

Survey of flood insurance opinions for Neptune Flood



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With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Non-invasive 100% online experience 28

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With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Electronic signatures (vs paper policies - manual signatures).. 28

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Pay by bank transfer or credit card (vs manual check)..... 29

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Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Historical losses in your neighborhood** 31

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Free online flood risk assessment**..... 31

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Free online price quote**..... 32

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **A proactive risk analysis and insurance offer mailed to your home**..... 32

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (1 most helpful, 5 least helpful). - **Other**..... 33

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Require flood insurance in more areas, similar to how homeowners or auto insurance are mandatory**... 35

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? - Selected Choice **Allow more competition in flood insurance, so that consumers have more choices and often lower priced options.** 35

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Have the government increase the subsidies for flood insurance.** 36

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Make people in high hazard areas pay more.** 36

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Provide more educational resources and websites to understand my risk.** 36

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Do nothing. It's ok as it is.** 37

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Other**..... 37

Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas? 39

In your opinion, what is the likelihood of your residence flooding in the next five years: 40

Analytics indicate that flood risk is rising significantly, and that insurance rates should increase to keep up with the higher risk. What is the highest additional percentage you would pay for flood insurance?..... 41

In what FEMA flood zone is your primary residence located? * State Categories 42

When it's time to renew your flood insurance policy, please let us know your preferences. * State Categories 43

Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas? * State Categories 44

Analytics indicate that flood risk is rising significantly, and that insurance rates should increase to keep up with the higher risk. What is the highest additional percentage you would pay for flood insurance? * State Categories..... 45

Do you currently have flood insurance on your primary living residence? * State Categories..... 46

Considering the activity level of hurricanes and floods in the US in 2020, do you think the flood risk for your primary residence in the coming years is higher, lower, or about the same as it was in past years? (State Categories) 47

Which of the choices below best describes your primary living residence? - Selected Choice 49

What is the highest level of school you have completed or the highest degree you have received? 50

What is your marital status?..... 52

What is your gender? 52

What is your age?..... 54

What was your annual household income in 2020?..... 57

50 States, D.C. and Puerto Rico 58

Problem Statement

Problem: a large coverage gap exists in the US between those that have flood insurance and those that need flood insurance. There are many reasons for this situation, but the primary factors are:

- Misunderstanding by consumers that their home insurance policy does not cover flooding
- Perception that the risk of flooding at their home is low, whereas the actual risk is much higher
- Flood insurance is not mandatory, unlike home and auto insurance

This survey is the second in a series of national surveys related to flood insurance adoption and perceptions of risk. The first such survey was conducted in summer 2020. It was intended that there would be a core common question or questions each year so that we can see trends and change, and a couple of unique questions each year related to topical issues. As such, the present survey includes many of the questions from the first survey, with some additions and deletions.

Method

The present survey, distributed to 1,254 Amazon MTurk respondents on January 19, 2021 was a modification of an earlier survey that was distributed in June, 2020. The new survey included **six** new questions; and, for the sake of brevity, **three** questions also were deleted from the June 2020 survey. A judgment sample of states was selected based on two factors: residents are more prone to flooding in these states than others; and geographical representation. As such, the US states purposefully included in the batch made up of the following regions for geographic comparisons: *Western* (California, Washington), *Mid-Atlantic/New England* (Connecticut, New Jersey, New York, Massachusetts and Virginia), *Midwest* (Missouri, Illinois), and *Gulf coast/Southeast* (North Carolina, South Carolina, Florida, Alabama, Louisiana, and Texas). Of the total 1,600 surveys, 346 were not included because respondents did not own or rent their homes, the participants failed an attention-check question on the survey, and/or the survey was completed too rapidly to be truly attentive. 1254 were thus included in the sample. Of those 1254 usable surveys, 1214 were from the 13 states listed above, while the rest were from respondents in 26 other states. This occurred, presumably, because Amazon MTurk panelists registered their services in one state but, for any number of reasons, listed their primary residence as another.

In terms of respondent profile, the average age is **39.2** years. Gender split is fairly even, with **53.8% of** respondents identifying as **male; 45.1% female**; and 1.1% other or prefer not to say. **62% of respondents live in a single-family home**, 17.8% in a townhouse, rowhouse, or duplex; 2.6% live in mobile homes or manufactured home. **58% of respondents are married; 34.1% single, never married**; 6.3% divorced; and 1.7% widowed or separated. In terms of income, **21.2% reported earning \$100,000 or more; 44.7% earned \$50,000 – 99,999; and 33.9% earned under \$50,000.**

Key Findings and Recommendations

Survey Scope

- The Neptune - USF survey received responses from 1254 consumers in 39 states and all regions of the US about their perceptions of flood risk and flood insurance. This is the 2nd Neptune survey about flood risk awareness; the first conducted in June 2020 with 1,019 respondents, and this survey conducted in early 2021. This survey included a few new questions to gauge changing attitudes to flood risk and insurance since the first survey.
- After an extreme flood year in 2020, the survey represents an indication of how the lessons from the prior year are being factored into consumer perception of risk and the need for flood insurance.
- The US has a large flood insurance coverage gap, with more than 90% of the 62M homes at moderate to extreme risk of flooding still uninsured. Responses to the survey provide a path to how we can begin to solve this major problem.

Survey Conclusions

- **Risk Awareness.** 60% of people surveyed believe that their home is at no or low risk of flooding, whereas a 2019 Verisk study concluded that more than 50% of the homes in the US are at moderate to high risk. However, awareness is increasing, as nearly 50% believe that their flood risk is higher now than when surveyed prior to the 2020 hurricane season, while only 7% believe the risk is lower.
- **Confusion.** There is a high level of confusion over the term “flood zone”. 32% believe that their home is “not in a flood zone” (every home is in a flood zone, some are just more risky than others). Another 33% don’t know what flood zone they are in.
- **Cost.** 28.7% of those that non-renewed did so because of perception of “too expensive” (up 1% from the last survey), and 29.4% of those that never bought insurance believed it is too expensive (up from 21.3% in the previous survey). Among those that don’t have insurance, 77.6% don’t know what it would cost. This is very similar to the 77% statistic from the last survey. However, consumers recognize that increased risk equates to increased cost. 54% of respondents indicated that they would pay 25%, 50%, or even 100% more for flood insurance (27.4%, 23.0%, and 3.5% respectively).
- **Solving the Coverage Gap.** The coverage gap remains as a significant problem. 23% in high hazard areas would potentially non-renew if not mandated to have flood insurance. When asked for recommendations on how to improve the situation, 25% of respondents supported broader mandates, and 24% suggest more private competitors to the NFIP. When considering whether to buy flood insurance or not, 50% of respondents expect to be able to see if homes in their neighborhood, as well as homes they are considering purchasing, have had flood losses in the past. Only 19 states currently require disclosure of prior losses in a real estate transaction.
- **Ease of Use.** Accelerated by the COVID pandemic, consumers expect contactless online transactions rather than invasive home inspections and paper documents. 78% believe that this is of moderate to high importance.

Other interesting findings:

- Verbatim responses indicate the importance of advisors such as insurance agents, realtors, and neighbors in deciding whether to purchase flood insurance. For example, 16.5% of individuals purchased flood insurance based on real estate agent’s recommendation, and 8.1% bought because some of their neighbors did so.

- Younger individuals are more likely than older individuals to believe their homes are at risk of flooding. The 18-34 age range has the highest perception of risk of any age category, while the 50 + age group has the lowest. These results are very similar to the June 2020 study's findings.
- Contrary to an opinion that flood awareness is limited to where hurricanes hit, regional analysis (West, Midwest/inland, South, and Mid-Atlantic/New England) indicates very similar perceptions of risk in all regions.
- When asked if flood risk in the future is higher or lower than in 2020, 48% indicated probably or definitely higher, whereas only 8% indicated probably or definitely lower.

What this means for the insurance industry:

The Neptune - USF study highlights big gaps in consumer awareness of risk of flooding, as well as misconceptions about cost and coverage options. Consumers are looking for more education and information about their risk, from all sources including the insurance industry and local, state, and federal government. Respondents indicated that incentives, potentially through stronger mandates, could be put in place to increase uptake of flood insurance. Closing the coverage gap lowers the risk to the NFIP and results in more individual coverage in the US, creating a more sustainable and durable flood insurance ecosystem.

According to a 2019 study, nearly 50% of the homes in America are at risk of Moderate to Extreme flooding, yet only 4% of homes actually have insurance. This coverage gap is highlighted by the recurring tragedy of up to 80% of those with losses having no insurance in major flood events.

Educate consumers, realtors, lenders, and anyone involved in residential properties that there are options other than the NFIP, and that there are web-based sites where you can enter your address and get a clear indication of your risk as well as a bindable quote.

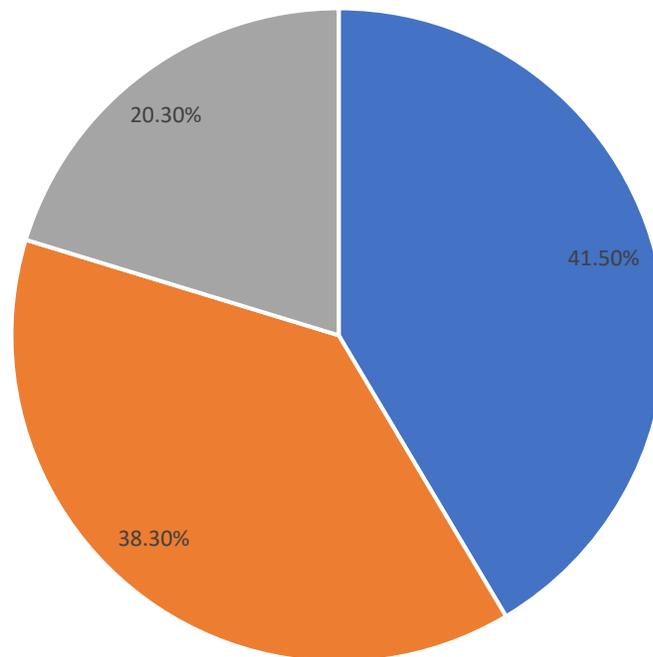
Make it affordable. There are over 120 private flood insurers in the US market, in addition to the government's National Flood Insurance Program. Removal of state barriers to private flood, especially in the surplus lines arena, will benefit consumers with more options and often better pricing.

Questions and Answers:

Do you own your primary living residence? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, I own it outright.	520	41.5	41.5	41.5
	Yes, I own it and have a mortgage.	480	38.3	38.3	79.7
	No, I rent it.	254	20.3	20.3	100.0
Total		1254	100.0	100.0	

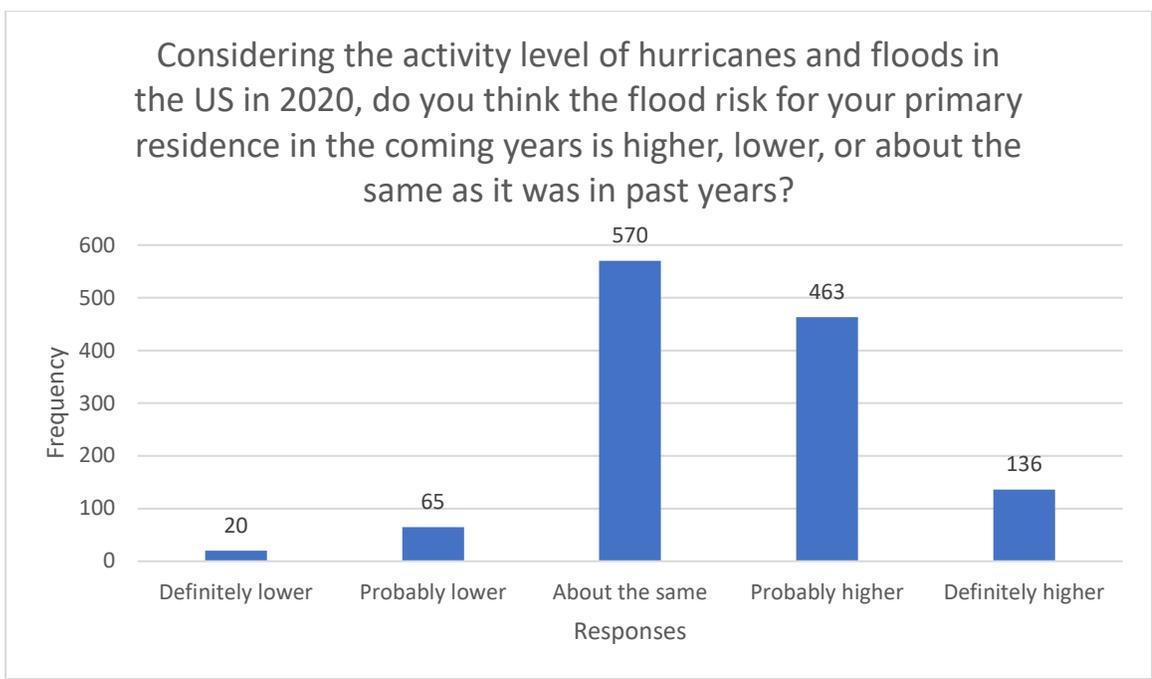
Do you own your primary living residence?



■ Yes, I own it outright. ■ Yes, I own it and have a mortgage. ■ No, I rent it.

Considering the activity level of hurricanes and floods in the US in 2020, do you think the flood risk for your primary residence in the coming years is higher, lower, or about the same as it was in past years?

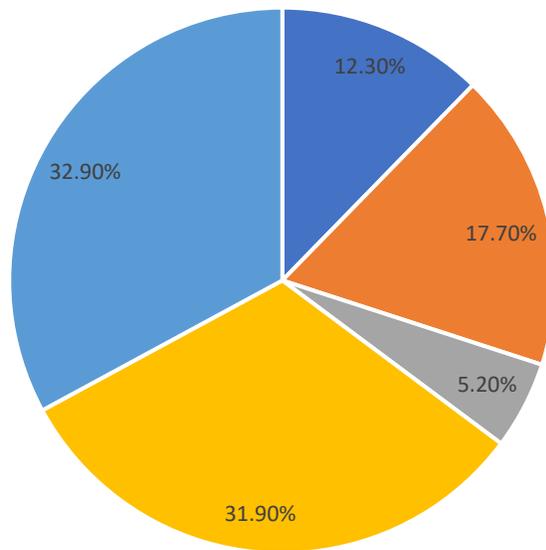
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Definitely lower	20	1.6	1.6	1.6
	Probably lower	65	5.2	5.2	6.8
	About the same	570	45.5	45.5	52.2
	Probably higher	463	36.9	36.9	89.2
	Definitely higher	136	10.8	10.8	100.0
	Total	1254	100.0	100.0	



In what FEMA flood zone is your primary residence located?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	154	12.3	12.3	12.3
	X, B, or C	222	17.7	17.7	30.0
	V	65	5.2	5.2	35.2
	I'm not in a flood zone.	400	31.9	31.9	67.1
	I don't know	413	32.9	32.9	100.0
	Total	1254	100.0	100.0	

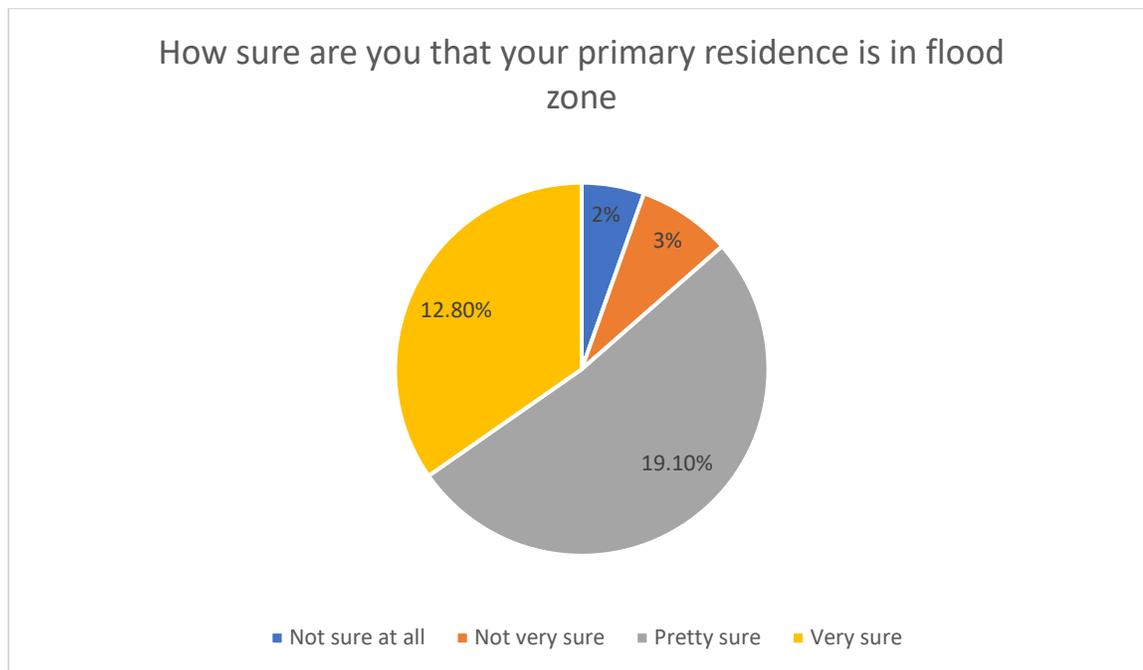
In what FEMA flood zone is your primary residence located?



■ A
 ■ X, B, or C
 ■ V
 ■ I'm not in a flood zone.
 ■ I don't know

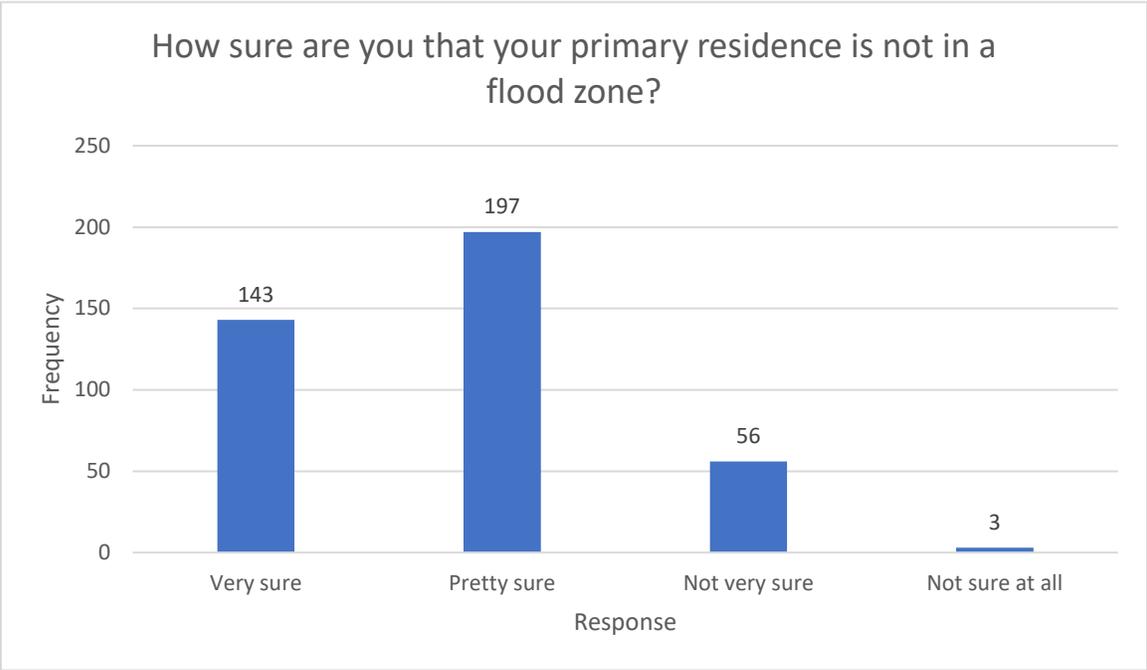
How sure are you that your primary residence is in flood zone [QID12-ChoiceGroup-SelectedChoices]?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not sure at all	3	.2	.7	.7
	Not very sure	38	3.0	8.6	9.3
	Pretty sure	240	19.1	54.4	63.7
	Very sure	160	12.8	36.3	100.0
	Total	441	35.2	100.0	
Missing	System	813	64.8		
Total		1254	100.0		



How sure are you that your primary residence is not in a flood zone?

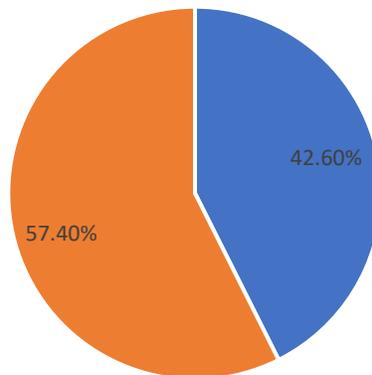
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very sure	143	11.4	35.8	35.8
	Pretty sure	197	15.7	49.4	85.2
	Not very sure	56	4.5	14.0	99.2
	Not sure at all	3	.2	.8	100.0
	Total	399	31.8	100.0	
Missing	System	855	68.2		
Total		1254	100.0		



Do you currently have flood insurance on your primary living residence?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	534	42.6	42.6	42.6
	No	720	57.4	57.4	100.0
	Total	1254	100.0	100.0	

Do you currently have flood insurance on your primary living residence?



■ Yes ■ No

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice Peace of mind.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Peace of mind.	279	22.2	100.0	100.0
Missing	System	975	77.8		

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice Flood damage can be expensive.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Flood damage can be expensive.	333	26.6	100.0	100.0

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice I'm required to have flood insurance by my lender or law.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I'm required to have flood insurance by my lender or law.	198	15.8	100.0	100.0
Missing	System	1056	84.2		
Total		1254	100.0		

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice I'm not sure I'm at risk, but some of my neighbors have flood insurance.

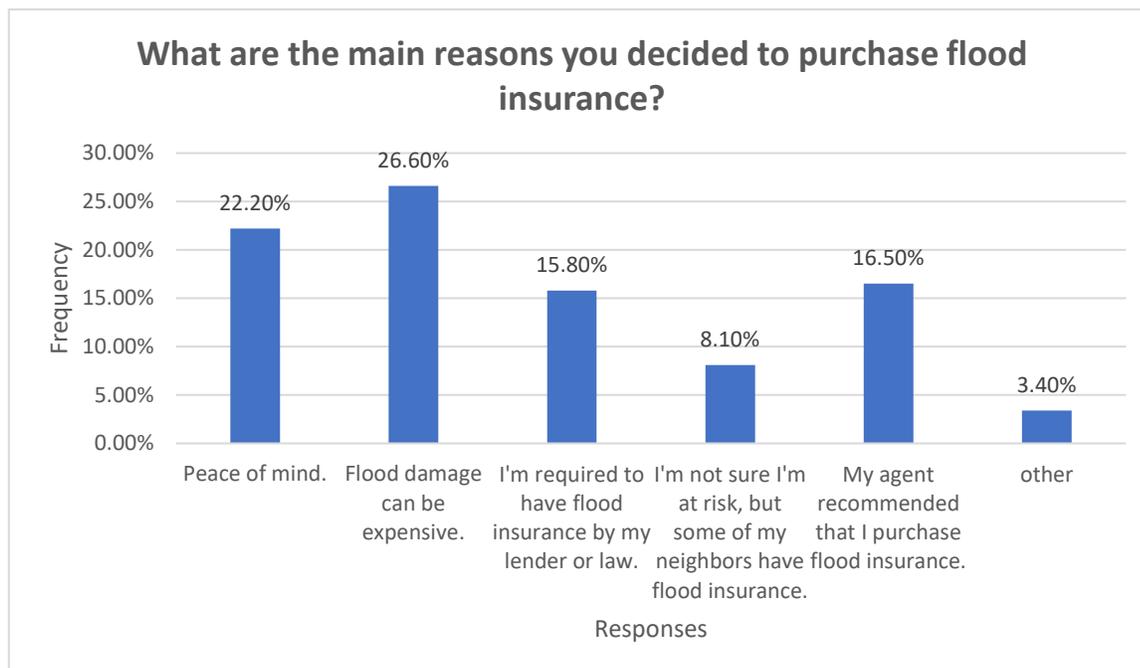
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I'm not sure I'm at risk, but some of my neighbors have flood insurance.	101	8.1	100.0	100.0
Missing	System	1153	91.9		
Total		1254	100.0		

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice My agent recommended that I purchase flood insurance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	My agent recommended that I purchase flood insurance.	207	16.5	100.0	100.0
Missing	System	1047	83.5		
Total		1254	100.0		

What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected Choice Other (Please specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other (Please specify)	4	.3	100.0	100.0
Missing	System	1250	99.7		
Total		1254	100.0		



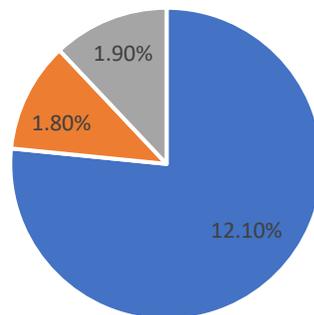
5b. Other reasons for purchasing flood insurance besides those provided on the survey.

- Creek runs through property and has flooded about 20 ft from house as well as numerous times in the past 15 years.
- Entire county is high risk in the event of a major hurricane or tropical storm
- I had flood insurance on my home and didn't remove it for my temporary residence
- I live in Florida
- I live on a lake, plus I'm in Florida (hurricane season).
- Live close enough to Houston to know to get flood insurance
- near a flooding creek
- our house flooded once; I'm not taking another chance
- The area I live in is occasionally prone to flooding
- We are close to a flood zone, and I am concerned about it being altered due to development.

If you were not required to purchase flood insurance, would you still purchase it?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	152	12.1	76.8	76.8
	No	22	1.8	11.1	87.9
	Unsure	24	1.9	12.1	100.0
	Total	198	15.8	100.0	
Missing	System	1056	84.2		
Total		1254	100.0		

If you were not required to purchase flood insurance, would you still purchase it?



■ Yes ■ No ■ Unsure

With whom do you have your flood insurance policy?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	The government's National Flood Insurance Program	184	14.7	34.5	34.5
	A Private Company Insurer	336	26.8	62.9	97.4
	I don't know	11	.9	2.1	99.4
	Other (Please describe)	3	.2	.6	100.0
	Total	534	42.6	100.0	
Missing	System	720	57.4		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice My home is built to withstand the damage that comes from flooding.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	My home is built to withstand the damage that comes from flooding.	50	4.0	100.0	100.0
Missing	System	1204	96.0		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice It's too expensive.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It's too expensive.	212	16.9	100.0	100.0
Missing	System	1042	83.1		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice Other
(Please specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other (Please specify)	38	3.0	100.0	100.0
Missing	System	1216	97.0		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice I don't believe I'm at risk.

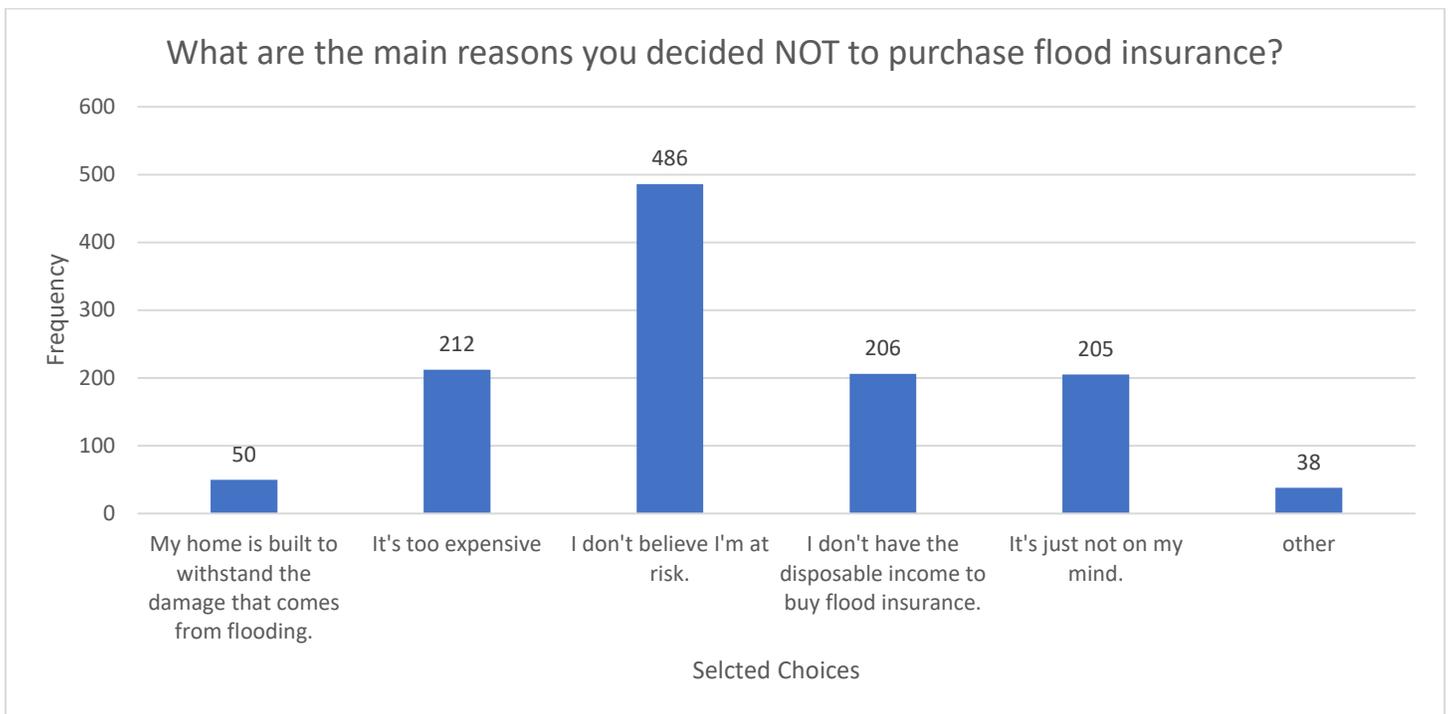
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I don't believe I'm at risk.	486	38.8	100.0	100.0
Missing	System	768	61.2		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice I don't have the disposable income to buy flood insurance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I don't have the disposable income to buy flood insurance.	206	16.4	100.0	100.0
Missing	System	1048	83.6		
Total		1254	100.0		

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected Choice It's just not on my mind.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It's just not on my mind.	205	16.3	100.0	100.0
Missing	System	1049	83.7		
Total		1254	100.0		



9b. Other reasons for not purchasing flood insurance besides those provided on the survey.

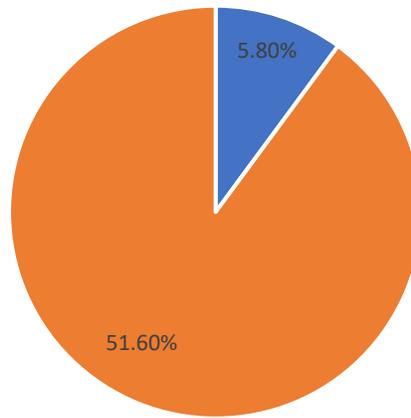
- House built on a hill
- House is up on a hill
- I am not living in a flood zone
- I do not live on the ground floor.
- I don't even think my insurance company offers flood insurance.
- I don't know if it's available to me
- I don't own my home
- I don't own my home.
- I don't own my residence.
- I don't own the house.
- I don't own the property
- I live at the highest location in my state.
- I live in a desert away from the oceans and it hardly ever rains
- I live on the 3rd floor of an apartment building. Flooding seems impossible in our primary residence.
- I live on the highest ground around me(elevation).
- I was not required to have it as I am not in a flood zone
- I'm in an apartment and don't have control over those things
- I'm just renting so I haven't thought about it
- I'm not in a flood zone

- Insurance company didn't recommend, no need
- It is not offered to me
- It's too hard to get you can't do it online
- Know about it, but it's not something I have decided to purchase because I am not too at risk, but there is a chance my house could flood.
- Live on an upper floor of the building
- mine subsidence around here
- My agent did not offer it, most likely because we are not in danger from flooding.
- My county has had significant flooding from an unusual number of hurricanes lately and my house never flooded.
- My home is on some of the highest ground in my county.
- My house is on a hill
- My house is on the top of a hill about 300 feet tall and 370 feet above sea level.
- My real estate agent did not advise it
- not required
- Someone else's property, as I'm a renter.
- sub pump insurance
- The roads are built to hold flood water, and they do well in a major storm.
- Up a hill across from a lake
- Was never offered

Did you have a flood insurance policy in the past?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	73	5.8	10.1	10.1
	No	647	51.6	89.9	100.0
	Total	720	57.4	100.0	
Missing	System	534	42.6		
Total		1254	100.0		

Did you have a flood insurance policy in the past?



■ Yes ■ No

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice My home is built to withstand the damage that comes from flooding.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	My home is built to withstand the damage that comes from flooding.	2	.2	100.0	100.0
Missing	System	1252	99.8		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice It became too expensive.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	It became too expensive.	21	1.7	100.0	100.0
Missing	System	1233	98.3		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice I don't believe I'm at risk.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I don't believe I'm at risk.	11	.9	100.0	100.0
Missing	System	1243	99.1		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice I don't have the disposable income to buy flood insurance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I don't have the disposable income to buy flood insurance.	14	1.1	100.0	100.0
Missing	System				
Total					

Missing	System	1240	98.9		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice I just didn't bother renewing it.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I just didn't bother renewing it.	13	1.0	100.0	100.0
Missing	System	1241	99.0		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice My insurance company cancelled my policy.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	My insurance company cancelled my policy.	7	.6	100.0	100.0
Missing	System	1247	99.4		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice I moved to a different location where is was not required.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I moved to a different location where is was not required.	32	2.6	100.0	100.0
Missing	System	1222	97.4		
Total		1254	100.0		

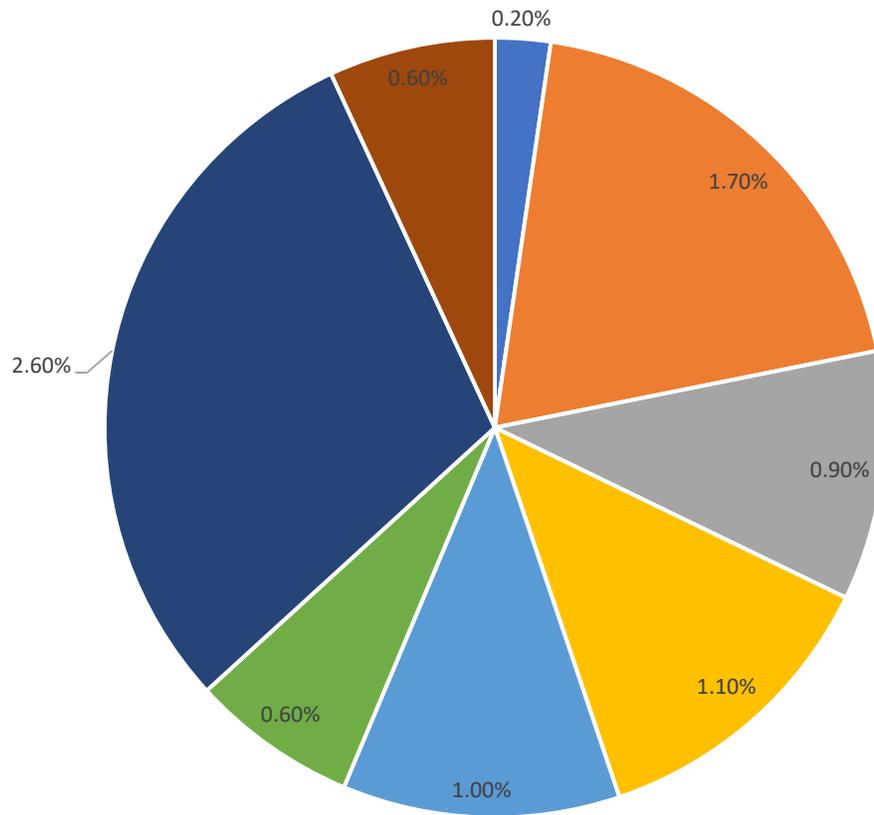
Why did you discontinue your flood insurance? (Check all that apply.) - Selected Choice Other (Please specify)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other (Please specify)	7	.6	100.0	100.0
Missing	System	1247	99.4		
Total		1254	100.0		

Why did you discontinue your flood insurance? (Check all that apply.) - Other (Please specify) - Text

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1248	99.5	99.5	99.5
	I got a Loma from Fema, secured with survey and documents to get out of buying it.	1	.1	.1	99.6
	I moved to a different house	1	.1	.1	99.7
	It isn't required at my house.	1	.1	.1	99.8
	Moved but did not purchase at new location, strong house.	1	.1	.1	99.8
	no longer required	1	.1	.1	99.9
	when I changed companies I didn't get it	1	.1	.1	100.0
Total		1254	100.0	100.0	

Why did you discontinue your flood insurance?

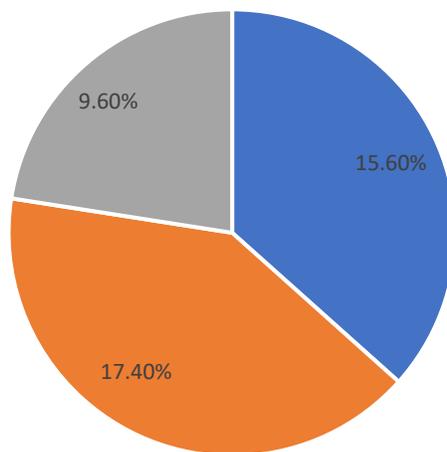


- My home is built to withstand the damage that comes from flooding.
- It became too expensive.
- I don't believe I'm at risk.
- I don't have the disposable income to buy flood insurance.
- I just didn't bother renewing it.
- My insurance company cancelled my policy.
- I moved to a different location where it was not required.
- Other

When it's time to renew your flood insurance policy, please let us know your preferences.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I would choose insurance with the National Flood Insurance Program over Private Flood Insurance.	196	15.6	36.7	36.7
	I would choose Private Flood Insurance over insurance with the National Flood Insurance Program.	218	17.4	40.8	77.5
	I don't have a preference of one over the other.	120	9.6	22.5	100.0
	Total	534	42.6	100.0	
Missing	System	720	57.4		
Total		1254	100.0		

When it's time to renew your flood insurance policy, please let us know your preferences.

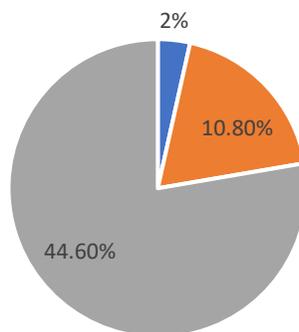


- I would choose insurance with the National Flood Insurance Program over Private Flood Insurance.
- I would choose Private Flood Insurance over insurance with the National Flood Insurance Program.
- I don't have a preference of one over the other.

Do you know the approximate cost of a flood insurance policy for your primary residence?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	I'm very sure how much flood insurance would cost for me.	25	2.0	3.5	3.5
	I'm pretty sure how much flood insurance would cost for me.	136	10.8	18.9	22.4
	I'm not sure how much flood insurance would cost for me.	559	44.6	77.6	100.0
	Total	720	57.4	100.0	
Missing	System	534	42.6		
Total		1254	100.0		

Do you know the approximate cost of a flood insurance policy for your primary residence?



- I'm very sure how much flood insurance would cost for me.
- I'm pretty sure how much flood insurance would cost for me.
- I'm not sure how much flood insurance would cost for me.

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Non-invasive 100% online experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important At All	42	3.3	3.3	3.3
	Low Importance	236	18.8	18.8	22.2
	Moderate Importance	458	36.5	36.5	58.7
	High Importance	518	41.3	41.3	100.0
	Total	1254	100.0	100.0	

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Online information and education (vs in-person)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important At All	37	3.0	3.0	3.0
	Low Importance	207	16.5	16.5	19.5
	Moderate Importance	444	35.4	35.4	54.9
	High Importance	566	45.1	45.1	100.0
	Total	1254	100.0	100.0	

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Electronic signatures (vs paper policies with manual signatures)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important At All	80	6.4	6.4	6.4
	Low Importance	260	20.7	20.7	27.1
	Moderate Importance	437	34.8	34.8	62.0
	High Importance	477	38.0	38.0	100.0
	Total	1254	100.0	100.0	

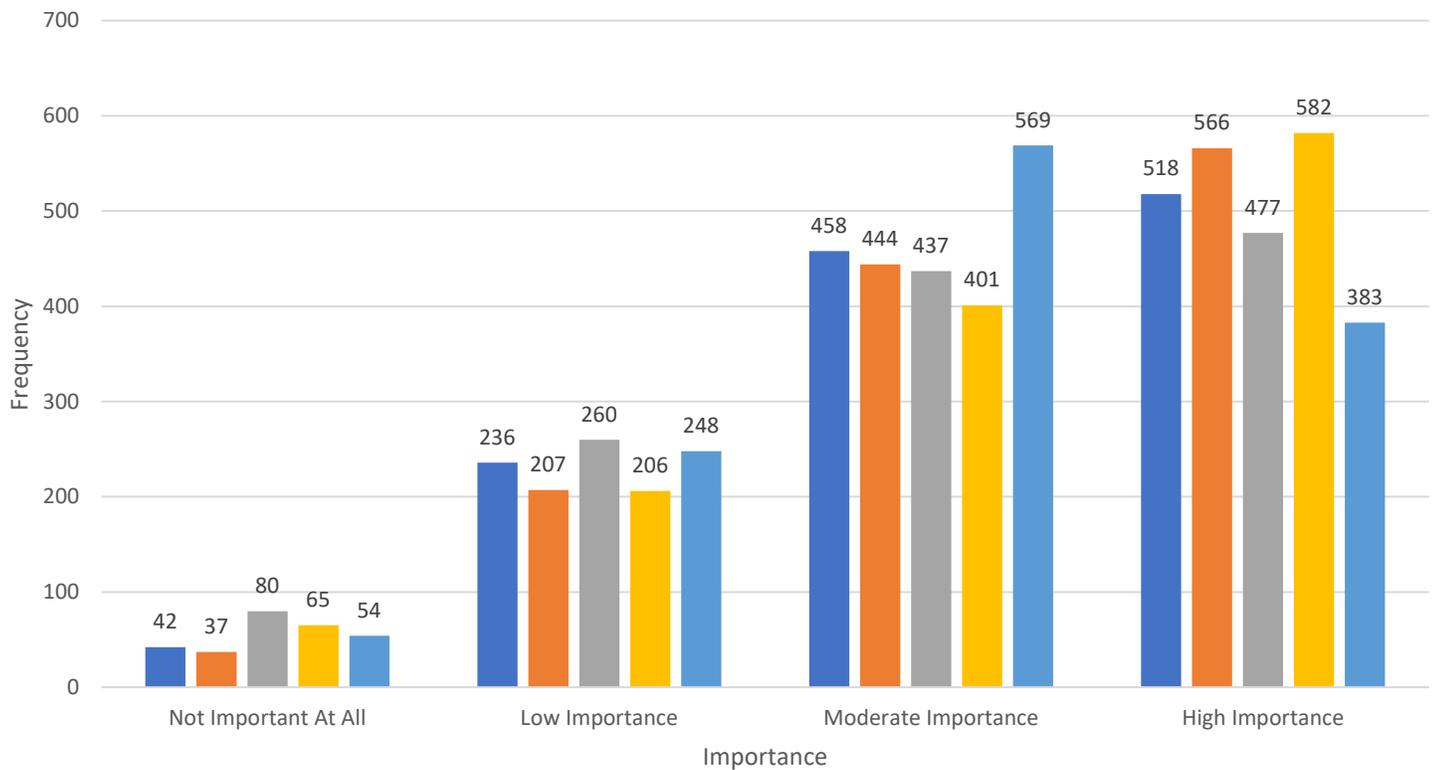
With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Pay by bank transfer or credit card (vs manual check)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important At All	65	5.2	5.2	5.2
	Low Importance	206	16.4	16.4	21.6
	Moderate Importance	401	32.0	32.0	53.6
	High Importance	582	46.4	46.4	100.0
	Total	1254	100.0	100.0	

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Provide a customized offer in addition to the base package (vs bare bones basic coverage package)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Important At All	54	4.3	4.3	4.3
	Low Importance	248	19.8	19.8	24.1
	Moderate Importance	569	45.4	45.4	69.5
	High Importance	383	30.5	30.5	100.0
	Total	1254	100.0	100.0	

With COVID-19 still affecting the US and the world, how important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Non-invasive 100% online experience



- Non-invasive 100% online experience
- Online information and education (vs in-person)
- Electronic signatures (vs paper policies with manual signatures)
- Pay by bank transfer or credit card (vs manual check)
- Provide a customized offer in addition to the base package (vs bare bones basic coverage package)

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Historical losses in your neighborhood**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	348	27.8	27.8	27.8
	2	277	22.1	22.1	49.8
	3	343	27.4	27.4	77.2
	4	272	21.7	21.7	98.9
	5	14	1.1	1.1	100.0
	Total	1254	100.0	100.0	

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Free online flood risk assessment**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	466	37.2	37.2	37.2
	2	358	28.5	28.5	65.7
	3	284	22.6	22.6	88.4
	4	143	11.4	11.4	99.8
	5	3	.2	.2	100.0
	Total	1254	100.0	100.0	

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Free online price quote**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	263	21.0	21.0	21.0
	2	426	34.0	34.0	54.9
	3	292	23.3	23.3	78.2
	4	260	20.7	20.7	99.0
	5	13	1.0	1.0	100.0
	Total	1254	100.0	100.0	

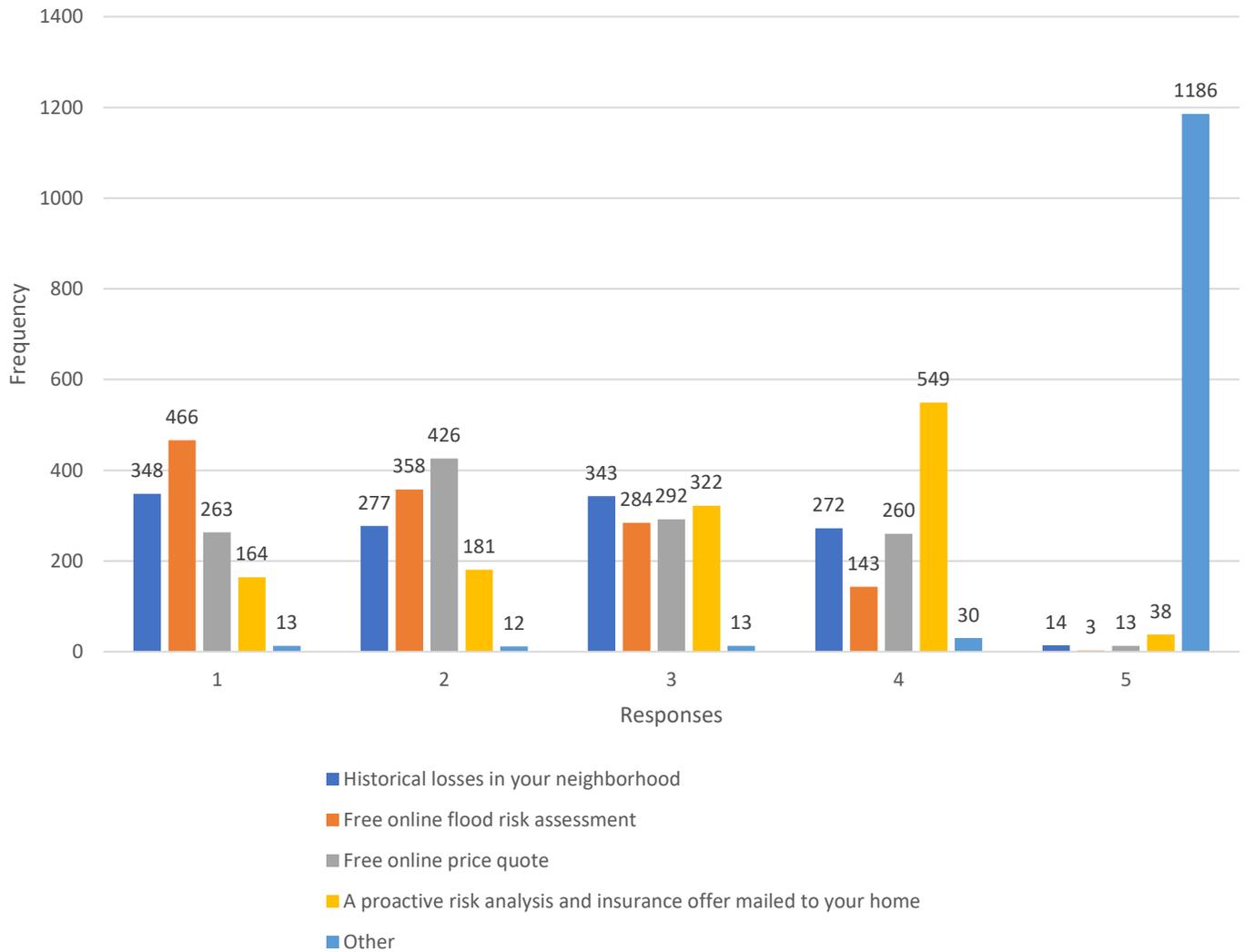
Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **A proactive risk analysis and insurance offer mailed to your home**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	164	13.1	13.1	13.1
	2	181	14.4	14.4	27.5
	3	322	25.7	25.7	53.2
	4	549	43.8	43.8	97.0
	5	38	3.0	3.0	100.0
	Total	1254	100.0	100.0	

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources. Using your cursor, drag and drop the answers in order (with 1 being most helpful and 5 being least helpful). - **Other**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	13	1.0	1.0	1.0
	2	12	1.0	1.0	2.0
	3	13	1.0	1.0	3.0
	4	30	2.4	2.4	5.4
	5	1186	94.6	94.6	100.0
	Total	1254	100.0	100.0	

Many people perceive purchasing flood insurance to be confusing. We'd like to know what information sources would be most helpful in providing people knowledge in making a decision about whether to buy flood insurance. Please rank the following resources



Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Require flood insurance in more areas, similar to how homeowners or auto insurance are mandatory.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Require flood insurance in more areas, similar to how homeowners or auto insurance are mandatory.	300	23.9	100.0	100.0
Missing	System	954	76.1		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Allow more competition in flood insurance, so that consumers have more choices and often lower priced options.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Allow more competition in flood insurance, so that consumers have more choices and often lower priced options.	297	23.7	100.0	100.0
Missing	System	957	76.3		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Have the government increase the subsidies for flood insurance.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Have the government increase the subsidies for flood insurance.	248	19.8	100.0	100.0
Missing	System	1006	80.2		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Make people in high hazard areas pay more.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Make people in high hazard areas pay more.	170	13.6	100.0	100.0
Missing	System	1084	86.4		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Provide more educational resources and websites to understand my risk.**

		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Provide more educational resources and websites to understand my risk.	311	24.8	100.0	100.0
Missing	System	943	75.2		
Total		1254	100.0		

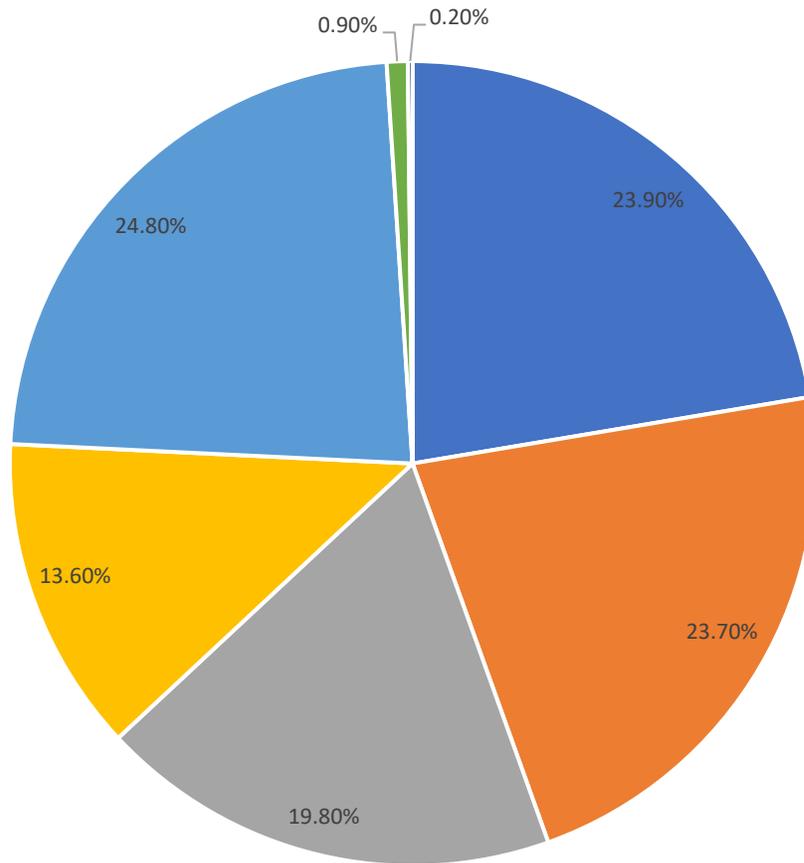
Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Do nothing. It's ok as it is.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Do nothing. It's ok as it is.	11	.9	100.0	100.0
Missing	System	1243	99.1		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US? (Check all that apply.) - Selected Choice **Other**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other	3	.2	100.0	100.0
Missing	System	1251	99.8		
Total		1254	100.0		

Up to 90% of the homes at risk of flooding in the US are not insured for flood losses. What do you think should be done to ensure that more homes are covered, so that there is less financial loss to homeowners in the US?

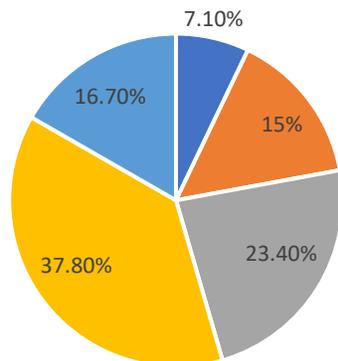


- Require flood insurance in more areas, similar to how homeowners or auto insurance are mandatory.
- Allow more competition in flood insurance, so that consumers have more choices and often lower priced options.
- Have the government increase the subsidies for flood insurance.
- Make people in high hazard areas pay more.
- Provide more educational resources and websites to understand my risk.
- Do nothing. It's ok as it is.
- Other

Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Definitely not	89	7.1	7.1	7.1
	Probably not	188	15.0	15.0	22.1
	Unsure	294	23.4	23.4	45.5
	Probably yes	474	37.8	37.8	83.3
	Definitely yes	209	16.7	16.7	100.0
	Total	1254	100.0	100.0	

Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas?

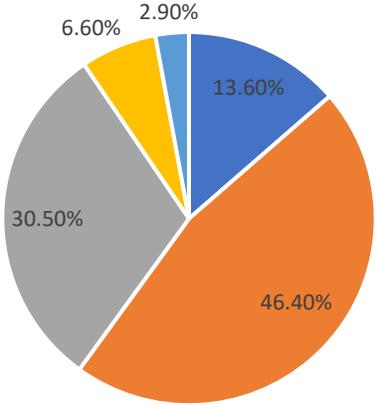


■ Definitely not
 ■ Probably not
 ■ Unsure
 ■ Probably yes
 ■ Definitely yes

In your opinion, what is the likelihood of your residence flooding in the next five years:

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No risk at all	171	13.6	13.6	13.6
	Low risk	582	46.4	46.4	60.0
	Moderate risk	382	30.5	30.5	90.5
	High	83	6.6	6.6	97.1
	I don't know	36	2.9	2.9	100.0
	Total	1254	100.0	100.0	

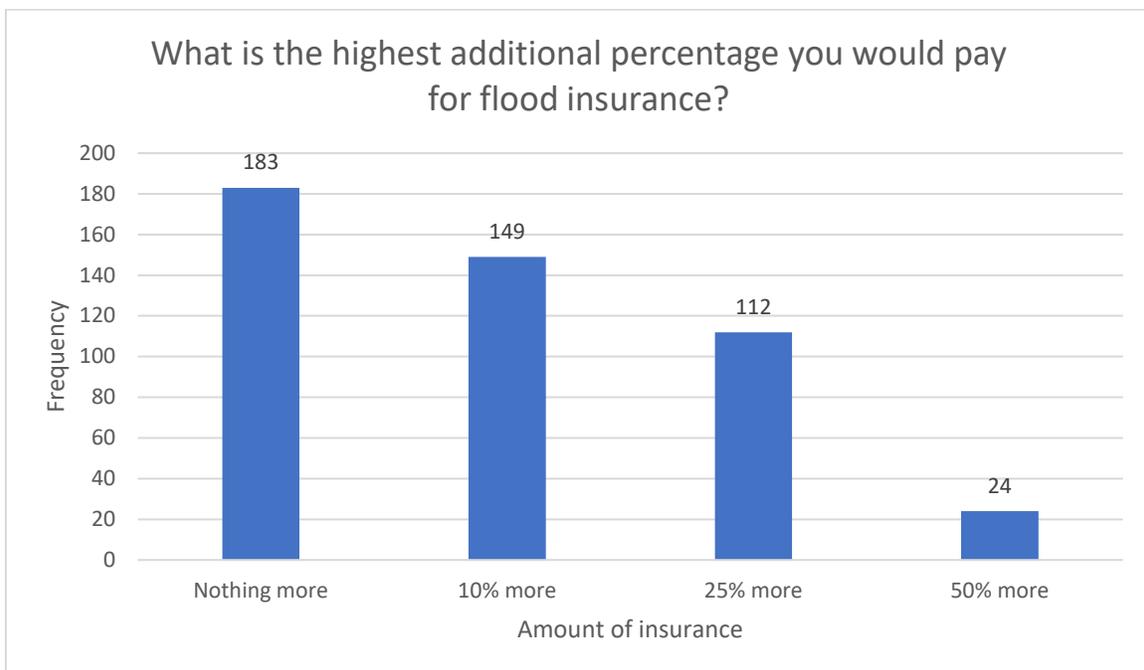
In your opinion, what is the likelihood of your residence flooding in the next five years:



■ No risk at all ■ Low risk ■ Moderate risk ■ High ■ I don't know

Analytics indicate that flood risk is rising significantly, and that insurance rates should increase to keep up with the higher risk. What is the highest additional percentage you would pay for flood insurance?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nothing more	67	5.3	12.5	12.5
	10% more	183	14.6	34.2	46.7
	25% more	149	11.9	27.9	74.6
	50% more	112	8.9	20.9	95.5
	100% more	24	1.9	4.5	100.0
	Total	535	42.7	100.0	
Missing	System	719	57.3		
Total		1254	100.0		



In what FEMA flood zone is your primary residence located? * State Categories

			State Categories				Total
			W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	Midwest (MO, IL, IN, IA, NE, KS)	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	
In what FEMA flood zone is your primary residence located?	A	Count	37	38	14	32	121
		% within State Categories	13.7%	15.3%	11.4%	8.7%	12.0%
	X, B, or C	Count	42	61	13	54	170
		% within State Categories	15.5%	24.5%	10.6%	14.6%	16.8%
	V	Count	23	7	6	19	55
		% within State Categories	8.5%	2.8%	4.9%	5.1%	5.4%
	I'm not in a flood zone.	Count	83	62	47	142	334
		% within State Categories	30.6%	24.9%	38.2%	38.5%	33.0%
	I don't know	Count	86	81	43	122	332
		% within State Categories	31.7%	32.5%	35.0%	33.1%	32.8%
	Total	Count	271	249	123	369	1012
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	37.212 ^a	12	.000
Likelihood Ratio	36.998	12	.000
Linear-by-Linear Association	7.278	1	.007
N of Valid Cases	1012		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.68.

When it's time to renew your flood insurance policy, please let us know your preferences. * State Categories

		State Categories				Total	
		W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	Midwest (MO, IL, IN, IA, NE, KS)	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)		
When it's time to renew your flood insurance policy, please let us know your preferences.	I would choose insurance with the National Flood Insurance Program over Private Flood Insurance.	Count	60	37	17	41	155
		% within State Categories	46.5%	30.6%	34.0%	32.5%	36.4%
	I would choose Private Flood Insurance over insurance with the National Flood Insurance Program.	Count	49	45	21	57	172
		% within State Categories	38.0%	37.2%	42.0%	45.2%	40.4%
	I don't have a preference of one over the other.	Count	20	39	12	28	99
		% within State Categories	15.5%	32.2%	24.0%	22.2%	23.2%
Total		Count	129	121	50	126	426
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.205 ^a	6	.027
Likelihood Ratio	13.966	6	.030
Linear-by-Linear Association	2.833	1	.092
N of Valid Cases	426		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.62.

Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas? * State Categories

		State Categories					Total
		W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	Midwest (MO, IL, IN, IA, NE, KS)	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)		
Do you think the federal government should subsidize flood insurance rates, even though this encourages more development in coastal high-risk areas?	Definitely not	Count	15	14	12	30	71
		% within State Categories	5.5%	5.6%	9.8%	8.1%	7.0%
	Probably not	Count	37	38	22	56	153
		% within State Categories	13.7%	15.3%	17.9%	15.2%	15.1%
	Unsure	Count	58	66	29	88	241
		% within State Categories	21.4%	26.5%	23.6%	23.8%	23.8%
	Probably yes	Count	117	89	43	132	381
		% within State Categories	43.2%	35.7%	35.0%	35.8%	37.6%
	Definitely yes	Count	44	42	17	63	166
		% within State Categories	16.2%	16.9%	13.8%	17.1%	16.4%
	Total	Count	271	249	123	369	1012
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	9.597 ^a	12	.651
Likelihood Ratio	9.456	12	.664
Linear-by-Linear Association	2.251	1	.134
N of Valid Cases	1012		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.63.

Analytics indicate that flood risk is rising significantly, and that insurance rates should increase to keep up with the higher risk. What is the highest additional percentage you would pay for flood insurance? * State Categories

		State Categories					
			W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	Midwest (MO, IL, IN, IA, NE, KS)	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	Total
Analytics indicate that flood risk is rising significantly, and that insurance rates should increase to keep up with the higher risk. What is the highest additional percentage you would pay for flood insurance?	Nothing more	Count	13	21	6	15	55
		% within State Categories	10.0%	17.4%	12.0%	11.9%	12.9%
	10% more	Count	34	45	16	47	142
		% within State Categories	26.2%	37.2%	32.0%	37.3%	33.3%
	25% more	Count	41	32	13	31	117
		% within State Categories	31.5%	26.4%	26.0%	24.6%	27.4%
	50% more	Count	36	17	15	30	98
		% within State Categories	27.7%	14.0%	30.0%	23.8%	23.0%
	100% more	Count	6	6	0	3	15
		% within State Categories	4.6%	5.0%	0.0%	2.4%	3.5%
	Total	Count	130	121	50	126	427
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	17.228 ^a	12	.141
Likelihood Ratio	19.398	12	.079
Linear-by-Linear Association	1.564	1	.211
N of Valid Cases	427		

a. 4 cells (20.0%) have expected count less than 5. The minimum expected count is 1.76.

Do you currently have flood insurance on your primary living residence? * State Categories

		State Categories					Total
		W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	Midwest (MO, IL, IN, IA, NE, KS)	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)		
Do you currently have flood insurance on your primary living residence?	Yes	Count	129	121	50	126	426
		% within State Categories	47.6%	48.6%	40.7%	34.1%	42.1%
	No	Count	142	128	73	243	586
		% within State Categories	52.4%	51.4%	59.3%	65.9%	57.9%
Total		Count	271	249	123	369	1012
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	17.356 ^a	3	.001
Likelihood Ratio	17.490	3	.001
Linear-by-Linear Association	15.252	1	.000
N of Valid Cases	1012		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 51.78.

Descriptives

Considering the activity level of hurricanes and floods in the US in 2020, do you think the flood risk for your primary residence in the coming years is higher, lower, or about the same as it was in past years? (State Categories)

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
W Coast (CA, WA, OR, HA)	271	3.45	.872	.053	3.35	3.56	1	5
SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	249	3.59	.843	.053	3.48	3.69	1	5
Midwest (MO, IL, IN, IA, NE, KS)	123	3.41	.788	.071	3.27	3.55	1	5
MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	369	3.49	.741	.039	3.41	3.57	1	5
Total	1012	3.49	.810	.025	3.44	3.54	1	5

ANOVA

Considering the activity level of hurricanes and floods in the US in 2020, do you think the flood risk for your primary residence in the coming years is higher, lower, or about the same as it was in past years?

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.506	3	1.169	1.786	.148
Within Groups	659.459	1008	.654		
Total	662.964	1011			

Multiple Comparisons

Dependent Variable: Considering the activity level of hurricanes and floods in the US in 2020, do you think the flood risk for your primary residence in the coming years is higher, lower, or about the same as it was in past years?

Tukey HSD

(I) State Categories	(J) State Categories	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
W Coast (CA, WA, OR, HA)	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	-.132	.071	.244	-.32	.05
	Midwest (MO, IL, IN, IA, NE, KS)	.047	.088	.950	-.18	.27
	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	-.037	.065	.942	-.20	.13
SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	W Coast (CA, WA, OR, HA)	.132	.071	.244	-.05	.32
	Midwest (MO, IL, IN, IA, NE, KS)	.180	.089	.182	-.05	.41
	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	.096	.066	.472	-.07	.27
Midwest (MO, IL, IN, IA, NE, KS)	W Coast (CA, WA, OR, HA)	-.047	.088	.950	-.27	.18
	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	-.180	.089	.182	-.41	.05
	MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	-.084	.084	.751	-.30	.13
MidAtl (RI, CT, MA, NY, NY, PA, VA, MD)	W Coast (CA, WA, OR, HA)	.037	.065	.942	-.13	.20
	SE Coast (TX, NC, SC, GA, FL, AL, MS, LA)	-.096	.066	.472	-.27	.07
	Midwest (MO, IL, IN, IA, NE, KS)	.084	.084	.751	-.13	.30

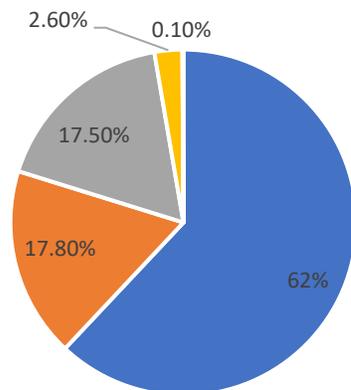
Which of the choices below best describes your primary living residence? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Detached, single family home	778	62.0	62.0	62.0
	Duplex, rowhouse, or townhouse	223	17.8	17.8	79.8
	Condominium, co-op, or apartment	219	17.5	17.5	97.3
	Mobile or manufactured home	33	2.6	2.6	99.9
	Other, please specify	1	.1	.1	100.0
	Total	1254	100.0	100.0	

Which of the choices below best describes your primary living residence? - Other, please specify - Text

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1253	99.9	99.9	99.9
	Three flat	1	.1	.1	100.0
	Total	1254	100.0	100.0	

Which of the choices below best describes your primary living residence ?

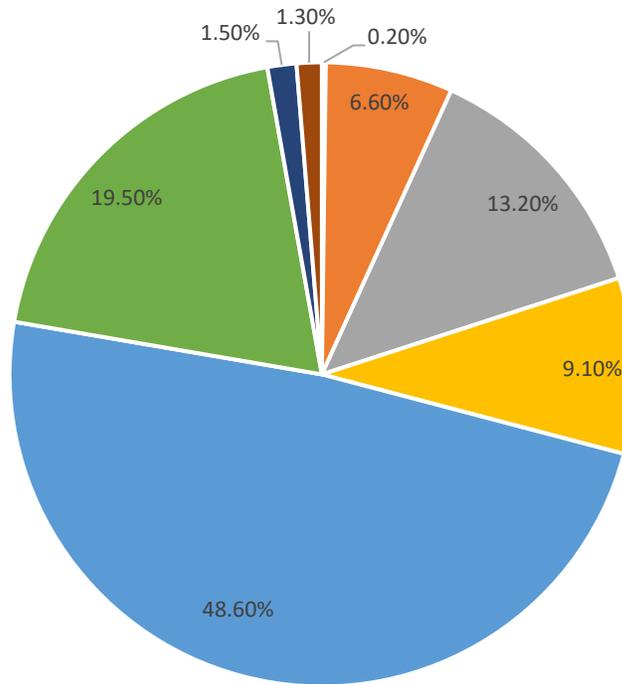


- Detached, single family home
- Duplex, rowhouse, or townhouse
- Condominium, co-op, or apartment
- Mobile or manufactured home
- Other, please specify

What is the highest level of school you have completed or the highest degree you have received?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than High School Degree	3	.2	.2	.2
	High School Graduate (High School Diploma or Equivalent including GED)	83	6.6	6.6	6.9
	Some College but no Degree	165	13.2	13.2	20.0
	Associate's Degree (2 year)	114	9.1	9.1	29.1
	Bachelor's Degree (4 year)	610	48.6	48.6	77.8
	Master's Degree	244	19.5	19.5	97.2
	Doctoral Degree	19	1.5	1.5	98.7
	Professional Degree (e.g. MD)	16	1.3	1.3	100.0
	Total	1254	100.0	100.0	

What is the highest level of school you have completed or the highest degree you have received?



- Less than High School Degree
- High School Graduate (High School Diploma or Equivalent including GED)
- Some College but no Degree
- Associate's Degree (2 year)
- Bachelor's Degree (4 year)
- Master's Degree
- Doctoral Degree
- Professional Degree (e.g. MD)

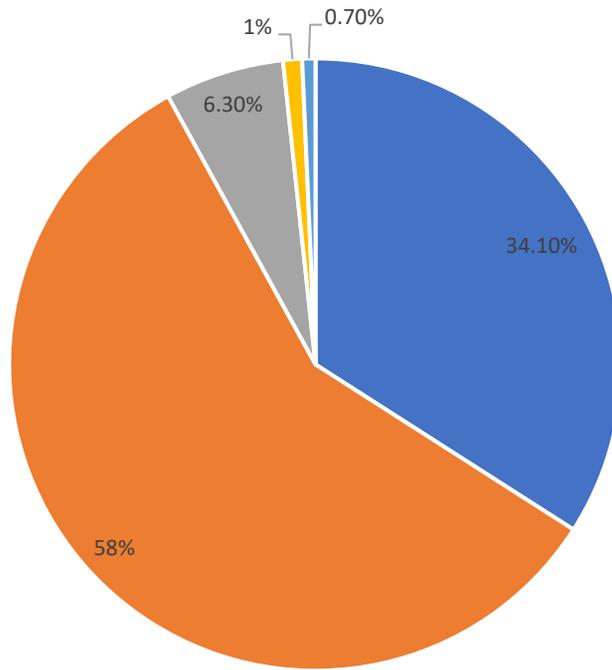
What is your marital status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single, never married	427	34.1	34.1	34.1
	Married	727	58.0	58.0	92.0
	Divorced	79	6.3	6.3	98.3
	Widowed	12	1.0	1.0	99.3
	Separated	9	.7	.7	100.0
	Total		1254	100.0	100.0

What is your gender?

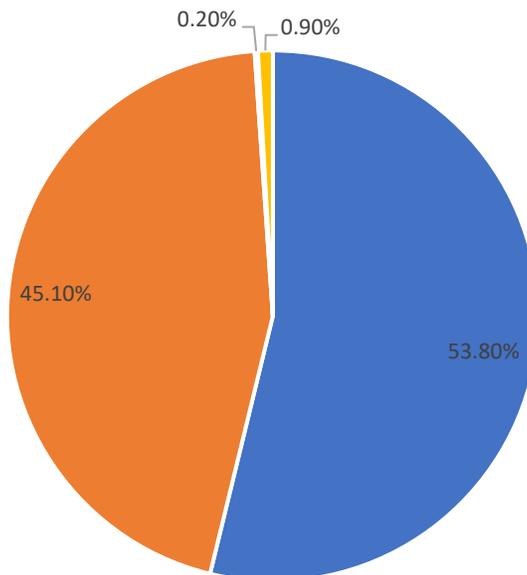
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	675	53.8	53.8	53.8
	Female	565	45.1	45.1	98.9
	Other	3	.2	.2	99.1
	Prefer not to say	11	.9	.9	100.0
	Total		1254	100.0	100.0

What is your marital status?



■ Single, never married ■ Married ■ Divorced ■ Widowed ■ Separated

What is your gender?



■ Male ■ Female ■ Other ■ Prefer not to say

What is your age?

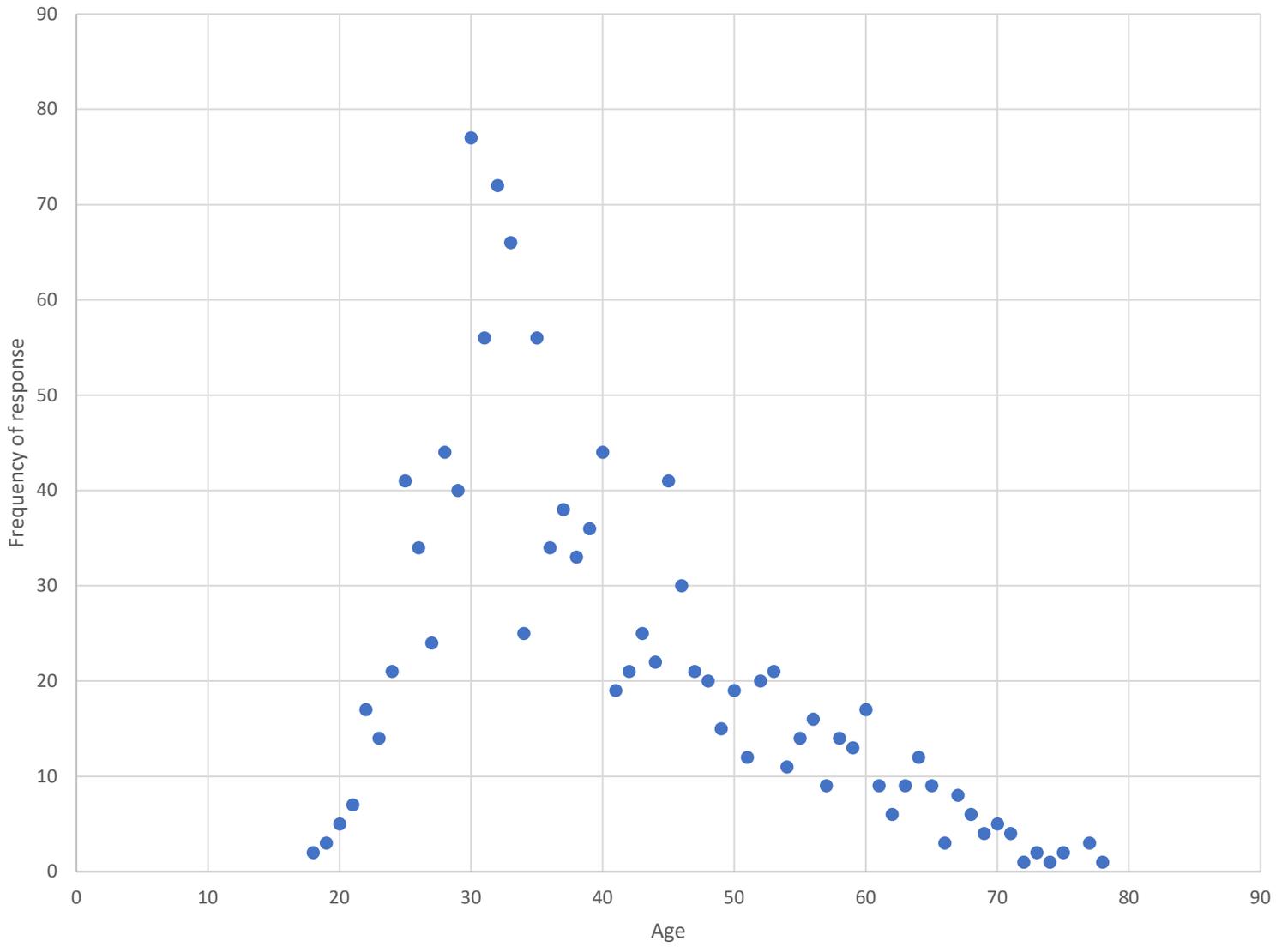
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std.
What is your age?	1254	18.00	78.00	39.2480	
Valid N (listwise)	1254				

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18.00	2	.2	.2	.2
19.00	3	.2	.2	.4
20.00	5	.4	.4	.8
21.00	7	.6	.6	1.4
22.00	17	1.4	1.4	2.7
23.00	14	1.1	1.1	3.8
24.00	21	1.7	1.7	5.5
25.00	41	3.3	3.3	8.8
26.00	34	2.7	2.7	11.5
27.00	24	1.9	1.9	13.4
28.00	44	3.5	3.5	16.9
29.00	40	3.2	3.2	20.1
30.00	77	6.1	6.1	26.2
31.00	56	4.5	4.5	30.7
32.00	72	5.7	5.7	36.4
33.00	66	5.3	5.3	41.7
34.00	25	2.0	2.0	43.7
35.00	56	4.5	4.5	48.2
36.00	34	2.7	2.7	50.9
37.00	38	3.0	3.0	53.9
38.00	33	2.6	2.6	56.5
39.00	36	2.9	2.9	59.4
40.00	44	3.5	3.5	62.9
41.00	19	1.5	1.5	64.4
42.00	21	1.7	1.7	66.1
43.00	25	2.0	2.0	68.1
44.00	22	1.8	1.8	69.9
45.00	41	3.3	3.3	73.1
46.00	30	2.4	2.4	75.5
47.00	21	1.7	1.7	77.2
48.00	20	1.6	1.6	78.8

49.00	15	1.2	1.2	80.0
50.00	19	1.5	1.5	81.5
51.00	12	1.0	1.0	82.5
52.00	20	1.6	1.6	84.1
53.00	21	1.7	1.7	85.7
54.00	11	.9	.9	86.6
55.00	14	1.1	1.1	87.7
56.00	16	1.3	1.3	89.0
57.00	9	.7	.7	89.7
58.00	14	1.1	1.1	90.8
59.00	13	1.0	1.0	91.9
60.00	17	1.4	1.4	93.2
61.00	9	.7	.7	93.9
62.00	6	.5	.5	94.4
63.00	9	.7	.7	95.1
64.00	12	1.0	1.0	96.1
65.00	9	.7	.7	96.8
66.00	3	.2	.2	97.0
67.00	8	.6	.6	97.7
68.00	6	.5	.5	98.2
69.00	4	.3	.3	98.5
70.00	5	.4	.4	98.9
71.00	4	.3	.3	99.2
72.00	1	.1	.1	99.3
73.00	2	.2	.2	99.4
74.00	1	.1	.1	99.5
75.00	2	.2	.2	99.7
77.00	3	.2	.2	99.9
78.00	1	.1	.1	100.0
Total	1254	100.0	100.0	

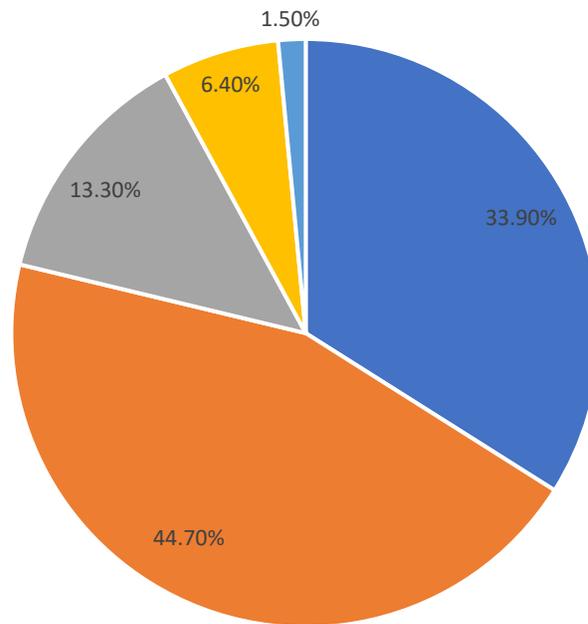
Please state your age



What was your annual household income in 2020?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under \$50,000	425	33.9	33.9	33.9
	\$50,000 - \$99,999	561	44.7	44.8	78.7
	\$100,000 - \$149,999	167	13.3	13.3	92.0
	\$150,000 - \$249,999	80	6.4	6.4	98.4
	\$250,000 - \$499,999	19	1.5	1.5	99.9
	\$500,000 +	1	.1	.1	100.0
	Total	1253	99.9	100.0	
Missing	System	1	.1		
Total		1254	100.0		

What was your annual household income in 2020?



■ Under \$50,000
 ■ \$50,000 - \$99,999
 ■ \$100,000 - \$149,999
 ■ \$150,000 - \$249,999
 ■ \$250,000 - \$499,999

50 States, D.C. and Puerto Rico

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Alabama	26	2.1	2.1	2.1
	Alaska	1	.1	.1	2.2
	Arizona	3	.2	.2	2.4
	Arkansas	1	.1	.1	2.5
	California	213	17.0	17.0	19.5
	Colorado	3	.2	.2	19.7
	Connecticut	27	2.2	2.2	21.9
	Florida	159	12.7	12.7	34.6
	Georgia	4	.3	.3	34.9
	Hawaii	1	.1	.1	35.0
	Idaho	1	.1	.1	35.1
	Illinois	85	6.8	6.8	41.9
	Indiana	1	.1	.1	41.9
	Iowa	1	.1	.1	42.0
	Kansas	4	.3	.3	42.3
	Louisiana	32	2.6	2.6	44.9
	Maryland	2	.2	.2	45.0
	Massachusetts	28	2.2	2.2	47.3
	Michigan	1	.1	.1	47.4
	Minnesota	1	.1	.1	47.4
	Mississippi	2	.2	.2	47.6
	Missouri	31	2.5	2.5	50.1
	Nebraska	1	.1	.1	50.2
	Nevada	2	.2	.2	50.3
	New Jersey	50	4.0	4.0	54.3
	New York	114	9.1	9.1	63.4
	North Carolina	68	5.4	5.4	68.8
	Oklahoma	1	.1	.1	68.9
	Oregon	1	.1	.1	69.0
	Pennsylvania	85	6.8	6.8	75.8
	Rhode Island	3	.2	.2	76.0
	South Carolina	26	2.1	2.1	78.1
	Tennessee	2	.2	.2	78.3
	Texas	152	12.1	12.1	90.4
Utah	1	.1	.1	90.5	
Virginia	60	4.8	4.8	95.3	
Washington	56	4.5	4.5	99.8	
West Virginia	2	.2	.2	99.9	

	Wisconsin	1	.1	.1	100.0
	Total	1252	99.8	100.0	
Missing	System	2	.2		
Total		1254	100.0		