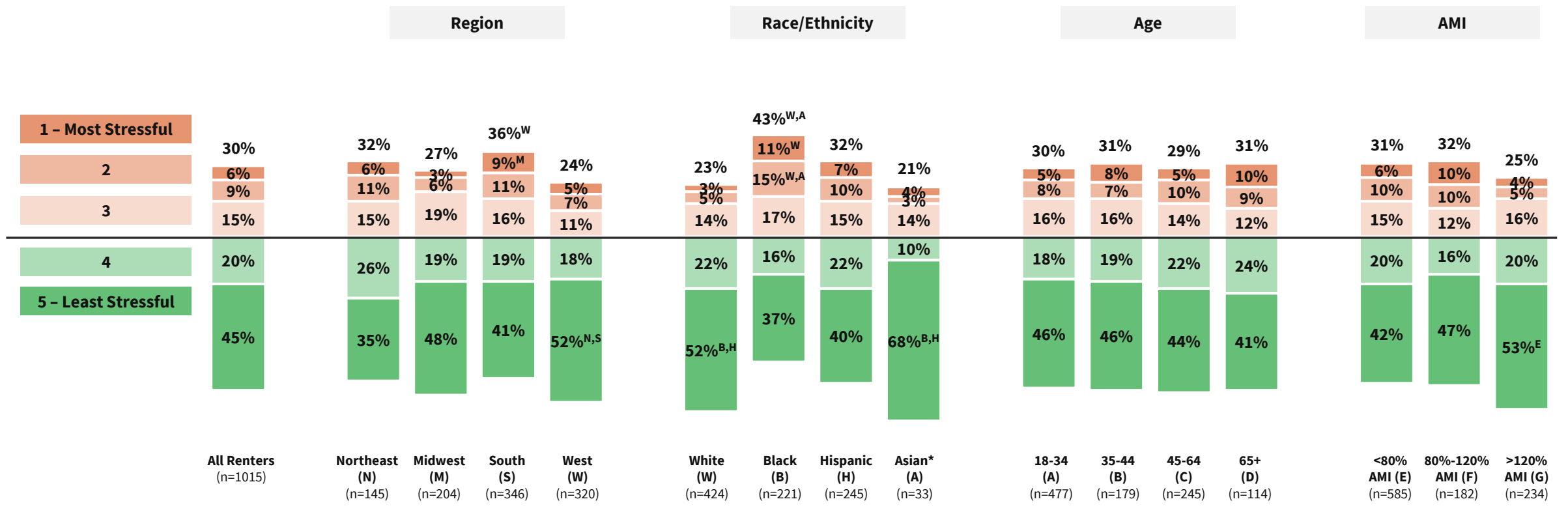
- In fact, nearly half (45%) of renters ranked weather-related damage the least stressful and only 30% ranked weather-related damage in their top 3.
- Significantly more Black Renters (43%) than White Renters (23%) ranked weather-related damage in their top 3 most stressful aspect of renting.
- Renters who live in the South (36%) were significantly more likely than Renters in the West (24%) to rank weather-related damage in their top 3 most stressful aspects of renting.

Renters' Concern Level About Weather-Related Damage

Asked among all renters (n=1,015)



Q3 2023



Q550: There are some aspects of renting that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).

N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter. *Denotes a low n-size (Asian, n=33), please consider directionally.



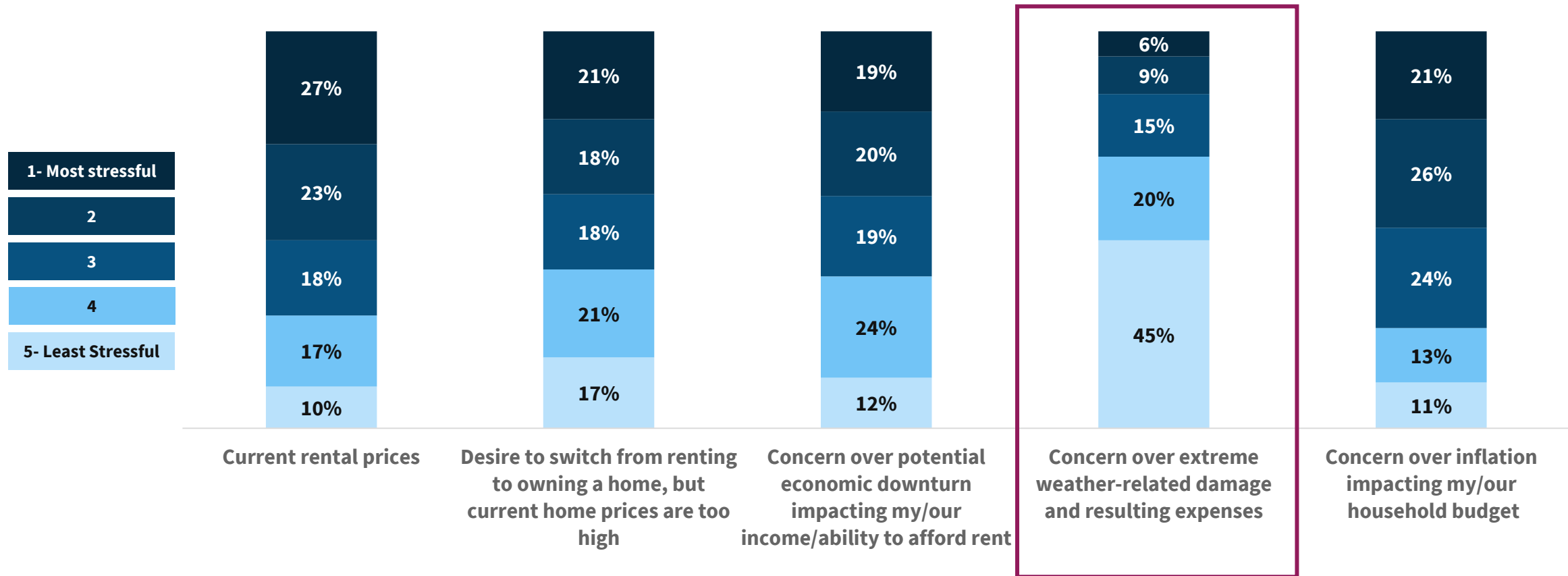
Less than half of renters consider weather-related damage to be the least stressful aspect of renting a home, while less than 1 in 10 find it to be the most stressful.

- Other stressors mentioned are much more stressful to renters; nearly a third say rental prices is the most stressful.

Renters' Concern Level About Weather-Related Damage

Among all renters (n=1,015)

Q3 2023



Q550: There are some aspects of renting that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).



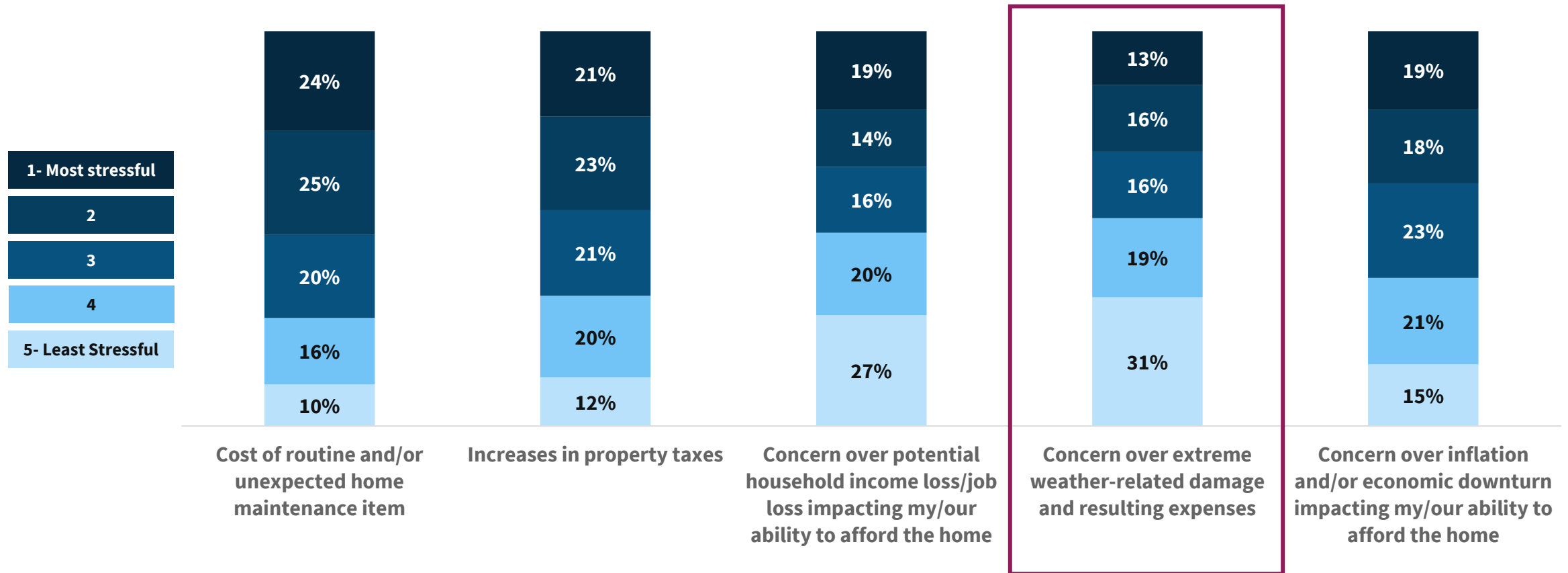
Nearly a third of homeowners consider weather-related damage to be the least stressful aspect of owning a home, followed by potential income/job loss.

- Nearly a quarter of homeowners say that routine home maintenance is the most stressful issue they deal with.

Owners' Concern Level About Weather-Related Damage

Among all Homeowners (n=2,015)

Q3 2023



Q549: There are some aspects of owning a home that might feel stressful or cause your family stress. Please rank the following items from most stressful to least stressful (1=Most stressful, 5=Least stressful).



Personal Experience with Weather-Related Damage

What has been your personal experience regarding weather-related damage? Please select all that apply.
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTH-EAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
My current residence has acquired weather-related damage while I have lived here	24%	26% ^R	35% ^{M,R}	14%	28% ^{H,B,A}	17%	21%	15%	15%	19%	29% ^{A,B}	35% ^{A,B,C}	21%	31% ^{N,W}	27% ^{N,W}	18%	23%	23%	27% ^E
My current residence had weather-related damage since before I lived here	9%	9%	8%	10%	8%	10%	12% ^A	6%	12% ^{C,D}	11% ^C	6%	8%	7%	11% ^W	11% ^W	7%	13% ^{F,G}	8%	7%
I have experienced weather-related damage in a prior residence	19%	18%	18%	20%	21% ^{H,A}	12%	19% ^H	15%	18%	17%	18%	23%	14%	18%	25% ^{N,M,W}	15%	19%	16%	20%
I have had family or friends in my current metro area experience weather-related damage to their property	30%	32% ^R	33% ^R	26%	33% ^{H,B,A}	25%	26%	24%	25%	29%	35% ^A	30%	27%	33% ^W	34% ^{N,W}	24%	28%	29%	33% ^E
I have had family or friends outside of my current metro area who have had weather-related damage to their property	32%	32%	33%	31%	35% ^{H,B}	28%	27%	29%	33%	33%	30%	35%	31%	37%	32%	31%	31%	29%	34%
I have neither personally experienced, nor known someone who has had, weather-related damage	30%	27%	26%	36% ^{M,O}	26%	36% ^W	32%	41% ^{W,B}	31%	32%	29%	29%	36% ^{M,S}	22%	25%	40% ^{M,S}	30%	37% ^{E,G}	28%
Don't know/No response	2%	2%	1%	2%	2%	3%	2%	1%	3%	3%	1%	1%	1%	3% ^N	2%	1%	2%	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Frequency of Hearing About Weather-Related Damage

Approximately how often do you hear about weather-related damage in your area? Please select one response.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
At least a couple times a year	33%	32%	34%	32%	36% ^{H,A}	24%	34% ^{H,A}	23%	27%	29%	35% ^A	39% ^{A,B}	30%	34% ^W	38% ^{N,W}	26%	32%	35%	32%
Once a year	22%	22%	18%	24% ^O	23% ^B	23%	17%	21%	28% ^{C,D}	24% ^{C,D}	18%	18%	22%	23%	21%	23%	22%	20%	23%
Every 2-3 years	14%	15%	15%	11%	14%	15%	12%	15%	14%	13%	14%	13%	13%	14%	14%	13%	13%	13%	14%
Every 4-5 years	6%	7%	7%	6%	5%	8%	7%	7%	6%	5%	7%	6%	7%	5%	6%	7%	7%	7%	6%
Less often than every 5 years	10%	8%	12%	10%	9%	8%	11%	15% ^{W,H}	7%	9%	11% ^A	11% ^A	10%	11%	8%	11% ^S	9%	11%	10%
Never	7%	7%	6%	6%	5%	11% ^W	10% ^W	8% ^W	6%	8%	8%	5%	9% ^M	4%	5%	9% ^{M,S}	6%	8%	7%
Don't know/ Skipped/ Refused	9%	8%	8%	10%	8%	11%	9%	11%	11% ^C	11% ^C	7%	7%	9%	9%	8%	11%	11%	8%	8%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Level of Concern About Impact of Weather-Related Damage to Home

How concerned are you about the possible impact of extreme weather events (such as flood, extreme temperatures, etc.) on the home where you live?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Very concerned	12%	9%	12% ^M	16% ^M	8%	18% ^{W,A}	21% ^{W,A}	11%	11%	13%	12%	13%	9%	9%	16% ^{N,M,W}	11%	16% ^{F,G}	9%	10%
Somewhat concerned	34%	34%	37%	33%	31%	37%	39% ^W	40% ^W	35%	34%	33%	35%	31%	31%	40% ^{N,M,W}	32%	35%	33%	34%
Not very concerned	37%	40% ^R	37%	32%	42% ^{H,B}	28%	24%	38% ^{H,B}	35%	34%	39%	37%	42% ^S	39% ^S	32%	37%	32%	41% ^E	39% ^E
Not at all concerned	16%	17%	13%	18% ^O	18% ^A	16%	15%	10%	18%	18%	16%	14%	18% ^S	20% ^S	12%	18% ^S	16%	16%	17%
Don't know/ skipped/ refused	1%	.%	.%	1%	1%	1%	.%	0%	1%	1%	.%	1%	0%	0%	1%	1% ^M	1%	.%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern About Impact of Weather-Related Damage to Home – Flooding

Flooding: How concerned are you about the possible impact of these weather-related events on your current home?
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Not at all concerned	34%	36% ^R	37% ^R	30%	40% ^{H,B,A}	23%	25%	28%	31%	31%	35%	39% ^{A,B}	35%	38% ^S	32%	33%	29%	35% ^E	37% ^E
Not very concerned	30%	32% ^R	32% ^R	26%	32% ^B	32% ^B	18%	32% ^B	30%	28%	30%	30%	33%	28%	26%	34% ^{M,S}	28%	34%	30%
Somewhat concerned	23%	21%	21%	26%	20%	24%	29% ^W	26%	24%	22%	23%	20%	19%	24%	24%	21%	25%	22%	21%
Very concerned	7%	7%	5%	9% ^O	5%	9% ^W	15% ^{W,H,A}	8% ^W	8%	8%	8%	5%	8%	5%	9% ^M	7%	8%	6%	7%
Extremely concerned	5%	3%	4%	8% ^{M,O}	2%	7% ^W	12% ^{W,H,A}	5% ^W	5%	8% ^{C,D}	4%	4%	5%	4%	7% ^{M,W}	3%	8% ^{F,G}	2%	3%
Don't know/ skipped/ refused	1%	1%	.%	2% ^O	.%	4% ^{W,B}	1%	1% ^W	1%	3% ^C	1%	1%	.%	1%	1%	2% ^N	2% ^F	.%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern About Impact of Weather-Related Damage to Home – Drought

Drought: How concerned are you about the possible impact of these weather-related events on your current home?
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Not at all concerned	29%	31%	28%	27%	34% ^{H,B,A}	17%	26% ^H	21%	30%	25%	32% ^B	27%	37% ^{S,W}	38% ^{S,W}	28% ^W	20%	24%	28%	33% ^{E,F}
Not very concerned	28%	32% ^R	30% ^R	23%	32% ^{H,B,A}	22%	23%	23%	27%	28%	30%	28%	28%	28%	32% ^W	24%	24%	32% ^E	31% ^E
Somewhat concerned	26%	24%	25%	28%	22%	36% ^{W,B,A}	27%	27%	28% ^C	25%	22%	28% ^C	23%	23%	26%	30% ^{N,M}	31% ^{F,G}	25%	21%
Very concerned	10%	9%	10%	12%	8%	11%	13% ^W	21% ^{W,H,B}	8%	14% ^A	10%	10%	8%	7%	9%	15% ^{N,M,S}	10%	11%	9%
Extremely concerned	5%	3%	5%	8% ^M	3%	11% ^W	10% ^W	7% ^W	6%	6%	5%	5%	3%	3%	5%	9% ^{N,M,S}	8% ^{F,G}	4%	4%
Don't know/ skipped/ refused	1%	1%	1%	2%	1%	3% ^W	1%	1%	1%	3% ^C	1%	1%	1%	1%	1%	2%	2% ^G	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern About Impact of Weather-Related Damage to Home – Extreme Heat

Extreme Heat: How concerned are you about the possible impact of these weather-related events on your current home?
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Not at all concerned	21%	25% ^R	21%	16%	27% ^{H,B,A}	11%	14%	16%	20%	18%	26% ^{A,B,D}	17%	30% ^{S,W}	30% ^{S,W}	15%	17%	15%	20%	27% ^{E,F}
Not very concerned	24%	25% ^R	30% ^R	18%	29% ^{H,B}	16%	16%	24% ^{H,B}	19%	22%	27% ^A	28% ^A	25%	27%	22%	23%	20%	25%	27% ^E
Somewhat concerned	29%	30%	28%	30%	26%	37% ^W	33% ^W	32% ^W	30% ^C	30%	24%	37% ^{A,B,C}	26%	25%	32% ^M	31% ^M	31%	32%	27%
Very concerned	15%	13%	12%	19% ^{M,O}	13%	20% ^W	19% ^W	15%	18% ^D	14%	16%	12%	13%	11%	18% ^M	17% ^M	19% ^G	15%	12%
Extremely concerned	9%	4%	9% ^M	15% ^{M,O}	5%	14% ^W	17% ^W	12% ^W	12% ^{C,D}	13% ^{C,D}	7%	5%	5%	5%	11% ^{N,M}	11% ^{N,M}	12% ^G	8%	7%
Don't know/ skipped/ refused	1%	1%	.%	2% ^O	1%	3% ^W	1%	1%	2% ^{C,D}	3% ^{C,D}	.%	.%	.%	1%	2% ^N	1%	2% ^{F,G}	.%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern About Impact of Weather-Related Damage to Home – Strong Winds

Strong Winds/Hurricanes/Tornadoes: How concerned are you about the possible impact of these weather-related events on your current home?
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Not at all concerned	19%	18% ^O	13%	23% ^{M,O}	18%	18%	17%	23%	20% ^D	22% ^D	18%	14%	18% ^S	17% ^S	8%	33% ^{N,M,S}	17%	19%	20%
Not very concerned	22%	23%	21%	22%	23% ^B	24% ^B	13%	27% ^B	23%	21%	24%	19%	24% ^S	20%	17%	29% ^{M,S}	21%	25%	22%
Somewhat concerned	35%	36% ^R	37% ^R	30%	37% ^A	32%	34%	27%	34%	32%	35%	38%	36% ^W	41% ^W	38% ^W	25%	34%	34%	35%
Very concerned	14%	13%	17% ^M	13%	14%	12%	19% ^{W,H}	14%	11%	15%	15%	16% ^A	14% ^W	13% ^W	21% ^{N,M,W}	7%	14%	13%	15%
Extremely concerned	9%	8%	11%	10%	7%	11% ^W	15% ^{W,A}	7%	10%	8%	8%	12% ^C	7%	8%	15% ^{N,M,W}	5%	12% ^G	8%	7%
Don't know/ skipped/ refused	2%	2%	1%	2%	1%	3% ^W	1%	2%	2%	3% ^D	1%	1%	1%	1%	2%	2%	2% ^F	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern About Impact of Weather-Related Damage to Home – Wildfires

Wildfires: How concerned are you about the possible impact of these weather-related events on your current home?
 Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Not at all concerned	38%	42% ^R	38%	34%	44% ^{H,B,A}	29%	34%	29%	36%	36%	41%	38%	47% ^{S,W}	50% ^{S,W}	38% ^W	23%	33%	38%	42% ^E
Not very concerned	27%	31% ^R	28% ^R	22%	30% ^B	26% ^B	15%	30% ^B	28%	26%	27%	29%	24%	30%	30%	25%	25%	27%	30%
Somewhat concerned	21%	16%	21%	26% ^M	18%	27% ^W	25% ^W	20%	22%	22%	18%	21%	18%	14%	19% ^M	29% ^{N,M,S}	24% ^G	22%	17%
Very concerned	7%	5%	8% ^M	8% ^M	5%	8% ^W	10% ^W	11% ^W	6%	7%	7%	7%	6% ^M	2%	6% ^M	11% ^{N,M,S}	7%	9% ^G	5%
Extremely concerned	6%	5%	5%	9% ^{M,O}	3%	8% ^W	15% ^{W,H}	9% ^W	7%	6%	6%	5%	5%	3%	5%	11% ^{N,M,S}	9% ^{F,G}	4%	5%
Don't know/ skipped/ refused	1%	1%	.%	2% ^O	1%	3% ^W	2%	1%	1%	3% ^{C,D}	1%	.%	1%	1%	1%	1%	2% ^G	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Average Renter Stress Level

How concerned are you about the possible impact of these weather-related events on your current home?
Asked of All Consumers, Showing % “Very concerned” + “Extremely concerned”

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Flooding	12%	10%	10%	17% ^{M,O}	7%	16% ^W	27% ^{W,H,A}	13% ^W	13%	16% ^D	12%	10%	13% ^M	8%	16% ^{M,W}	10%	16% ^{F,G}	9%	10%
Drought	15%	12%	15%	20% ^M	11%	22% ^W	23% ^W	27% ^W	14%	20% ^A	15%	15%	11%	10%	14%	24% ^{N,M,S}	18% ^G	15%	14%
Extreme Heat	24%	18%	21%	34% ^{M,O}	18%	34% ^W	36% ^{W,A}	27% ^W	29% ^{C,D}	27% ^D	23%	17%	18%	17%	29% ^{N,M}	27% ^{N,M}	31% ^{F,G}	23%	19%
Strong Winds/ Hurricanes/ Tornadoes	23%	20%	28% ^M	23%	21%	23%	34% ^{W,H,A}	21%	21%	23%	22%	28% ^{A,C}	21% ^W	21% ^W	35% ^{N,M,W}	11%	26%	21%	22%
Wildfires	13%	10%	13%	16% ^M	8%	16% ^W	25% ^{W,H}	20% ^W	13%	13%	13%	12%	10% ^M	5%	11% ^M	22% ^{N,M,S}	15% ^G	13%	10%
None of the above	58%	62% ^R	57%	54%	65% ^{H,B,A}	46%	49%	53%	56%	56%	62%	57%	66% ^{S,W}	70% ^{S,W}	49%	55%	52%	60% ^E	62% ^E

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Owner Stress Level – Maintenance Costs

Cost of routine and/or unexpected home maintenance item (e.g., HVAC maintenance or breakdown, plumbing issues, etc.): Please rank the following items from most stressful to least stressful.
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
1- Most stressful	24%	26%	22%	26%	20%	20%	30% ^H	23%	27%	23%	26%	19%	25%	26%	25%	22%	26%	25%
2	25%	25%	25%	26%	19%	25%	22%	21%	24%	27%	25%	31%	23%	23%	25%	24%	21%	26%
3	20%	20%	21%	22% ^A	19%	18%	15%	22%	18%	20%	21%	21%	23%	20%	18%	20%	22%	21%
4	16%	15%	18%	15%	15%	20%	21% ^W	15%	14%	17%	18%	16%	15%	16%	17%	18%	18%	15%
5- Least stressful	10%	10%	11%	9%	19% ^{W,A}	11%	9%	13% ^D	12% ^D	11%	7%	11%	7%	11%	12%	13%	9%	10%
Don't know/ skipped/ refused	4%	4%	3%	2%	8% ^{W,A}	6% ^W	3%	7% ^{C,D}	5% ^C	2%	3%	2%	6%	4%	3%	4%	5%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Owner Stress Level – Property Taxes

Increases in property taxes: Please rank the following items from most stressful to least stressful.
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
1- Most stressful	21%	19%	24% ^M	22%	20%	21%	18%	16%	15%	24% ^{A,B}	23% ^{A,B}	22%	24%	20%	18%	21%	19%	21%
2	23%	21%	26%	24%	18%	18%	25%	25%	22%	21%	25%	23%	25%	20%	24%	25%	23%	22%
3	21%	22%	19%	21%	18%	27%	21%	18%	21%	22%	21%	22%	17%	21%	23%	18%	24%	21%
4	20%	22% ^O	16%	20%	22%	18%	16%	24% ^D	22%	19%	16%	21%	18%	20%	19%	16%	20%	21%
5- Least stressful	12%	12%	12%	11%	13%	10%	18% ^W	10%	14%	12%	13%	9%	10%	15%	12%	16% ^F	9%	12%
Don't know/ skipped/ refused	4%	4%	3%	2%	8% ^{W,A}	6% ^W	3%	7% ^{C,D}	5% ^C	2%	3%	2%	6%	4%	3%	4%	5%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Owner Stress Level – Income/Job Loss

Concern over potential household income loss/job loss impacting my/our ability to afford the home: Please rank the following items from most stressful to least stressful.
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
1- Most stressful	19%	21% ^O	16%	17%	22%	24%	22%	22% ^D	24% ^D	20% ^D	12%	22%	16%	17%	23% ^{M,S}	17%	21%	19%
2	14%	16% ^O	12%	14%	16%	11%	17%	15%	17% ^D	16%	11%	17%	14%	15%	13%	13%	15%	15%
3	16%	15%	17%	16%	15%	12%	14%	16%	17%	18%	13%	13%	15%	15%	19%	19% ^F	11%	16%
4	20%	18%	23%	21%	19%	21%	18%	19%	18%	21%	21%	17%	25% ^{N,W}	21%	17%	23%	20%	19%
5- Least stressful	27%	25%	30%	30% ^H	19%	26%	26%	21%	19%	23%	40% ^{A,B,C}	30%	24%	29%	25%	23%	28%	27%
Don't know/ skipped/ refused	4%	4%	3%	2%	8% ^{W,A}	6% ^F	3%	7% ^{C,D}	5% ^C	2%	3%	2%	6%	4%	3%	4%	5%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Owner Stress Level – Weather-Related Damage

Concern over extreme weather-related damage and resulting expenses (e.g., flooding, wildfires, wind, extreme heat, etc.): Please rank the following items from most stressful to least stressful.
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
1- Most stressful	13%	11%	17% ^M	12%	15%	13%	14%	10%	8%	15% ^B	17% ^{A,B}	15% ^M	9%	13%	16% ^M	14%	12%	14%
2	16%	15%	17%	16%	17%	13%	13%	15%	11%	15%	21% ^{B,C}	6%	15% ^N	21% ^N	16% ^N	15%	17%	16%
3	16%	16%	18%	17%	13%	17%	17%	15%	16%	15%	19%	21% ^W	15%	19% ^W	12%	18%	15%	16%
4	19%	20%	18%	20%	20%	19%	19%	22%	23%	17%	18%	24%	19%	18%	19%	19%	17%	20%
5- Least stressful	31%	34% ^O	27%	32%	27%	31%	33%	32% ^D	36% ^D	36% ^D	22%	31%	37% ^S	25%	34% ^S	30%	34%	31%
Don't know/ skipped/ refused	4%	4%	3%	2%	8% ^{W,A}	6% ^W	3%	7% ^{C,D}	5%	2%	3%	2%	6%	4%	3%	4%	5%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Owner Stress Level – Inflation and/or Economic Downturn

Concern over inflation and/or economic downturn impacting my/our ability to afford the home: Please rank the following items from most stressful to least stressful.
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
1- Most stressful	19%	19%	19%	21% ^A	15%	17%	13%	23% ^C	20%	16%	19%	20%	20%	21% ^W	14%	21%	17%	18%
2	18%	19%	18%	17%	22%	27% ^W	19%	18%	21%	20%	16%	21%	17%	17%	20%	18%	19%	18%
3	23%	23%	22%	22%	25%	19%	30% ^{W,B}	22%	22%	23%	23%	21%	24%	21%	25%	22%	23%	23%
4	21%	21%	21%	22%	16%	15%	23%	14%	18%	23% ^A	25% ^A	20%	17%	21%	25% ^M	21%	20%	21%
5- Least stressful	15%	14%	17%	16%	14%	15%	11%	17%	14%	16%	15%	16%	15%	16%	14%	14%	14%	17%
Don't know/ skipped/ refused	4%	4%	3%	3%	8% ^{W,A}	6% ^W	3%	7% ^{C,D}	5%	2%	3%	3%	6%	4%	3%	4%	5%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter Stress Level – Rental Prices

Current rental prices: Please rank the following items from most stressful to least stressful.
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
1- Most stressful	27%	28%	24%	31%	26%	24%	24%	32%	28%	30%	23%	28%	26%	29%	25%	22%
2	23%	23%	24%	23%	17%	24%	23%	19%	27%	21%	25%	23%	22%	19%	21%	35% ^{E,F}
3	18%	21%	18%	19%	18%	18%	20%	19%	16%	19%	17%	17%	21%	19%	14%	20%
4	17%	14%	18%	17%	33% ^{W,B}	19%	12%	17%	19%	11%	21%	19%	16%	18%	21% ^G	11%
5- Least stressful	10%	10%	9%	6%	5%	9%	17% ^{A,C,D}	7%	6%	12%	8%	10%	10%	8%	14%	9%
Don't know/ skipped/ refused	6%	3%	7%	4%	1%	6%	5%	5%	5%	7%	6%	4%	6%	7% ^G	5%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter Stress Level – High Home Purchase Prices

Desire to switch from renting to owning a home, but current home prices are too high: Please rank the following items from most stressful to least stressful.
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
1- Most stressful	21%	25% ^B	20%	15%	34% ^{H,B}	23%	21%	22%	16%	16%	25%	20%	24%	16%	22%	35% ^{E,F}
2	18%	17%	19%	23%	21%	19%	17%	18%	12%	11%	12%	22% ^{N,M}	19%	19%	18%	14%
3	18%	17%	20%	15%	15%	19%	20%	14%	16%	22%	14%	20%	15%	17%	25%	16%
4	21%	21%	18%	23%	18%	19%	24%	21%	23%	20%	23%	19%	21%	21%	21%	20%
5- Least stressful	17%	17%	16%	20%	10%	15%	13%	19%	28% ^{A,B}	25%	19%	14%	15%	20% ^F	9%	13%
Don't know/ skipped/ refused	5%	3%	7%	4%	1%	6%	5%	5%	5%	7%	6%	4%	6%	7% ^G	5%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter Stress Level – Economic Downturn

Concern over potential economic downturn impacting my/our income/ability to afford rent: Please rank the following items from most stressful to least stressful.
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
1- Most stressful	19%	18%	19%	21%	17%	21%	21%	17%	16%	20%	20%	22%	15%	21%	22%	14%
2	20%	20%	20%	18%	30%	16%	24%	21%	23%	18%	21%	16%	24% ^S	20%	19%	19%
3	19%	22% ^B	23% ^B	13%	23%	18%	15%	23%	26%	20%	22%	16%	21%	19%	19%	19%
4	24%	26%	19%	29%	17%	26%	25%	22%	19%	23%	22%	25%	26%	22%	23%	32% ^E
5- Least stressful	12%	11%	12%	16%	12%	12%	10%	13%	12%	12%	8%	17% ^{M,W}	9%	11%	13%	14%
Don't know/ skipped/ refused	5%	3%	7%	4%	1%	6%	5%	4%	5%	7%	6%	4%	6%	7%	5%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter Stress Level – Weather-Related Damage

Concern over extreme weather-related damage and resulting expenses (e.g., flooding, wildfires, wind, extreme heat, etc.): Please rank the following items from most stressful to least stressful.
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
1- Most stressful	6%	3%	7%	11% ^W	4%	5%	8%	5%	10%	6%	3%	9% ^M	5%	6%	10%	4%
2	9%	5%	10%	15% ^{W,A}	3%	8%	7%	10%	9%	11%	6%	11%	7%	10%	10%	5%
3	15%	14%	15%	17%	14%	16%	16%	14%	12%	15%	19%	16%	11%	15%	12%	16%
4	20%	22%	22%	16%	10%	18%	19%	22%	24%	26%	19%	19%	18%	20%	16%	20%
5- Least stressful	45%	52% ^{H,B}	40%	37%	68% ^{H,B}	46%	46%	44%	41%	35%	48%	41%	52% ^{N,S}	42%	47%	53% ^E
Don't know/ skipped/ refused	5%	3%	7%	4%	1%	6%	5%	4%	5%	7%	6%	4%	6%	7%	5%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter Stress Level – Inflation

Concern over inflation impacting my/our household budget: Please rank the following items from most stressful to least stressful.
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
1- Most stressful	21%	23%	24%	18%	18%	21%	22%	19%	26%	21%	23%	17%	24%	22%	17%	23%
2	26%	31% ^{H,B}	21%	17%	28%	26%	24%	27%	24%	32%	30%	25%	22%	25%	28%	24%
3	24%	23%	17%	33% ^{W,H}	29%	23%	25%	25%	25%	17%	22%	27%	26%	23%	26%	26%
4	13%	14%	16%	10%	20%	12%	15%	13%	11%	13%	9%	14%	14%	12%	14%	15%
5- Least stressful	11%	6%	16% ^{W,A}	17% ^{W,A}	3%	11%	10%	12%	9%	9%	10%	14%	8%	11%	11%	9%
Don't know/ skipped/ refused	6%	3%	7%	4%	1%	6%	5%	4%	5%	7%	6%	4%	6%	7% ^G	5%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year





Appendix: Risk Mitigation



Consumers generally rely on government sources and their personal network to determine their residence weather related risk.

- Younger consumers (18-34) are less likely to trust a government source (38%) than consumers aged 45-64 (47%) and 65+ (48%).
- More consumers aged 18-34 trust online sources (37%) than those age 35-44 (29%), 45-64 (30%), or 65+ (22%).

Trusted Sources for Information About Weather-Related Damage Risk

Asked among GP, showing percent of consumers who selected any answer within group*

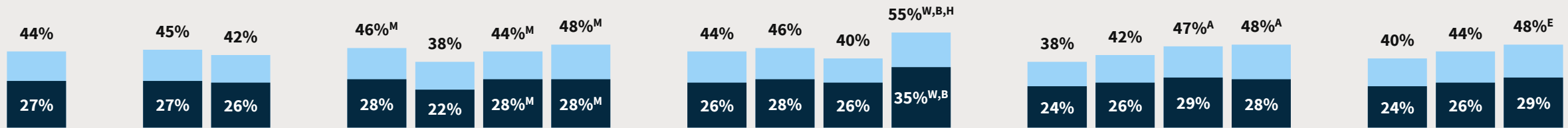
Most trusted

All Trusted

Q3 2023

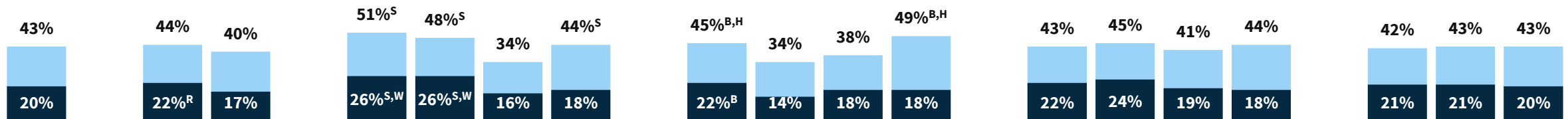
Government Sources

Government sources include “FEMA (Federal Emergency Management Agency)” and “Government officials (local/state/federal)”



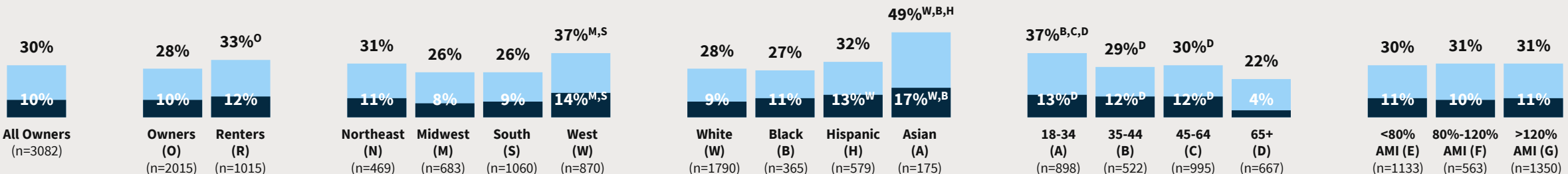
Personal Network

Personal network includes “Neighbors” and “Friends and family”



Online Sources

Online sources include “Real estate site such as Realtor.com/Zillow/Redfin/Trulia”, “Social media (e.g., blogs, discussion forums)”, and “Web search on Google or Yahoo”



Q556A: Which of the following resources/tools would you trust to determine your residence's weather-related damage risk? Please select all that apply.

Q556B: Which one of the following resources/tools would you trust the most to determine your residence's weather-related damage risk?

O/R, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

*Not all answer choices are included in a group of answer choices above.

Q3 2023 National Housing Survey - GP

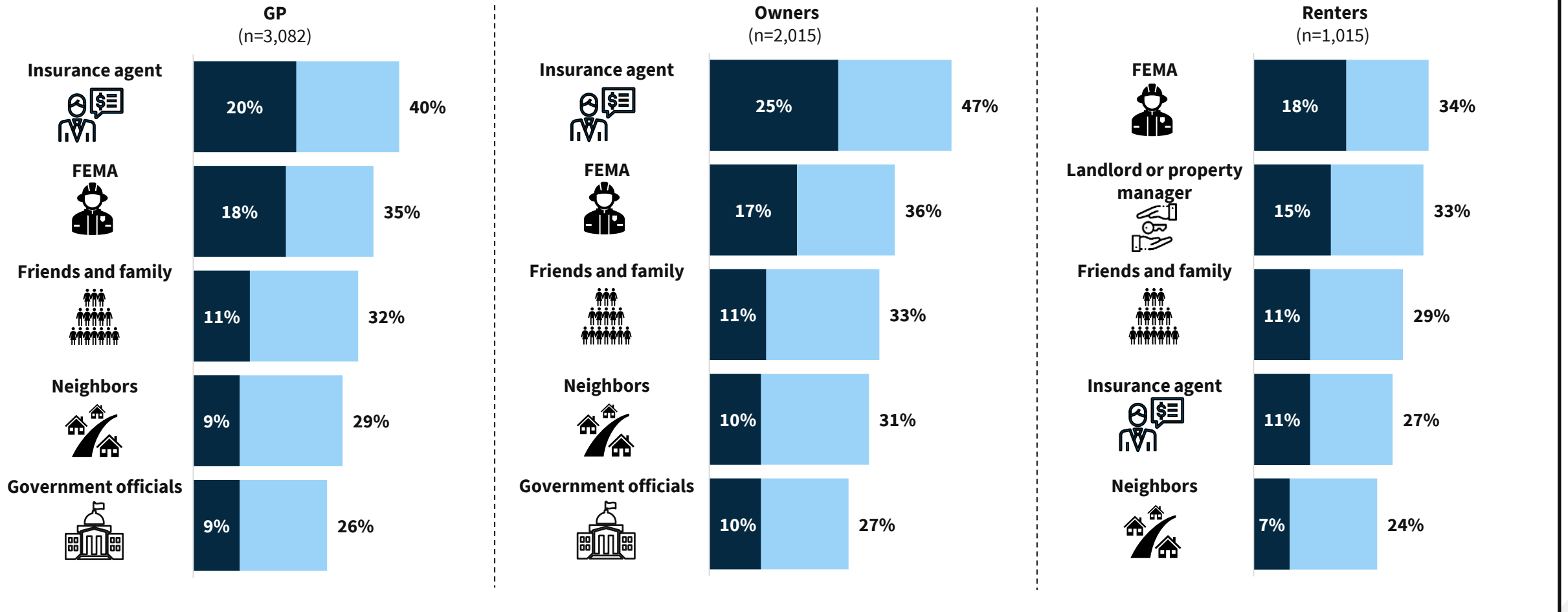


Homeowners are most likely to trust their insurance agent for information related to weather-related damage risk, while renters consider FEMA and their landlord as top resources.

- Though a higher share of Owners trust FEMA, FEMA is the most-trusted source for Renters.
- Owners are more trusting of government officials than Renters.

Top 5 Trusted Sources for Information About Weather-Related Damage Risk

Rank order by percentage of consumers (%) who say they trust the resource/tool



Q556A: Which of the following resources/tools would you trust to determine your residence's weather-related damage risk? Please select all that apply.

Q556B: Which one of the following resources/tools would you trust the most to determine your residence's weather-related damage risk?



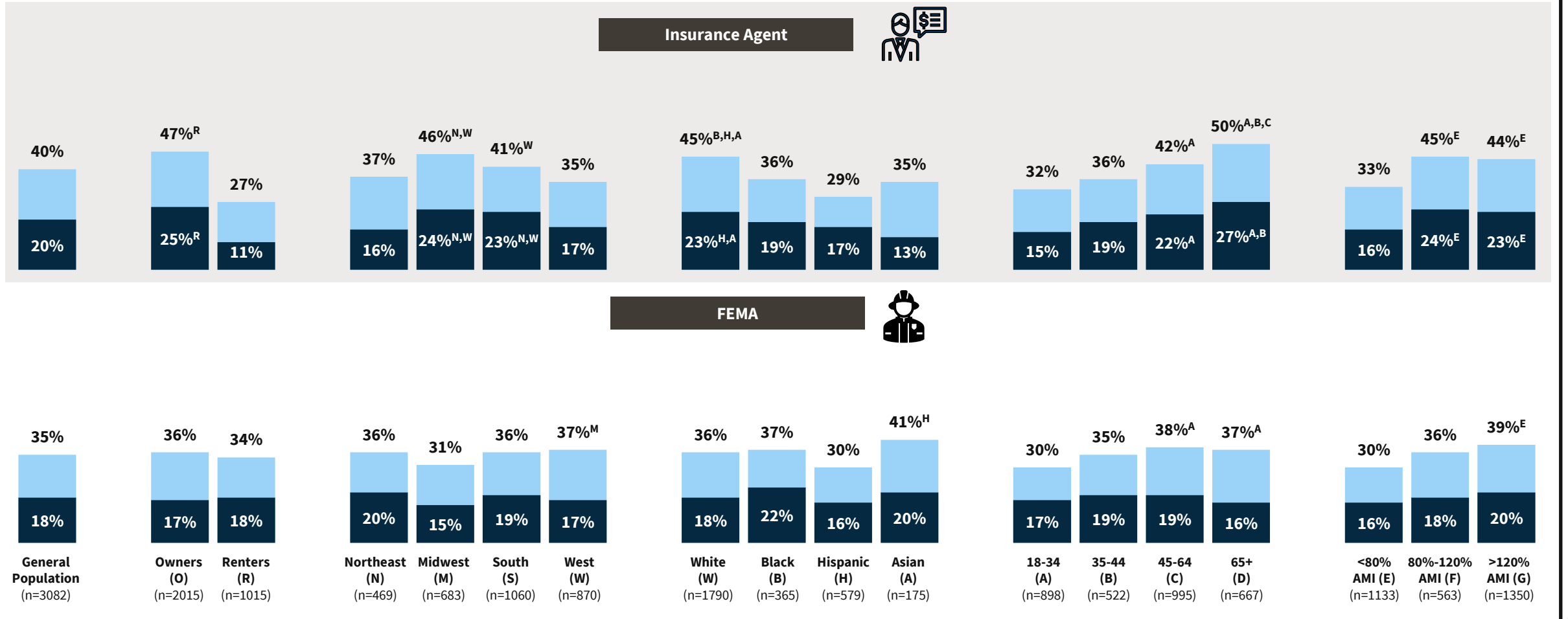
White consumers are significantly more likely to trust their insurance agent than minority consumers.

- Half (50%) of consumers aged 65+ trust their insurance agent, significantly more than younger consumers (18-64).

Trusted Sources for Information About Weather-Related Damage Risk

Showing top two most-trusted sources by subgroup

All Trusted Most trusted Q3 2023



Q556A: Which of the following resources/tools would you trust to determine your residence's weather-related damage risk? Please select all that apply.

Q556B: Which one of the following resources/tools would you trust the most to determine your residence's weather-related damage risk?

O/R, N/M/S/W, W/B/H/A, A/B/C/D, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q3 2023 National Housing Survey - GP



Weather Events that Consumers Have Taken Precautionary Measures Against to Minimize Damage

Which of the following list of weather-related damage events have you personally taken precautionary measures in the past to minimize impact of future damage to your current home? Please select all that apply.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE HOLDERS (M)	OUTRIGHT OWNERS (O)	RENTER (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Flooding damage	24%	21%	23%	27% ^M	23%	20%	33% ^{W,H,A}	18%	26%	25%	23%	21%	29% ^W	26% ^W	24% ^W	18%	25%	22%	23%
Hail damage	17%	17%	20% ^R	14%	20% ^{H,A}	13%	16%	10%	16%	17%	16%	20%	10%	24% ^{N,W}	21% ^{N,W}	10%	16%	17%	17%
Wind damage (due to tornadoes or heavy storms)	32%	32% ^R	41% ^{M,R}	26%	36% ^{H,B,A}	28%	27%	23%	27%	31%	35% ^A	36% ^A	30% ^W	36% ^W	42% ^{N,M,W}	19%	32%	30%	33%
Water damage from drain and sewer backups	27%	26%	30% ^R	24%	29% ^H	18%	30% ^H	24%	25%	27%	27%	28%	26%	33% ^{S,W}	25%	23%	29%	24%	26%
Wildfire/forest fire damage	8%	8%	10%	8%	7%	8%	9%	15% ^{W,H,B}	8%	7%	9%	8%	2%	5%	3%	21% ^{N,M,S}	8%	9%	8%
None of these	34%	34% ^O	27%	40% ^{M,O}	32%	37%	38%	41% ^W	35%	36%	34%	33%	40% ^{M,S}	30%	29%	41% ^{M,S}	34%	36%	34%
Don't know/No response	1%	1%	2%	2%	1%	2%	.%	1%	2%	2%	1%	1%	1%	1%	2%	2%	2%	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowner's Insurance

Do you currently have homeowner's insurance?
Asked of Owners

GP Sample	ALL OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,015	1,235	780	1,338	320	137	140	385	336	744	550	317	466	693	540	524	375	1,095
Yes	91%	95% ^O	84%	94% ^{H,B}	77%	88% ^H	93% ^H	78%	87% ^A	96% ^{A,B}	95% ^{A,B}	94%	92%	89%	90%	77%	91% ^E	97% ^{E,F}
No	7%	3%	13% ^M	5%	18% ^{W,A}	10% ^W	5%	15% ^{C,D}	10% ^{C,D}	4%	4%	3%	6%	9% ^N	8%	18% ^{F,G}	5% ^G	2%
Don't know/ Skipped/ Refused	2%	1%	3% ^M	1%	6% ^W	1%	2%	7% ^{C,D}	3% ^{C,D}	.%	1%	2%	2%	2%	2%	4% ^G	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renter's Insurance

Do you currently have renter's insurance?
Asked of Renters

GP Sample	ALL RENTERS	RACE				AGE				REGION				AMI		
		WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,015	424	245	221	33	477	179	245	114	145	204	346	320	585	182	234
Yes	43%	49% ^H	38%	39%	65% ^{H,B}	42%	39%	44%	50%	49%	41%	37%	48% ^S	32%	46% ^E	65% ^{E,F}
No	48%	44%	51% ^A	54% ^A	32%	45%	56%	50%	48%	46%	52%	51%	45%	56% ^G	48% ^G	30%
Don't know/ Skipped/ Refused	9%	7%	12%	8%	3%	13% ^{B,C,D}	5%	6%	1%	5%	7%	13%	8%	11% ^G	6%	5%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Impact of Weather-Related Damage on Homeowner's Insurance Costs

How much of an impact do you think weather-related events/damage you and/or others have experienced in your metro area have on the cost of your home insurance?
Asked of Owners with Homeowner's Insurance

GP Sample	INSURED OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,828	1,175	654	1,259	246	120	131	299	293	712	525	299	427	615	487	406	343	1,060
Large impact	25%	25%	27%	24%	21%	34% ^{W,H}	29%	18%	20%	29% ^{A,B}	27% ^{A,B}	15%	17%	37% ^{N,M,W}	25% ^{N,M}	28% ^F	19%	26%
Some impact	42%	41%	43%	43%	41%	35%	46%	38%	46%	40%	43%	41%	48% ^W	40%	38%	43%	44%	40%
Little impact	27%	29%	24%	28%	31%	24%	22%	36% ^{C,D}	29%	24%	25%	35% ^S	32% ^S	18%	30% ^S	23%	30%	28%
No impact	6%	6%	6%	6%	7%	7%	4%	8%	4%	7%	4%	9% ^{M,S}	3%	5%	7% ^M	5%	7%	6%
Don't know/ Skipped/ Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Impact of Weather-Related Damage on Renter’s Insurance Costs

Overall, how confident are you that you will be able to afford the premium for your home insurance policy at your next renewal?
Asked of Owners with Homeowner’s Insurance

GP Sample	INSURED OWNERS	OWNER STATUS		RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTHEAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,828	1,175	654	1,259	246	120	131	299	293	712	525	299	427	615	487	406	343	1,060
Very confident	54%	52%	57%	58% ^{H,B,A}	47%	36%	44%	51%	53%	54%	56%	61% ^S	58% ^S	44%	59% ^S	43%	51% ^E	59% ^E
Somewhat confident	36%	38%	34%	34%	40%	49% ^W	41%	36%	39%	35%	38%	34%	36%	42% ^W	31%	42% ^G	37%	34%
Not very confident	7%	7%	8%	7%	9%	7%	13% ^W	11% ^D	6%	8%	6%	5%	4%	11% ^{N,M,W}	7%	11% ^G	10% ^G	5%
Not confident at all	2%	3%	2%	1%	4% ^W	7% ^{W,A}	2%	2%	2%	3%	1%	1%	2%	3%	3%	5% ^{F,G}	1%	2%
Don’t know/ Skipped/ Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Trusted Sources for Weather-Related Damage Risk – All Trusted

Which of the following resources/tools would you trust to determine your residence's weather-related damage risk? Please select all that apply.

Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTER (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTH-EAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1,790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Insurance Agent	40%	48% ^R	44% ^R	27%	45% ^{H,B,A}	29%	36%	35%	32%	36%	42% ^A	50% ^{A,B,C}	37%	46% ^{N,W}	41% ^W	35%	33%	45% ^E	44% ^E
FEMA (Federal Emergency Management Agency)	35%	36%	36%	34%	36%	30%	37%	41% ^H	30%	35%	38% ^A	37% ^A	36%	31%	36%	37% ^M	30%	36%	39% ^E
Friends and family	32%	32%	34%	29%	33% ^{H,B}	27%	27%	35% ^H	31%	35% ^C	28%	34% ^C	41% ^{S,W}	35% ^S	26%	31%	32%	33%	31%
Neighbors	29%	30% ^R	31% ^R	24%	31% ^{H,B}	24%	20%	35% ^{H,B}	27%	29%	29%	29%	32% ^S	33% ^S	21%	33% ^S	25%	28%	31% ^E
Government officials (local/state/federal)	26%	29% ^{O,R}	23%	23%	26%	23%	22%	40% ^{W,H,B}	22%	24%	26%	31% ^A	29% ^M	21%	23%	31% ^{M,S}	23%	27%	28% ^E
Web search on Google or Yahoo	21%	21%	18%	23%	20%	22%	16%	33% ^{W,H,B}	25% ^{C,D}	22% ^D	20%	15%	21%	16%	20%	25% ^{M,S}	18%	23%	22%
Landlord or property manager	16%	6%	8%	33% ^{M,O}	14%	16%	25% ^{W,H,A}	14%	21% ^{C,D}	15%	13%	14%	15%	18%	14%	16%	23% ^{F,G}	12%	11%
Mass media/news	15%	14%	17%	15%	13%	15%	17%	26% ^{W,H,B}	12%	12%	16% ^A	21% ^{A,B}	15% ^M	9%	16% ^M	20% ^M	14%	17%	16%
Realtor	13%	13%	12%	12%	12%	10%	13%	18% ^{W,H}	15%	13%	11%	11%	10%	15%	11%	14%	12%	8%	15% ^F
Mortgage lender	9%	11% ^O	6%	8%	10%	7%	9%	10%	9%	9%	8%	9%	9%	10%	8%	8%	9%	9%	9%
Real estate site such as Realtor.com/Zillow/Redfin/Trulia	8%	9%	8%	9%	7%	8%	12% ^W	19% ^{W,H,B}	9% ^D	8%	10% ^D	5%	10%	8%	6%	10% ^S	7%	8%	10%
Social media (e.g., blogs, discussion forums)	8%	6%	7%	11% ^{M,O}	7%	11% ^W	7%	12% ^W	11% ^{B,C,D}	7%	7%	7%	8%	8%	5%	13% ^{N,M,S}	11% ^{F,G}	6%	6%
College/universities	7%	7%	8%	7%	7%	5%	7%	7%	7%	7%	8%	7%	9% ^{M,S}	5%	5%	11% ^{M,S}	6%	7%	8%
Other	4%	3%	5%	3%	4%	3%	2%	2%	1%	3% ^A	5% ^A	5% ^A	5%	4%	3%	3%	4%	3%	3%
Don't know/ No response	3%	3%	2%	5%	3%	5% ^A	2%	1%	5% ^{C,D}	4%	2%	2%	1%	3%	5% ^N	3% ^N	4%	3%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Trusted Sources for Weather-Related Damage Risk – Most Trusted

Which one of the following resources/tools would you trust the most to determine your residence's weather-related damage risk? Please select all that apply.

Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				REGION				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTER (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	NORTH-EAST (N)	MIDWEST (M)	SOUTH (S)	WEST (W)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,082	1,235	780	1,015	1790	579	365	175	898	522	995	667	469	683	1,060	870	1,133	563	1,350
Insurance Agent	20%	26% ^R	23% ^R	11%	23% ^{H,A}	17%	19%	13%	15%	19%	22% ^A	27% ^{A,B}	16%	24% ^{N,W}	23% ^{N,W}	17%	16%	24% ^E	23% ^E
FEMA (Federal Emergency Management Agency)	18%	18%	17%	18%	18%	16%	22%	20%	17%	19%	19%	16%	20%	15%	19%	17%	16%	18%	20%
Friends and family	11%	10%	13%	11%	12%	10%	9%	9%	13% ^C	13% ^C	9%	10%	16% ^{S,W}	13% ^S	9%	11%	12%	13%	10%
Neighbors	9%	10%	12% ^R	7%	10% ^B	8%	5%	9%	9%	10%	10%	8%	10%	14% ^{S,W}	7%	8%	9%	8%	10%
Government officials (local/state/federal)	9%	10% ^R	9%	7%	9%	10%	7%	15% ^{W,B}	7%	7%	10%	12% ^{A,B}	8%	7%	9%	11% ^M	9%	9%	9%
Web search on Google or Yahoo	7%	8%	5%	7%	7%	9% ^B	4%	11% ^{W,B}	8% ^D	9% ^D	8% ^D	3%	7%	4%	7%	9% ^M	5%	7%	8%
Landlord or property manager	6%	1%	1%	15% ^{M,O}	4%	7%	12% ^{W,H,A}	3%	8% ^D	5%	5%	4%	6%	6%	5%	6%	9% ^{F,G}	4%	3%
Mass media/news	4%	3%	5% ^M	5% ^M	3%	5%	7% ^W	5%	3%	4%	4%	7% ^{A,B,C}	3%	3%	5% ^M	5%	5% ^G	5%	3%
Realtor	3%	2%	2%	4%	3%	3%	3%	3%	5% ^{C,D}	3%	2%	1%	2%	4%	2%	3%	3%	2%	3%
Mortgage lender	2%	2%	2%	2%	2%	3%	1%	2%	3% ^C	1%	1%	2%	3%	1%	2%	1%	2%	2%	2%
Real estate site such as Realtor.com/ Zillow/ Redfin/ Trulia	2%	1%	2%	3%	1%	2%	4% ^W	5% ^W	2%	1%	2%	1%	4% ^{M,S}	1%	1%	2%	2%	1%	2%
Social media (e.g., blogs, discussion forums)	2%	2%	2%	2%	1%	2%	3%	1%	3% ^D	2%	2%	1%	1%	2%	1%	4% ^{N,S}	3%	1%	1%
College/universities	1%	1%	1%	1%	1%	1%	1%	1%	1%	.%	1%	2%	.%	1%	1%	2%	1%	2%	1%
Other	3%	3%	5% ^{M,R}	2%	4%	3%	1%	2%	1%	3% ^A	4% ^A	5% ^A	3%	3%	3%	3%	4%	2%	3%
Don't know/ No response	3%	3%	2%	5% ^{M,O}	3%	5% ^{W,A}	3%	1%	5% ^{C,D}	4%	3%	2%	1%	3%	5% ^N	3% ^N	4%	3%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, N/M/S/W, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year





Fannie Mae®

