

Survey of flood insurance opinions for Neptune Flood, Inc.



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Experience Lab**

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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.	28
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Problem Statement

Problem: Many individuals in the US who need flood insurance do not have 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 often not mandatory, unlike home and auto insurance.

This survey, conducted in May 2022, is the third in a series of national surveys related to flood insurance adoption and perceptions of risk. The first such survey was conducted in summer 2020; the second in February 2021. In the survey, a core common set of questions is asked each year so that we can see trends and change, and a couple of unique questions are added each year to address topical issues. As such, the present survey includes many of the questions from the first two surveys, with some additions and deletions.

Method

The present survey, distributed to 1,566 Amazon MTurk respondents on May 18 and May 20, 2021 was a modification of earlier surveys that were distributed in June, 2020 and February 2021. The new survey included three new questions, “1) When making a home purchase decision, how important is flood risk to you?” 2) Has the cost of flood insurance stopped you from purchasing a home in the past? and 3) Has the requirement of flood insurance stopped you from purchasing a home in the past? A question pertaining to electronic features of flood insurance purchasing was modified to eliminate reference to COVID-19. The same judgment sample of states from the previous surveys 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* (Alaska, California, Washington), *MidAtlantic* (Connecticut, Maryland, New Jersey, New York, Massachusetts, Pennsylvania, and Virginia), *Midwest* (Missouri, Indiana, Illinois), and *Gulf Coast* (North Carolina, South Carolina, Florida, Louisiana, and Texas).

Of the total 1,566 surveys, 518 were not included because 1) respondents did not own or rent their homes, 2) participants failed an attention-check question on the survey (where they were to click ‘moderate importance’ on a particular survey item), 3) open-ended responses were provided that were copied from the web as a result of a web crawler, and/or 4) the survey was completed too rapidly to be truly attentive. (Responses completed in under 180 seconds were not included.) 1048 participants were thus included in the sample. Other measures that were used to assist in providing quality data were use of the “no ballot stuffing” feature in Qualtrics (where a survey could not be completed more than once from the same IP address), and a Q Recaptcha bot detector feature in Qualtrics to assist in reducing the number of ‘survey bots’ completing the questionnaire.

Of those 1048 usable surveys, 969 were from the 18 states listed above, while the rest were from respondents in 22 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 on the survey as another. Among respondents who were retained for analysis, the median survey taking time was 7.02 minutes; mean survey taking time was 11.9 minutes.

In terms of respondent profile, the average age is 37.2 years. Gender split is slightly male-dominated, with 56.2 respondents identifying as male; 43.5% female; and .3% other or prefer not to say. 46.8% of respondents live in a single-family home, 30.6% in a townhouse, rowhouse, or duplex; 17.5% in a condominium, co-op, or apartment; and 4.9% live in mobile homes or manufactured home. 77.7% of respondents are married; 19.3% single, never married; 2.3% divorced; and 0.7% widowed or separated. In terms of income, 26.2% reported earning \$100,000 or more; 46.3% earned \$50,000 – 99,999; and 27.5% earned under \$50,000.

Do you own your own primary living residence?

Do you own your primary living residence? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, I own it outright.	687	65.6	65.6	65.6
	Yes, I own it and have a mortgage.	229	21.9	21.9	87.4
	No, I rent it.	132	12.6	12.6	100.0
	Total	1048	100.0	100.0	

When making a home purchase decision, how important is flood risk to you?

When making a home purchase decision, how important is flood risk to you?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not important at all	4	.4	.4	.4
	Low importance	30	2.9	3.3	3.7
	Neutral	99	9.4	10.8	14.5
	Important	373	35.6	40.7	55.2
	Very important	410	39.1	44.8	100.0
	Total	916	87.4	100.0	
Missing	System	132	12.6		
Total		1048	100.0		

An overwhelming majority of our homeowner respondents (373+410) = 783 of 916 or 85.5% feel that flood risk is an important consideration when purchasing a new home.

Has the cost of flood insurance stopped you from purchasing a home in the past?

Has the cost of flood insurance stopped you from purchasing a home in the past?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	624	59.5	68.2	68.2
	No	233	22.2	25.5	93.7
	Not sure	58	5.5	6.3	100.0
	Total	915	87.3	100.0	
Missing	System	133	12.7		
Total		1048	100.0		

Over 2/3 of the homeowner respondents (68.2%) claim that the cost of flood insurance has stopped them from purchasing a home at some point.

Has the requirement of flood insurance stopped you from purchasing a home in the past?

Has the requirement of flood insurance stopped you from purchasing a home in the past?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	575	54.9	62.8	62.8
	No	275	26.2	30.0	92.8
	Not sure	66	6.3	7.2	100.0
	Total	916	87.4	100.0	
Missing	System	132	12.6		
Total		1048	100.0		

The requirement of flood insurance has stopped 62.8% of respondents who own homes.

Considering the activity level of hurricanes and floods in the US in 2021, do you think the flood risk for your primary residence is higher, lower, or about the same as it was in past years?

Considering the activity level of hurricanes and floods in the US in 2021, 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	7	.7	.8	.8
	Probably lower	52	5.0	5.7	6.4
	About the same	259	24.7	28.3	34.7
	Probably higher	424	40.5	46.3	81.0
	Definitely higher	174	16.6	19.0	100.0
	Total	916	87.4	100.0	
Missing	System	132	12.6		
Total		1048	100.0		

Among our homeowner respondents, nearly two-thirds (65.3%) is higher than it was in past years. Only 6.5% feel the risk is lower.

In what FEMA flood zone is your primary residence located?

In what FEMA flood zone is your primary residence located?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	A	282	26.9	26.9	26.9
	X, B, or C	256	24.4	24.4	51.3

V	134	12.8	12.8	64.1
I'm not in a flood zone.	203	19.4	19.4	83.5
I don't know	173	16.5	16.5	100.0
Total	1048	100.0	100.0	

About one respondent in eight (12.8%) believe they are in the highest risk flood zone, V. About one in six (16.5%) don't know which flood zone they're in.

How sure are you that your primary residence is in the flood zone you indicated?

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	4	.4	.6	.6
	Not very sure	44	4.2	6.5	7.1
	Pretty sure	368	35.1	54.8	61.9
	Very sure	256	24.4	38.1	100.0
	Total	672	64.1	100.0	
Missing	System	376	35.9		
Total		1048	100.0		

An overwhelming majority (92.9%) of respondents indicated they were either pretty sure or very sure they knew their flood zone designation, although the majority (54.8%) were only 'pretty sure.'

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

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not very sure	23	2.2	11.3	11.3
	Pretty sure	122	11.6	60.1	71.4
	Very sure	58	5.5	28.6	100.0
	Total	203	19.4	100.0	
Missing	System	845	80.6		
Total		1048	100.0		

Similar to the previous question, the overwhelming majority of respondents (88.7%) who indicated they don't live in a flood zone were either pretty sure or very sure of it, but 60.1% were only 'pretty sure.'

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

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	782	74.6	74.6	74.6
	No	266	25.4	25.4	100.0
	Total	1048	100.0	100.0	

Nearly $\frac{3}{4}$ of survey respondents indicated they had flood insurance on their primary living residence.

What are the main reasons you decided to purchase flood insurance? (Check all that apply.)

Statistics								
		What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided to purchase flood insurance? (Check all that apply.) - Other (Please specify) - Text
		Choice Peace of mind.	Choice Flood damage can be expensive.	Choice I'm required to have flood insurance by my lender or law.	Choice I'm not sure I'm at risk, but some of my neighbors have flood insurance.	Choice My agent recommended that I purchase flood insurance.	Choice Other (Please specify)	
N	Valid	364	442	346	216	381	6	1048
	Missing	684	606	702	832	667	1042	0

Among the 782 respondents who claimed to have flood insurance on their primary residence, the most commonly cited reason was that flood insurance can be expensive (56.5%). Insurance requirement, peace of mind, and agent recommendation were cited in similar numbers (44.2% - 48.7%). A little over one-quarter (27.6%) cited neighbors having flood insurance.

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

Respondents gave no other reasons for purchasing flood insurance other than the reasons provided.

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

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	290	84.3	84.3	84.3
	No	36	10.5	10.5	94.8
	Unsure	18	5.2	5.2	100.0
	Total	344	100.0	100.0	

Among the individuals who said they purchased flood insurance because it was required (by law or lender), 84.3%, said they would purchase it even if it were not required.

With whom do you have your flood insurance policy?

With whom do you have your flood insurance policy? - Selected Choice

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	The government's National Flood Insurance Program	400	38.2	51.2	51.2
	A Private Company Insurer	374	35.7	47.8	99.0
	I don't know	6	.6	.8	99.7
	Other (Please describe)	2	.2	.3	100.0
	Total	782	74.6	100.0	
Missing	System	266	25.4		
Total		1048	100.0		

A roughly even split of respondents claimed to have either NFIP or private company insurer. This result is similar to past surveys, even though most homes are insured by NFIP.

What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.)

Statistics								
	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	What are the main reasons you decided NOT to purchase flood insurance? (Check all that apply.) - Selected	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.	Choice I don't believe I'm at risk.	Choice I don't have the disposable income to buy flood insurance.	Choice It's just not on my mind.	Choice Other (Please specify)	Choice Other (Please specify)	Choice Other (Please specify)	Choice Other (Please specify)
N	Valid	54	74	162	78	81	15	1048
	Missing	994	974	886	970	967	1033	0

Among the 266 respondents who claimed not to have a flood insurance policy, the most cited reason (60.9%) was “I don’t believe I’m at risk.” 30.4% (81/266) cited, “It’s just not on my mind.” 29.3% (78/266) cited not having the disposable income. Similarly, 74/266 (27.8%) cited that it was too expensive.

What are the main reasons you decided NOT to purchase flood insurance? (Text if other than the choices provided.)

- live on second floor
- Don't live in a flood zone
- I currently live in apartment, so presumably the building owner has the flood insurance

- I wasn't aware of this when renting an apartment.
- presently I am renting an apartment
- Renting
- been through 2 floods with no damage
- I don't know if I'm eligible for that as a renter.

Did you have a flood insurance policy in the past?

Did you have a flood insurance policy in the past?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	43	4.1	16.2	16.2
	No	223	21.3	83.8	100.0
	Total	266	25.4	100.0	
Missing	System	782	74.6		
Total		1048	100.0		

Why did you discontinue your flood insurance?

Statistics

	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Selected	Why did you discontinue your flood insurance? (Check all that apply.) - Other (Please specify) - Text
N	Valid	15	17	14	8	13	12	18	0
	Missing	1033	1031	1034	1040	1035	1036	1030	1048

Among the 43 respondents who had a flood insurance policy in the past but don't have it now, the most cited reason was moving to a different location (41.8%), followed by "It became too expensive, with 39.5% response. "My home is built to withstand damage that comes from flooding," was the third most cited reason (34.9%).

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

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.	28	2.7	10.5	10.5
	I'm pretty sure how much flood insurance would cost for me.	65	6.2	24.4	35.0
	I'm not sure how much flood insurance would cost for me.	173	16.5	65.0	100.0
	Total	266	25.4	100.0	
Missing	System	782	74.6		
Total		1048	100.0		

This question was asked among those who don't have flood insurance. Sixty-five percent responded that there were not sure how much flood insurance would cost.

Why would you prefer your primary flood insurer to be National Flood Insurance rather than a Private Insurer?

Reason	Count
General, non-specific preference for public (advantages/good/nice/quality)	69
Safety/security	64
Believe the government/trust the government/not cheating people/trustworthy/truthful	38
Costs less/better deal	9
Coverage is better	5
Easy to access/convenient/easy approval	4
Reliable	4
Comfortable (with government)	3
Flexibility	3
Quicker response	3
Services better	3
Confidential	1
Customized policies	1
Friendly	1
Not focused on profits	1
I love my country	1
Referral from relative	1
Wider options	1

Why would you prefer your primary flood insurer to be a Private Insurer rather than National Flood Insurance?

Reason	Count
General liking (no particular addressed (good/useful/more benefits/nice perks/prefer private)	58
Safety/security/protected/trustworthy/Reliability	35
Shorter waiting period than government to receive claims/more responsive/quicker	19
Flexibility of coverage limits/general flexibility	10
More help/better customer service/easy to communicate/convenience/personal attention	11
Higher level of coverage/bigger payout	9
Good relationship/loyal to private insurer	6
Cheaper/better deal/more competitive rates/value	5
Coverage (Wider/better)	
Recommendations (agent/friend)	4
Easy claims	3
Reputation	3
Bundling/other insurance with private insurer	2
Easy to obtain insurance	2
More sophisticated models/individual analysis of homes	2
Access to properties that otherwise might not be able to get insurance	1
Don't trust the government	1
Efficiency	1
Fewer requirements	1
Friend suggestions	1
Payment method	1

The actual comments are provided in Appendix A and B.

How important are the following features of the insurance shopping and purchase process in your decision to buy insurance?

		How important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Non-invasive 100% online experience	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)	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)	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)	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)	How important are the following features of the insurance shopping and purchase process in your decision to buy insurance? - Click "Moderate Importance" on this one item to receive credit for the survey
N	Valid	1048	1048	1048	1048	1048	1048
	Missing	0	0	0	0	0	0
Mean		3.00	3.08	2.98	3.07	3.01	3.00
Median		3.00	3.00	3.00	3.00	3.00	3.00

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	34	3.2	3.2	3.2
	Low Importance	256	24.4	24.4	27.7
	Moderate Importance	437	41.7	41.7	69.4
	High Importance	321	30.6	30.6	100.0
	Total	1048	100.0	100.0	

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	28	2.7	2.7	2.7
	Low Importance	208	19.8	19.8	22.5
	Moderate Importance	462	44.1	44.1	66.6
	High Importance	350	33.4	33.4	100.0
	Total	1048	100.0	100.0	

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	44	4.2	4.2	4.2
	Low Importance	256	24.4	24.4	28.6
	Moderate Importance	421	40.2	40.2	68.8
	High Importance	327	31.2	31.2	100.0
	Total	1048	100.0	100.0	

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	38	3.6	3.6	3.6
	Low Importance	199	19.0	19.0	22.6
	Moderate Importance	459	43.8	43.8	66.4
	High Importance	352	33.6	33.6	100.0
	Total	1048	100.0	100.0	

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	27	2.6	2.6	2.6
	Low Importance	242	23.1	23.1	25.7
	Moderate Importance	473	45.1	45.1	70.8
	High Importance	306	29.2	29.2	100.0
	Total	1048	100.0	100.0	

As can be seen in the above graphs, respondents viewed each of the five features above extremely similarly, in terms of their importance. For each feature, “Moderate Importance” was the highest response, followed by high importance, low importance, and not important at all. Note in the first table that means varied by only 0.10 (3.08 for Online Education and Information – 2.98 for Electronic Signatures) and median response was 3 (moderate importance) for each feature.

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 deciding 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).

		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	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	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	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	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	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 - Text
N	Valid	1047	1047	1047	1047	1047	1048
	Missing	1	1	1	1	1	0
Mean		2.32	2.18	2.56	3.00	4.94	
Median		2.00	2.00	3.00	3.00	5.00	

In this case, because 1 = most helpful and 5 = least helpful, the lower the score, the better. Free online risk assessment was deemed the most helpful of the information sources offered (mean =

2.18), closely followed by historical losses in your neighborhood (2.32). Ranked third was free online price quote (mean = 2.56). The least helpful information source of those provided was proactive risk analysis and insurance offer mailed to your home. Individual frequencies for each source of information are provided in the tables below.

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	329	31.4	31.4	31.4
	2	268	25.6	25.6	57.0
	3	256	24.4	24.5	81.5
	4	187	17.8	17.9	99.3
	5	7	.7	.7	100.0
	Total	1047	99.9	100.0	
Missing	System	1	.1		
Total		1048	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	325	31.0	31.0	31.0
	2	343	32.7	32.8	63.8
	3	252	24.0	24.1	87.9
	4	123	11.7	11.7	99.6
	5	4	.4	.4	100.0
	Total	1047	99.9	100.0	
Missing	System	1	.1		
Total		1048	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	216	20.6	20.6	20.6
	2	278	26.5	26.6	47.2
	3	306	29.2	29.2	76.4
	4	241	23.0	23.0	99.4
	5	6	.6	.6	100.0
	Total	1047	99.9	100.0	
Missing	System	1	.1		
Total		1048	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	174	16.6	16.6	16.6
	2	154	14.7	14.7	31.3
	3	221	21.1	21.1	52.4
	4	485	46.3	46.3	98.8
	5	13	1.2	1.2	100.0
	Total	1047	99.9	100.0	
Missing	System	1	.1		
Total		1048	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	4	.4	.4	.4
	2	3	.3	.3	.7
	3	12	1.1	1.1	1.8
	4	11	1.0	1.1	2.9
	5	1017	97.0	97.1	100.0
	Total	1047	99.9	100.0	
Missing	System	1	.1		
Total		1048	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 Require flood insurance in more areas, similar to how homeowners or auto insurance are mandatory.

Statistics									
		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.	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.	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.	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.	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.	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	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.) - Other - Text	
N	Valid	412	402	384	348	365	35	4	1048
	Missing	636	646	664	700	683	1013	1044	0

The highest percentage of respondents felt that requiring flood insurance in more areas was a good solution to ensuring more homes are covered (412/1048 = 39.3%). A similar percentage (38.4%) felt more competition in the insurance industry would be helpful. Interestingly, only 35/1048, or 3.3% felt that nothing should be done, and that the state of flood insurance in the US is fine as it is.

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

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	85	8.1	8.1	8.1
	Low risk	332	31.7	31.7	39.9
	Moderate risk	445	42.5	42.5	82.4
	High risk	171	16.3	16.3	98.8
	I don't know	13	1.2	1.2	100.0
	Total	1046	99.8	100.0	
Missing	System	2	.2		
Total		1048	100.0		

A plurality of respondents feel they're at moderate risk of flooding (42.5%) in the next five years. Only about 1 in 6 feel they're at high risk (16.3%). Only 8.1% of respondent feel they are at no risk at all.

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?

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	34	3.2	4.4	4.4
	10% more	134	12.8	17.2	21.5
	25% more	319	30.4	40.9	62.4
	50% more	248	23.7	31.8	94.2
	100% more	45	4.3	5.8	100.0
	Total	780	74.4	100.0	
Missing	System	268	25.6		
Total		1048	100.0		

A plurality of respondents (40.9%) said they would pay 25% more for flood insurance, while nearly 1 in 3 (31.8%) said they would pay 50% more. Only 4.4% responded they would pay nothing more.

In the future, would you be more likely to purchase a policy that had an automatic benefit to cover expenses while you had to evacuate your home during a flood?

In the future, would you be more likely to purchase a policy that had an automatic benefit to cover expenses while you had to evacuate your home during a flood?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	801	76.4	76.7	76.7
	No	101	9.6	9.7	86.4
	Unsure	142	13.5	13.6	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

Over ¾ of all respondents (76.7%) claimed that they would be more likely to purchase a policy having an automatic benefit to cover expenses while having to evacuate during a flood. Less than 10% said no.

Statistics

		Please rate these optional coverages in terms of their importance to you. - Unattached building (e.g. shed, garage, pool house, barn, workshop)	Please rate these optional coverages in terms of their importance to you. - Temporary living expense while forced from your home by a flood (e.g. hotels, meals, travel expenses)	Please rate these optional coverages in terms of their importance to you. - Replacement cost of your contents (first floor and up) rather than standard depreciated value	Please rate these optional coverages in terms of their importance to you. - Replacement cost of the contents of your basement	Please rate these optional coverages in terms of their importance to you. - Shrubby and landscaping repair	Please rate these optional coverages in terms of their importance to you. - Docks, decks and carports	Please rate these optional coverages in terms of their importance to you. - Pool repair and refill
N	Valid	867	909	910	863	889	869	826
	Missing	181	139	138	185	159	179	222
Mean		3.41	3.58	3.66	3.61	3.34	3.48	3.48

State Categories

State Categories					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Western	256	24.4	25.8	25.8
	Midwest	77	7.3	7.8	33.6
	Gulf Coast	403	38.5	40.7	74.3
	Mid Atlantic	255	24.3	25.7	100.0
	Total	991	94.6	100.0	
	Missing	57	5.4		
Total		1048	100.0		

Western = Alaska, California, Washington

Midwest = Illinois, Indiana, Missouri

Gulf Coast = Florida, Louisiana, North Carolina, South Carolina, Texas

Mid Atlantic = Connecticut, Maryland, Massachusetts, New Jersey, New York, Pennsylvania, Virginia

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				
			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, NJ, NH, PA, VA, MD)	Total
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	5	15	0	10	30
		% within States Categories	1.8%	3.3%	0.0%	3.4%	2.7%
	Probably not	Count	15	25	2	15	57
		% within States Categories	5.5%	5.5%	2.6%	5.1%	5.2%
	Unsure	Count	29	75	13	52	169
		% within States Categories	10.7%	16.6%	17.1%	17.6%	15.4%
	Probably yes	Count	123	236	41	154	554
		% within States Categories	45.4%	52.2%	53.9%	52.0%	50.6%
	Definitely yes	Count	99	101	20	65	285
		% within States Categories	36.5%	22.3%	26.3%	22.0%	26.0%
Total		Count	271	452	76	296	1095
		% within States Categories	100.0%	100.0%	100.0%	100.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	28.033 ^a	12	.005
Likelihood Ratio	29.771	12	.003
Linear-by-Linear Association	5.903	1	.015
N of Valid Cases	1095		

a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 2.08.

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

* State Categories

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

% within State Categories

		State Categories				
		Western	Midwest	Gulf Coast	Mid Atlantic	Total
Do you currently have flood insurance on your primary living residence?	Yes	78.1%	74.0%	73.9%	70.6%	74.2%
	No	21.9%	26.0%	26.1%	29.4%	25.8%
Total		100.0%	100.0%	100.0%	100.0%	100.0%

The tables above and below indicate no significant differences between regions in terms of flood insurance coverage. The Pearson Chi-square number would need to be below .05 to indicate significant differences among the groups.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	3.809 ^a	3	.283
Likelihood Ratio	3.838	3	.279
Linear-by-Linear Association	3.595	1	.058
N of Valid Cases	991		

What is the highest additional percentage you would pay for flood insurance? * State Categories

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 Crosstabulation

% within State Categories

		State Categories				
		Western	Midwest	Gulf Coast	Mid Atlantic	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	2.0%	7.0%	5.0%	4.4%	4.2%
	10% more	12.5%	15.8%	20.1%	18.3%	17.3%
	25% more	35.5%	42.1%	44.6%	37.8%	40.3%
	50% more	40.5%	35.1%	25.5%	33.3%	32.2%
	100% more	9.5%		4.7%	6.1%	6.0%
Total		100.0%	100.0%	100.0%	100.0%	100.0%

In the tables above and below, it's clear that there are significant differences between regions in terms of willingness to pay extra for flood insurance. Western respondents indicated the most willingness to pay more, with Gulf Coast respondents least willing to pay more.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	27.989 ^a	12	.006
Likelihood Ratio	31.420	12	.002
Linear-by-Linear Association	10.145	1	.001

N of Valid Cases	735
------------------	-----

a. 2 cells (10.0%) have expected count less than 5. The minimum expected count is 2.40.

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

% within Age Categories

		Age Categories			
		18-34	35-49	50 +	Total
In your opinion, what is the likelihood of your residence flooding in the next five years:	No risk at all	6.0%	9.0%	12.5%	8.1%
	Low risk	29.8%	31.6%	38.7%	31.8%
	Moderate risk	45.3%	41.8%	34.5%	42.4%
	High risk	17.9%	16.1%	13.1%	16.5%
	I don't know	1.2%	1.4%	1.2%	1.2%
Total		100.0%	100.0%	100.0%	100.0%

The tables above and below indicate that younger people (18-34) see a higher risk of their residence flooding than either of their older counterparts. For instance, only 6% of adults 34 and under see no risk at all of their residence flooding, where 12.5% of individuals 50 and over see no risk at all. Further, when combining moderate and high risk categories, young people see 63.2% likelihood of flooding, compared with only 47.6% for those 50 and over.

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	16.041 ^a	8	.042
Likelihood Ratio	15.784	8	.046
Linear-by-Linear Association	.017	1	.895
N of Valid Cases	1043		

a. 2 cells (13.3%) have expected count less than 5. The minimum expected count is 2.09.

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

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

Crosstabulation

			State Categories				Total
			Western	Midwest	Gulf Coast	Mid Atlantic	
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	111	24	147	91	373
		% within State Categories	55.5%	42.1%	49.3%	50.6%	50.7%
	I would choose Private Flood Insurance over insurance with the National Flood Insurance Program.	Count	82	26	123	76	307
		% within State Categories	41.0%	45.6%	41.3%	42.2%	41.8%
	I don't have a preference of one over the other.	Count	7	7	28	13	55
		% within State Categories	3.5%	12.3%	9.4%	7.2%	7.5%
	Total	Count	200	57	298	180	735
		% within State Categories	100.0%	100.0%	100.0%	100.0%	100.0%

The sample indicated that western states were more likely to choose NFIP over private insurers, but the chi-square test below shows that this result cannot be generalized to the population (Pearson Chi-square > .05).

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.572 ^a	6	.144
Likelihood Ratio	10.249	6	.115
Linear-by-Linear Association	1.998	1	.157
N of Valid Cases	735		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 4.27.

Considering the activity level of hurricanes and floods in the US in 2021, 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)

Descriptives

Considering the activity level of hurricanes and floods in the US in 2021, 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?

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Western	224	3.90	.827	.055	3.79	4.01	2	5
Midwest	64	3.70	.954	.119	3.46	3.94	1	5
Gulf Coast	349	3.72	.844	.045	3.63	3.81	1	5
Mid Atlantic	231	3.71	.821	.054	3.61	3.82	1	5
Total	868	3.76	.845	.029	3.71	3.82	1	5

The table above and below indicate little difference of future flood risk perception by region. Respondents indicated a (5) for definitely higher flood risk to (1) for definitely lower. The individuals in western states indicated the highest perception of flood risk (3.90) while respondents in the Midwest reported lowest (3.70). The differences are not significant at the .05 level, which means that we can't be confident that the differences in the sample would extrapolate to the general population.

Considering the activity level of hurricanes and floods in the US in 2021, 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^{a,b}

State Categories		Subset for alpha = 0.05	
	N	1	
Midwest	64	3.70	
Mid Atlantic	231	3.71	
Gulf Coast	349	3.72	

Western	224	3.90
Sig.		.199

Flood risk perception * Gender Crosstabs

Considering the activity level of hurricanes and floods in the US in 2021, 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? * What is your gender? Crosstabulation

% within What is your gender?

		What is your gender?				Total
		Male	Female	Other	Prefer not to say	
Considering the activity level of hurricanes and floods in the US in 2021, 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?	Definitely lower	1.0%	0.5%			0.8%
	Probably lower	6.3%	5.0%			5.7%
	About the same	29.8%	25.8%	100.0%	100.0%	28.2%
	Probably higher	44.7%	48.8%			46.4%
	Definitely higher	18.2%	20.0%			19.0%
Total		100.0%	100.0%	100.0%	100.0%	100.0%

The table above demonstrates no difference between male and females in terms if flood risk perceptions.

Optional Coverages

		Please rate these optional coverages in terms of their importance to you. - Unattached building (e.g. shed, garage, pool house, barn, workshop)	Please rate these optional coverages in terms of their importance to you. - Temporary living expense while forced from your home by a flood (e.g. hotels, meals, travel expenses)	Please rate these optional coverages in terms of their importance to you. - Replacement cost of your contents (first floor and up) rather than standard depreciated value	Please rate these optional coverages in terms of their importance to you. - Replacement cost of the contents of your basement	Please rate these optional coverages in terms of their importance to you. - Shrubbery and landscaping repair	Please rate these optional coverages in terms of their importance to you. - Docks, decks and carports	Please rate these optional coverages in terms of their importance to you. - Pool repair and refill
N	Valid	866	908	909	862	888	867	825
	Missing	182	140	139	186	160	181	223
Mean		3.42	3.58	3.65	3.61	3.34	3.48	3.48

Respondents were asked to rate on a scale from 1 (very low) to 5 (very high) importance the optional coverages listed above. They could also check N/A if not applicable to their situation. As can be seen by the means, there was not much difference in terms of importance reported by respondents. By a small margin, shrubbery and landscaping repair was rated most important (mean = 3.34) over unattached buildings (3.42), docks, decks, and carports (3.48), pool refill and repair (3.48), living expenses forced to pay during evacuation (3.58), basement contents (3.61), and replacement of cost of content (3.65). As can be seen in the individual frequency tables below, the same pattern emerges: for each optional coverage, the order is 1) high, 2) moderate, 3) very high, 4) low, 5) very low.

Please rate these optional coverages in terms of their importance to you. - Unattached building (e.g. shed, garage, pool house, barn, workshop)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	57	5.4	6.6	6.6
	Low	100	9.5	11.5	18.1
	Moderate	279	26.6	32.2	50.3
	High	284	27.1	32.8	83.1
	Very high	146	13.9	16.9	100.0
	Total	866	82.6	100.0	
Missing	System	182	17.4		
Total		1048	100.0		

Please rate these optional coverages in terms of their importance to you. - Temporary living expense while forced from your home by a flood (e.g. hotels, meals, travel expenses)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	32	3.1	3.5	3.5
	Low	95	9.1	10.5	14.0
	Moderate	273	26.0	30.1	44.1
	High	327	31.2	36.0	80.1
	Very high	181	17.3	19.9	100.0
	Total	908	86.6	100.0	
Missing	System	140	13.4		
Total		1048	100.0		

Please rate these optional coverages in terms of their importance to you. - Replacement cost of your contents (first floor and up) rather than standard depreciated value

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	25	2.4	2.8	2.8
	Low	90	8.6	9.9	12.7
	Moderate	249	23.8	27.4	40.0
	High	356	34.0	39.2	79.2
	Very high	189	18.0	20.8	100.0
	Total	909	86.7	100.0	
Missing	System	139	13.3		
Total		1048	100.0		

Please rate these optional coverages in terms of their importance to you. - Replacement cost of the contents of your basement

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	36	3.4	4.2	4.2
	Low	91	8.7	10.6	14.7
	Moderate	220	21.0	25.5	40.3
	High	344	32.8	39.9	80.2
	Very high	171	16.3	19.8	100.0
	Total	862	82.3	100.0	
Missing	System	186	17.7		
Total		1048	100.0		

Please rate these optional coverages in terms of their importance to you. - Shrubbery and landscaping repair

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	70	6.7	7.9	7.9
	Low	117	11.2	13.2	21.1
	Moderate	270	25.8	30.4	51.5
	High	305	29.1	34.3	85.8
	Very high	126	12.0	14.2	100.0
	Total	888	84.7	100.0	
Missing	System	160	15.3		
Total		1048	100.0		

Please rate these optional coverages in terms of their importance to you. - Pool repair and refill

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very low	45	4.3	5.5	5.5
	Low	105	10.0	12.7	18.2
	Moderate	222	21.2	26.9	45.1
	High	317	30.2	38.4	83.5
	Very high	136	13.0	16.5	100.0
	Total	825	78.7	100.0	
Missing	System	223	21.3		
Total		1048	100.0		

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

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

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Detached, single family home	490	46.8	46.9	46.9
	Duplex, rowhouse, or townhouse	317	30.2	30.4	77.3
	Condominium, co-op, or apartment	184	17.6	17.6	94.9
	Mobile or manufactured home	51	4.9	4.9	99.8
	Other, please specify	2	.2	.2	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

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

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	2	.2	.2	.2
	High School Graduate (High School Diploma or Equivalent including GED)	35	3.3	3.4	3.5
	Some College but no Degree	52	5.0	5.0	8.5
	Associate's Degree (2 year)	35	3.3	3.4	11.9
	Bachelor's Degree (4 year)	727	69.4	69.6	81.5
	Master's Degree	186	17.7	17.8	99.3
	Doctoral Degree	5	.5	.5	99.8
	Professional Degree (e.g. MD)	2	.2	.2	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

What is your marital status?

What is your marital status?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single, never married	202	19.3	19.3	19.3
	Married	811	77.4	77.7	97.0
	Divorced	24	2.3	2.3	99.3
	Widowed	4	.4	.4	99.7
	Separated	3	.3	.3	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

What is your gender?

What is your gender?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	587	56.0	56.2	56.2
	Female	454	43.3	43.5	99.7
	Other	1	.1	.1	99.8
	Prefer not to say	2	.2	.2	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

What is your age?

Statistics

What is your age?

N	Valid	1043
	Missing	5
Mean		37.164
		0

What was your annual household income in 2021?

What was your annual household income in 2021?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under \$50,000	289	27.6	27.7	27.7
	\$50,000 - \$99,999	481	45.9	46.1	73.8
	\$100,000 - \$149,999	133	12.7	12.7	86.5
	\$150,000 - \$249,999	76	7.3	7.3	93.8
	\$250,00 - \$499,999	42	4.0	4.0	97.8
	\$500,000 +	23	2.2	2.2	100.0
	Total	1044	99.6	100.0	
Missing	System	4	.4		
Total		1048	100.0		

50 States, D.C. and Puerto Rico

	Frequency	Percent	Valid Percent	Cumulative Percent
	Frequency	Percent	Valid Percent	Cum Percent
				.7
Alabama	5	.5	.5	.5
Alaska	10	1.0	1.0	1.4
Arizona	5	.5	.5	1.9
Arkansas	3	.3	.3	2.2
California	204	19.5	19.6	21.8
Colorado	4	.4	.4	22.2
Connecticut	36	3.4	3.5	25.6
Delaware	2	.2	.2	25.8
District of Columbia	1	.1	.1	25.9
Florida	104	9.9	10.0	35.9
Georgia	2	.2	.2	36.1
Illinois	50	4.8	4.8	40.9
Indiana	12	1.1	1.2	42.1
Iowa	1	.1	.1	42.2
Kansas	1	.1	.1	42.3
Louisiana	21	2.0	2.0	44.3
Maine	1	.1	.1	44.4
Maryland	5	.5	.5	44.9
Massachusetts	13	1.2	1.2	46.1
Michigan	1	.1	.1	46.2
Mississippi	1	.1	.1	46.3
Missouri	14	1.3	1.3	47.6
Montana	4	.4	.4	48.0
Nebraska	1	.1	.1	48.1
Nevada	1	.1	.1	48.2
New Jersey	21	2.0	2.0	50.2
New York	71	6.8	6.8	57.1
North Carolina	86	8.2	8.3	65.3
Oklahoma	1	.1	.1	65.4
Oregon	2	.2	.2	65.6
Pennsylvania	75	7.2	7.2	72.8
Valid South Carolina	38	3.6	3.7	76.5

	Tennessee	4	.4	.4	76.8
	Texas	156	14.9	15.0	91.8
	Utah	1	.1	.1	91.9
	Vermont	1	.1	.1	92.0
	Virginia	40	3.8	3.8	95.9
	Washington	40	3.8	3.8	99.7
	I do not reside in the United States	3	.3	.3	100.0
Missing	Total	1041	99.3	100.0	
	Missing System	7	.7		
	Total	1048	100.0		