

# Mood of the Nation:

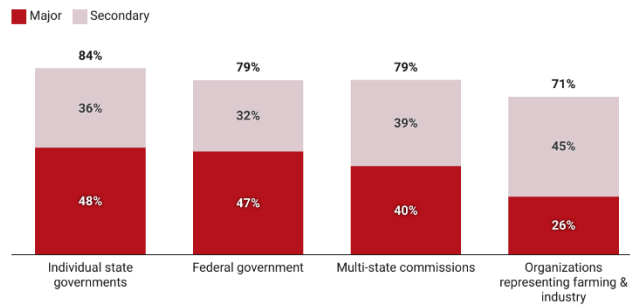
## What Americans think about water allocation and flood insurance policies

*and how many have experienced severe weather events*

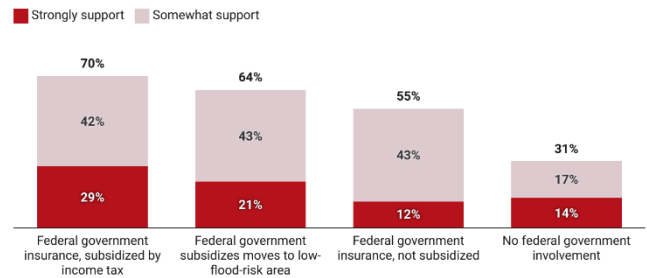
**\*\*\* EMBARGOED UNTIL 12:00AM Central Time, March 21, 2024 \*\*\***

**A majority of Americans support government involvement both in determining water allocations to areas short on water supply and in providing insurance to homeowners in flood-prone areas**

*How much of a role should each of the following play in determining how much of the available water goes to each state and community?*



*Flood insurance pays homeowners for damage caused by flooding, but many private companies will not sell flood insurance in many parts of the country. How strongly do you support or oppose the following proposals?*



# Summary and key findings

The McCourtney Institute for Democracy’s latest Mood of the Nation Poll, conducted with 1,000 American adults from Jan. 11 to 17 2024, included questions aimed at better understanding American opinions on weather, water and natural disaster occurrences and policies.

## Experience: Recent experience with extreme weather

- Two-thirds of American adults indicate that they experienced at least one of five major weather events in 2023.
  - 45% experienced severe storms.
  - 40% experienced “long periods of unusually hot weather.”
  - 20% experienced droughts or water shortages.
  - 19% experienced severe flooding.
  - 12% experienced severe wildfires.
  - 40% experienced two or more of these extreme weather events in 2023.

### *Notable group differences*

- Higher percentages of those living in either southwestern states or southern “Ten Across” states (those connected by the Interstate-10 corridor) indicated that they had experienced long periods of unusually hot weather, droughts or water shortages, and severe wildfires.<sup>1</sup>
- A larger proportion of Democrats than Republicans indicate their community was impacted by each of the five weather events included in the survey.
  - This holds even when comparing Democrats and Republicans living in the same general area of the country (southwestern states and Ten Across states)

## Perception: The proportion of American impacted by droughts and flooding

- On average, respondents think that about two in five of their fellow Americans faced consequences of both drought and flooding. Specifically:
  - On average, respondents estimated that 38% of their fellow Americans have endured water restrictions due to drought.
  - On average, respondents estimated that 37% of their fellow Americans live in areas where frequent flooding makes it very expensive or impossible to get homeowners insurance.

### *Notable group differences*

- There are small but statistically significant differences in the estimates provided by Democrats and Republicans, with Democrats providing higher estimates of the

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<sup>1</sup> Southwestern states: Arizona, California, Colorado, Nevada, New Mexico, Oklahoma, Texas, and Utah.  
Ten Across states: Alabama, Arizona, California, Florida, Louisiana, Mississippi, New Mexico, and Texas.

proportion of Americans who have been subject to droughts (41% compared to 35%) as well as higher estimates of the proportion of Americans who have difficulty obtaining insurance due to flooding (40% compared to 34%).

- Larger differences in estimates existed between those who had recently experienced either droughts or flooding themselves and those who indicated they had not had those personal experiences; an average estimate of more than 10 percentage points higher in each case.
  - The more adverse weather events people have experienced seems to lead them to estimate that higher proportions of others are impacted by severe weather. In this survey we asked if respondents had experienced five types of extreme weather

### **Policy preference: Water allocations in areas of scarcity**

- Nearly half of American adults think that individual state governments should play a major role in determining how much of the available water goes to each state and community.
- Nearly half indicate that the federal government should play a major role.
- Two in five think that “groups of states that form multi-state commissions” should play a major role in water allocation.
- One-quarter think that “organizations that represent farmers and industry” should play a leading role in determining the allocation of water in areas where it is scarce, although close to half think these water consumers should play a secondary role in such determinations.

#### *Notable group differences*

- Nearly twice the proportion of Democrats think that the federal government should play a major role in determining water allocation than is the case for either independents or Republicans (60% compared to 37% and 35%, respectively).
- The federal government should play a major role in water allocations, according to 52% of those who estimate that more than half of Americans are living in areas where droughts and water shortages have led governments to restrict water usage. Support for the federal government playing a major role drops to 34% among those who estimate that less than one in five Americans are impacted by drought.

### **Policy preference: Federal flood insurance**

- Just over 70% of American adults support a proposal where, “the federal government provides flood insurance, subsidized by federal income tax to make insurance affordable to those who need it.”
- Over half support the unsubsidized version of that proposal: “The federal government provides flood insurance, but not subsidized, so homeowners pay rates based on what the government pays out in claims.”
- Nearly two thirds support the proposal: “When someone’s home is damaged by flooding, the federal government subsidizes the homeowners move to an area with lower risk of flooding.”

- Nearly 70% oppose a final proposal, where “the federal government should not provide any sort of flood insurance to homeowners.”

*Notable group differences*

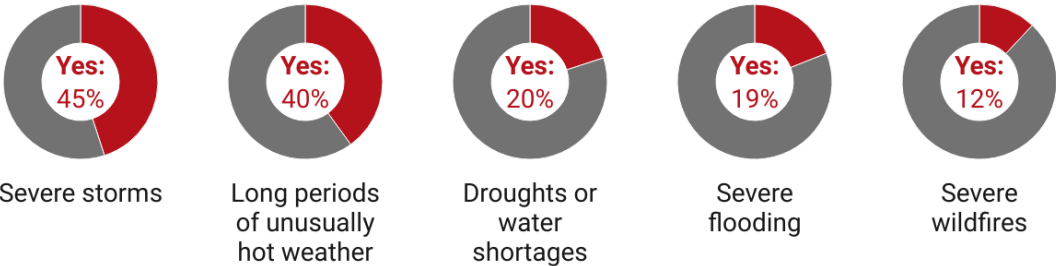
- A much larger proportion of Black Americans than either Latino or white Americans support a federally subsidized flood insurance program (85% versus 76% and 66%, respectively). Similarly, support for federally subsidized relocation is highest among Black Americans (77% compared to 68% of Latino Americans and 60% of white Americans).
- A majority of Republicans support federally subsidized flood insurance and federally subsidized relocation of homeowners who have experienced floods, but that majority is even larger among Democrats.
  - 78% of Democrats support federal flood insurance that is subsidized by income taxes for lower income homeowners, compared to 60% of Republicans.
  - 73% of Democrats support federally subsidized relocation for homeowners who have been experienced flooding, compared to 52% of Republicans.
  - While a minority share of both major parties think that the federal government should stay out of providing flood insurance, that proposal is nearly twice as popular among Republicans as it is among Democrats (supported by 41% and 21%, respectively).

# Experience with severe weather

Two-thirds of American adults indicate that they experienced at least one of five major weather events in 2023, including the 45% who experienced severe storms, the 40% who experienced “long periods of unusually hot weather,” the 20% who experienced droughts or water shortages, the 19% who experienced severe flooding and the 12% who experienced severe wildfires.

## Experience with extreme weather is common in the U.S.

*In the past 12 months, has your local community experienced the following?*

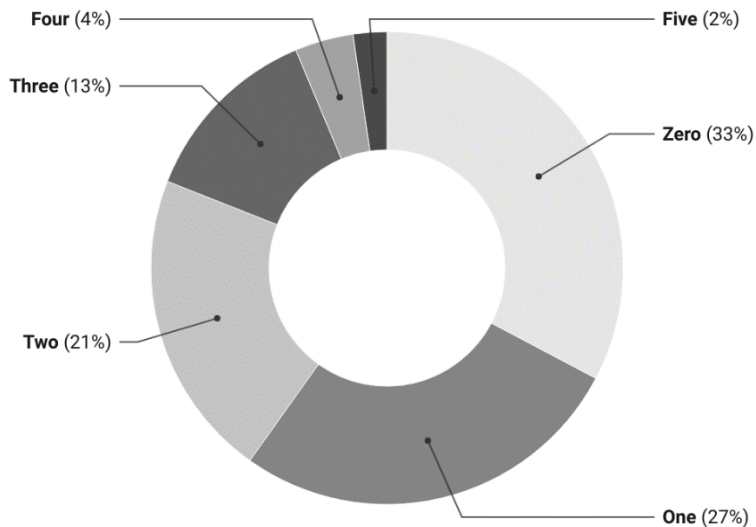


*Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points.*

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Forty percent of American adults indicated that they experienced two or more of these extreme weather events in 2023, including a small minority who indicated that they had been hit by all five. On average, respondents indicated that they had 1.4 of the severe weather events listed in the survey.

## Forty percent of Americans experienced two or more extreme weather events in 2023



*"In the past 12 months, has your local community experienced the following? Droughts or water shortages; Long periods of unusually hot weather; Severe flooding; Severe storms; Severe wildfires" (yes or no to each). Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points.*

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While it may be that different demographic segments of the U.S. population are more vulnerable to the impacts of severe weather, this survey of 1,000 nationwide is not sensitive enough to reveal, for example, which neighborhoods might be more flood prone than others. The broad overview that this survey affords does not reveal significant differences in the proportion of Americans recently impacted by extreme weather along lines of gender, age, race and ethnicity, educational attainment, or even income.

The survey does, however, reveal that a larger proportion of residents in certain areas of the country report experiencing severe heat, drought, and wildfires. We specifically tested for differences between two overlapping regions of interest and the remainder of the country:

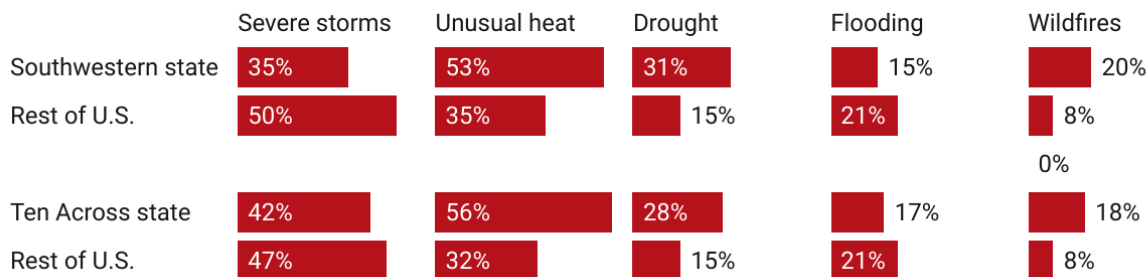
1. Southwestern states: Arizona, California, Colorado, Nevada, New Mexico, Oklahoma, Texas, and Utah.
2. "Ten Across" states, or those connected by the Interstate-10 corridor: Alabama, Arizona, California, Florida, Louisiana, Mississippi, New Mexico, and Texas.

When compared to those living in other parts of the country, a larger proportion of those living in southwestern states and Ten Across states indicated that they had experienced long periods of unusually hot weather, droughts or water shortages, and severe wildfires. However, a

smaller proportion of southwestern state residents indicate that they experienced severe storms in 2023 compared to those living outside of the southwest.

## Larger proportions of those living in Southwestern states and southern “Ten Across” states experienced long periods of unusually hot weather, droughts and wildfires

*In the past 12 months, has your local community experienced the following?*



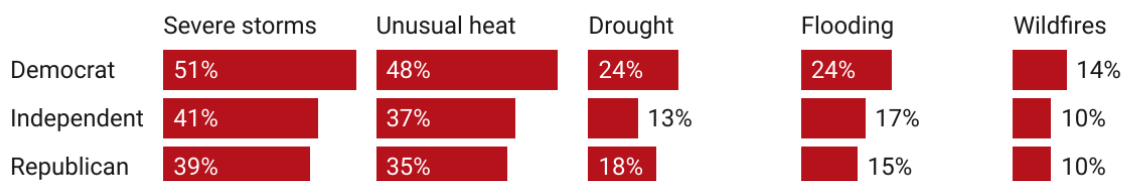
Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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The survey results also reveal a less dramatic but consistent difference in weather-related experiences according to political affiliation. A larger proportion of Democrats than Republicans indicated their community was impacted by each of the five weather events included in the survey. Some of these differences are statistically significant, including the 13 percentage-point difference in the proportions indicating that they experienced unusually hot weather, but others are not (the relatively smaller difference in proportions experiencing drought and wildfires), but the pattern is consistent. On average, Democrats reported experiencing 1.6 of these events compared to an average of 1.1 among Republicans.

## A larger proportion of Democrats than Republicans report experiencing extreme weather in 2023

*In the past 12 months, has your local community experienced the following?*



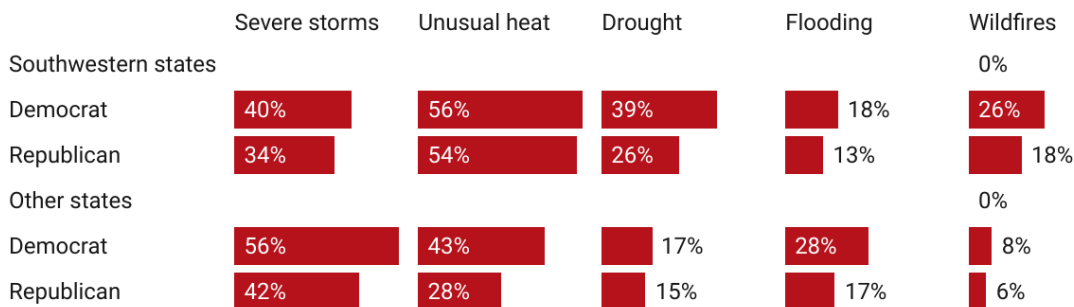
Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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Further, the partisan difference in weather experience holds even when controlling for area of the country. For example, looking only at those living in southwestern states, a larger proportion of Democrats than Republicans indicate that their local community experienced severe storms in 2023 (40% versus 34%). This is also the case for those living outside of the southwest (56% versus 42%).

## Larger proportions of Democrats than Republicans report experiencing extreme weather, both in and outside of southwestern states

*In the past 12 months, has your local community experienced the following?*



*Southwestern states: Arizona, California, Colorado, Nevada, New Mexico, Oklahoma, Texas, and Utah.  
Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.*

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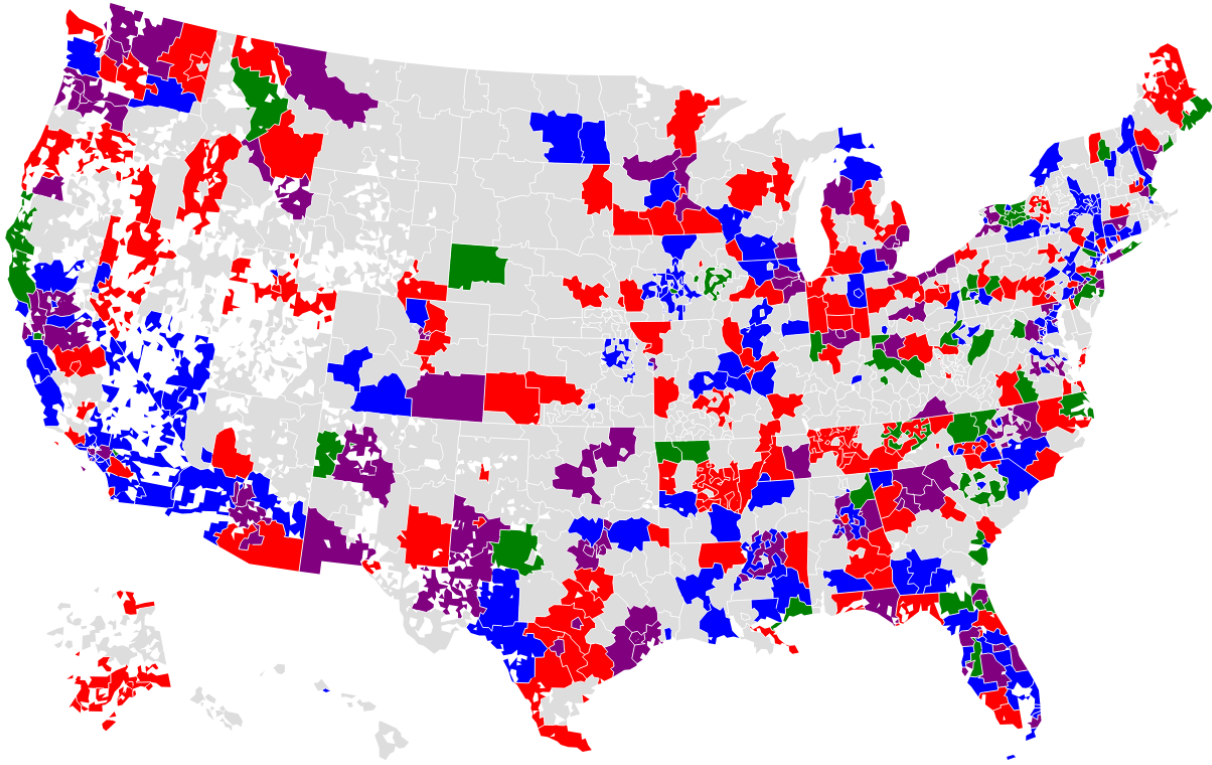
This same pattern holds for the four other weather events. It also holds when we compare the responses of Democrats to Republicans both inside and outside of the southern Ten Across states, with only one exception: a larger proportion of Republicans than Democrats living in Ten Across states report recently experiencing drought (72% versus 64%).

It may be that Democrats tend to live in areas prone to more weather events even within these areas of the nation, but from this survey it is not obvious that Democrats live in more drought or heat prone areas. Despite a lack of strongly significant findings, the consistency of these results suggest that political affiliation may be coloring the lenses through which weather is experienced, at least for some.



# Location of survey respondents by party affiliation

■ Democrat ■ Each major party (D & R) ■ Only independent/unaffiliated ■ Republican



*Unweighted data. Boundaries shown on map are three-digit ZIP code areas and may include more than one survey respondent. Areas labeled "Democrat" and "Republican" may also include one or more respondents who identify as independent or unaffiliated.*

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## Proportion indicating that their community experienced each weather event

	Severe storms	Unusual heat	Drought	Flooding	Wildfires	Average no. (0-5)
ALL	45%	40%	20%	19%	12%	1.4
<b>GENDER</b>						
Male	44%	39%	23%	18%	12%	1.4
Female	46%	42%	16%	20%	11%	1.3
<b>GENERATION</b>						
Generation Z (age 18-26)	42%	42%	23%	28%	14%	1.6
Millennial (age 27-42)	41%	40%	19%	21%	13%	1.3
Generation X (age 43-58)	50%	37%	17%	17%	13%	1.3
Baby Boom (age 59-77)	47%	41%	21%	15%	8%	1.3
<b>RACE &amp; ETHNICITY</b>						
White	46%	40%	21%	18%	10%	1.3
Black	41%	38%	13%	25%	12%	1.3
Latino	43%	39%	19%	22%	13%	1.3
<b>EDUCATIONAL ATTAINMENT</b>						
High school or less	44%	40%	20%	20%	11%	1.3
Some college	44%	38%	19%	22%	12%	1.3
College degree or more	47%	43%	20%	17%	12%	1.4
<b>ANNUAL FAMILY INCOME</b>						
Less than \$30,000	47%	42%	20%	18%	14%	1.4
\$30,000 to \$59,999	46%	46%	20%	18%	11%	1.4
\$60,000 to \$99,999	37%	35%	20%	17%	10%	1.2
\$100,000 or more	51%	42%	20%	22%	11%	1.4
<b>POLITICAL AFFILIATION</b>						
Democrat	51%*	48%*	24%	24%	14%	1.6*
Independent	41%	37%	13%	17%	10%	1.2*
Republican	39%*	35%*	18%	15%	10%	1.1*
<b>Place of residence (1)</b>						
Southwestern state	35%*	53%*	31%*	15%	20%*	1.5*
Rest of U.S.	50%*	35%*	15%*	21%	8%*	1.3*
<b>Place of residence (2)</b>						
Ten Across state	42%	56%*	28%*	17%	18%*	1.6
Rest of U.S.	47%	32%*	15%*	21%	8%*	1.2

"In the past 12 months, has your local community experienced the following? Droughts or water shortages; Long periods of unusually hot weather; Severe flooding; Severe storms; Severe wildfires" (yes or no to each; number of "yes" responses summed and averaged in final column).

Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older (total N for calculated averages is 870 due to nonresponses to some items); the overall margin of error is  $\pm 3.6$  percentage points; larger for subgroups. Significant differences between groups (percentages compared down the column) are noted with an asterisk (\*).

# Americans' estimates of impacts of drought and flooding

Support for various public policies depends, in part, on the degree to which the public perceives a problem. The January 2024 Mood of the Nation Poll included two questions related to assessing the public's perceptions of weather-related problems:

*Now, please think about the country as a whole.*

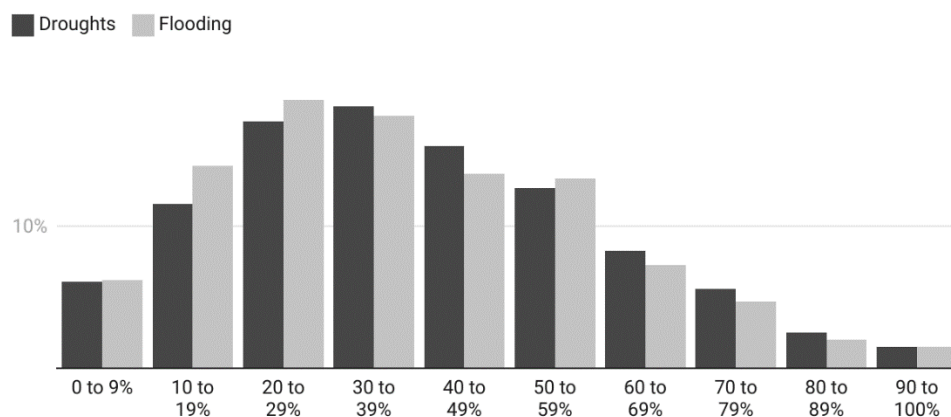
- A. *Just your best guess, what percent of Americans today would you say live in areas where droughts and water shortages have led governments to restrict water usage?*
- B. *Just your best guess, what percent of Americans today would you say live in areas where frequent flooding makes it very expensive or impossible to get homeowner's insurance?*

Respondents to the web-based survey answered by adjusting an on-screen slider to a position along a continuum ranging from 0% to 100%.

Overall, respondents gave very similar estimates in response to the two questions:

- On average, respondents estimated that 38% of their fellow Americans have endured water restrictions due to drought (standard deviation = 21.2; median = 36).
- On average, respondents estimated that 37% of their fellow Americans live in areas where frequent flooding makes it very expensive or impossible to get homeowners insurance (standard deviation = 21.1; median = 33).

## The distribution of estimates given by respondents was very similar for drought and flood impacts\*



*"Just your best guess, what percent of Americans today would you say live in areas where (a) droughts and water shortages have led governments to restrict water usage? (b) frequent flooding makes it very expensive or impossible to get homeowner's insurance"*

Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

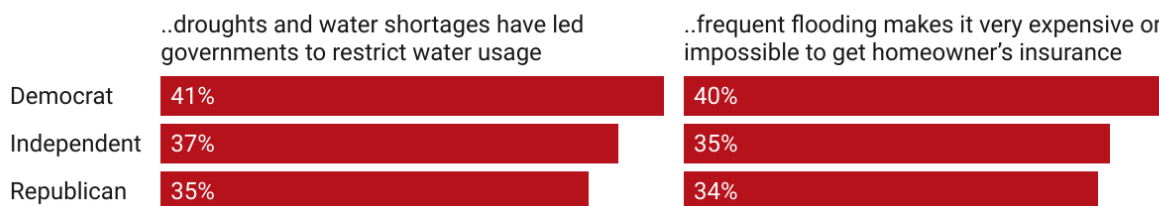
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The average estimates did not vary significantly by gender, generation, race and ethnicity, educational attainment, annual family income, or even area of residence according to the two regional definitions used in our analysis (those living in southwestern states versus the rest of the nation, and those living in southern “Ten Across” states versus the rest of the nation).

There were, however, small but statistically significant differences in the estimates provided by Democrats and Republicans, with Democrats providing higher estimates of the proportion of Americans who have been subject to droughts as well as higher estimates of the proportion of Americans who have difficulty obtaining insurance due to flooding.

## On average, Democrats estimate that higher proportions of Americans are impacted by droughts and flooding

*Just your best guess, what percent of Americans today would you say live in areas where...*



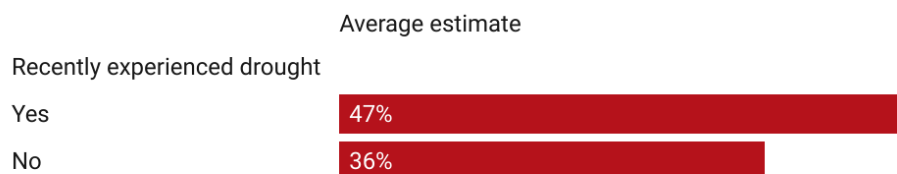
Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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Larger differences in estimates existed between those who had recently experienced either droughts or flooding themselves and those who indicated they had not had those personal experiences; an average estimate of more than 10 percentage points higher in each case.

## On average, those who have recently experienced drought estimate that higher proportions of Americans are impacted by droughts

*Just your best guess, what percent of Americans today would you say live in areas where droughts and water shortages have led governments to restrict water usage*

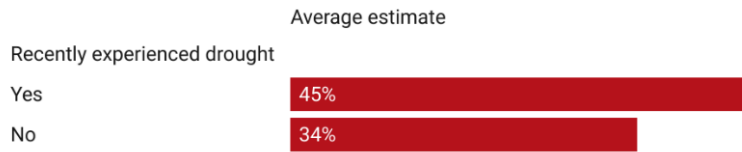


Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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## On average, those who have recently experienced flooding estimate that higher proportions of Americans are impacted by flooding

Just your best guess, what percent of Americans today would you say live in areas where frequent flooding makes it very expensive or impossible to get homeowner's insurance?



Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is  $\pm 3.6$  percentage points; larger for subgroups.

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Further, people who have experienced a higher number of adverse weather events tend to estimate that higher proportions of others are impacted by severe weather. In this survey we asked if respondents had experienced five types of extreme weather.<sup>2</sup>

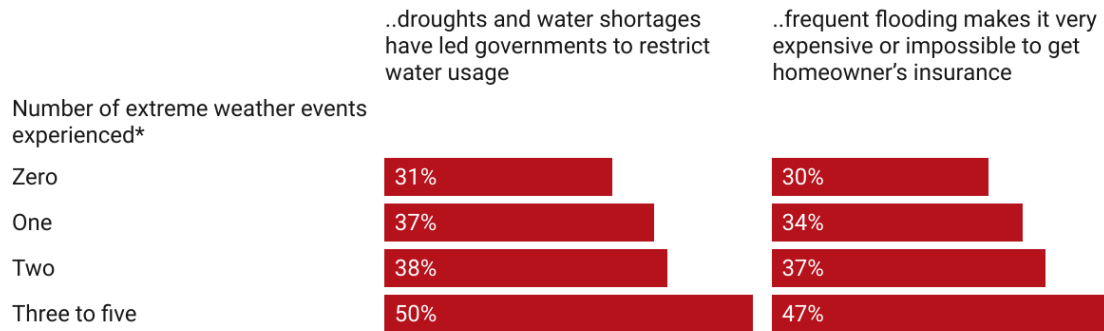
On average, respondents who experienced three or more different kinds of extreme events thought their experience was common in the U.S., estimating that about half of their fellow citizens had also experienced droughts severe enough to result in water rationing, and flooding severe enough to make it difficult to obtain insurance. Those whose communities experienced only one kind of severe event estimated that about one-third of Americans live in areas vulnerable to severe flooding or drought.

However, even those who had not personally experienced any of those extreme weather events estimated that around 30% of their fellow Americans were adversely impacted by drought and flooding. This is still much higher than the one in five who reported experiencing droughts or severe flooding in their own communities—at least in the past year.

<sup>2</sup> "In the past 12 months, has your local community experienced the following? Droughts or water shortages; Long periods of unusually hot weather; Severe flooding; Severe storms; Severe wildfires" (yes or no to each).

# On average, those who have experienced greater numbers of extreme weather events estimate that higher proportions of Americans are impacted by droughts and flooding

Just your best guess, what percent of Americans today would you say live in areas where...



(\*) "In the past 12 months, has your local community experienced the following? Droughts or water shortages; Long periods of unusually hot weather; Severe flooding; Severe storms; Severe wildfires" (summed from yes or no to each).

Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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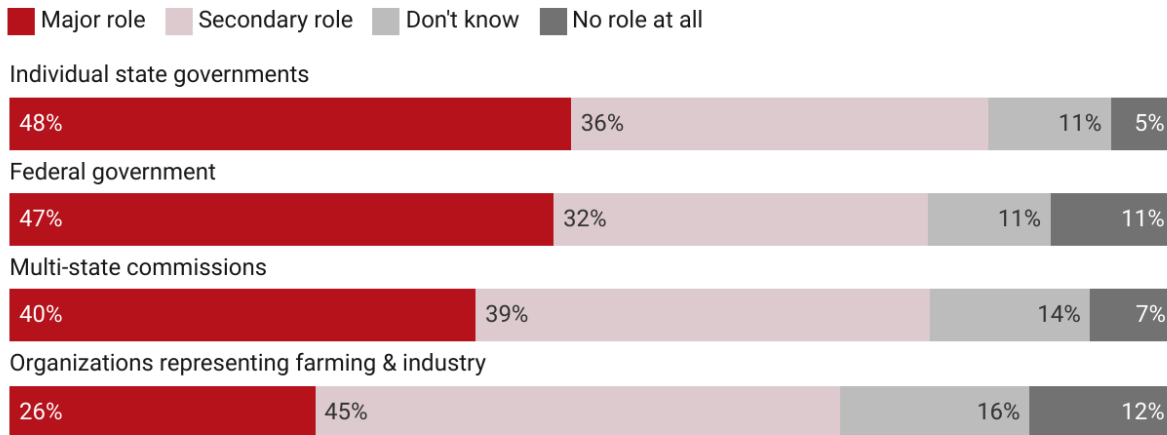
# Who should determine water allocations in areas where it is scarce?

Nearly half of American adults think that individual state governments should play a major role in determining how much of the available water goes to each state and community. A virtually identical proportion indicated that the federal government should play a major role. Somewhat fewer, two in five, think that “groups of states that form multi-state commissions” should play a major role in water allocation.

Only one-quarter of respondents think that “organizations that represent farmers and industry” should play a leading role in determining the allocation of water in areas where it is scarce, although close to half think these water consumers should play a secondary role in such determinations.

## Nearly half of Americans support either individual states government or the federal government playing a major role in water allocation

*How much of a role should each of the following play in determining how much of the available water goes to each state and community?*



*Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points.*

Chart: Rithwik Kalale, APM Research Lab • Created with Datawrapper

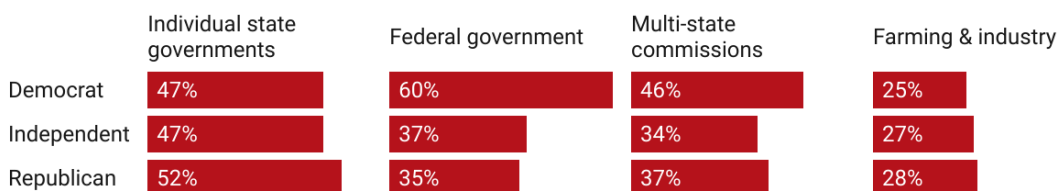
There are not dramatic differences between most large groups of Americans in support for the role played by individual state governments, multistate commissions or organizations supporting farming and industry in determining water allocations.

There are, however, a few notable differences in the level of support for the federal government’s role.

Most notably, nearly twice the proportion of Democrats think that the federal government should play a major role in determining water allocation than is the case for either independents or Republicans (60% compared to 37% and 35%, respectively).

## A much higher proportion of Democrats than Republicans or independents think the federal government should play a major role in water allocation

Proportion indicating that each entity should play a major role in determining how much water goes to each state and community



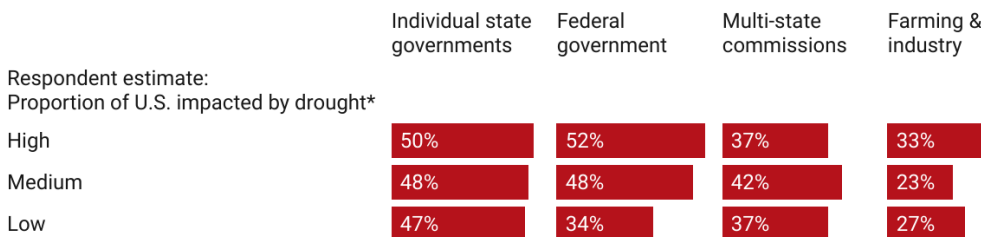
Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

Chart: Rithwik Kalale, APM Research Lab • Created with Datawrapper

The federal government also gets somewhat more support among those who believe that drought is impacting larger proportions of the American public than among those who think fewer Americans are impacted by drought. Fifty-two percent of those who estimated that more than half of Americans are living in areas where droughts and water shortages have led governments to restrict water usage, believe the federal government should play a major role in water allocations. Support for the federal government playing a major role drops to 34% among those who estimate that less than one in five Americans are impacted by drought.

## The federal government receives more support among those who think drought is widespread

Proportion indicating that each entity should play a major role in determining how much water goes to each state and community



\* "Just your best guess, what percent of Americans today would you say live in areas where droughts and water shortages have led governments to restrict water usage?" (High= estimates over 50%; Medium=20% to 50%; Low=Less than 20%).

Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

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Similarly, a higher proportion of Black and Latino Americans indicated support for the federal government playing a major role in water allocation than is the case among white Americans (66% and 57% compared to 41%, as shown in the table below).

Additionally, over half of those in the younger generations, Generation Z and Millennials, support the federal government playing a major role in allocating scarce water, while around two in five among Generation X and Baby Boomers support a major role for the federal government. A higher proportion of those living in the nation's arid southwestern states also favor the federal government playing a major role in water allocations.

A somewhat larger proportion of Democrats than independents or Republicans indicate that multi-state commissions should play a role in water allocation (46% compared to 34% and 37%, respectively), but that difference is not as notable by either race and ethnicity or by generation.

The data do not indicate that there are significant differences in the response patterns to these questions by traditional demographic groupings, including gender, educational attainment, and income. We also checked for differences between those living in the arid southwestern states and those in the rest of the nation, as well as differences between those who indicated that they had recently experienced "droughts or water shortages." Given the margins of error associated with a survey of this nature, none of these groupings differed significantly in their levels of support for the roles that governments or the private sector should play in determining water allocations.

**Proportion indicating that each entity should play a major role in determining how much water goes to each state and community**

	Individual state gov.	Federal government	Multi-state commissions	Farming & industry
<b>ALL</b>	48%	47%	40%	26%
<b>GENDER</b>				
Male	48%	50%	45%	27%
Female	48%	44%	35%	25%
<b>GENERATION</b>				
Generation Z (age 18-26)	49%	57%*	37%	27%
Millennial (age 27-42)	46%	56%*	34%	27%
Generation X (age 43-58)	51%	39%*	36%	26%
Baby Boom (age 59-77)	49%	41%*	49%	28%
<b>RACE &amp; ETHNICITY</b>				
White	46%	41%*	41%	27%
Black	59%	66%*	41%	31%
Latino	47%	57%*	35%	21%
<b>ANNUAL FAMILY INCOME</b>				
Less than \$30,000	45%	43%	37%	29%
\$30,000 to \$59,999	45%	48%	41%	22%
\$60,000 to \$99,999	49%	45%	36%	28%
\$100,000 or more	52%	50%	45%	27%
<b>POLITICAL AFFILIATION</b>				
Democrat	47%	60%*	46%*	25%
Independent	47%	37%*	34%*	27%
Republican	52%	35%*	37%*	28%
<b>Place of residence</b>				
Southwestern state	51%	53%*	41%	27%
Rest of U.S.	47%	44%*	40%	26%
<b>Recently experienced drought</b>				
Yes	45%	53%	45%	28%
No	50%	46%	39%	26%
<b>Respondent estimate: Proportion of U.S. impacted by drought**</b>				
High	50%	52%*	37%	33%
Medium	48%	48%*	42%	23%
Low	47%	34%*	37%	27%

\* Significant difference between groups (percentages compared down the column). \*\* "...What percent of Americans today would you say live in areas where droughts and water shortages have led governments to restrict water usage?" (High=estimate of over 50%; Medium=20% to 50%; Low=Less than 20%).

Source: APM Research Lab analysis of McCourtney Institute's Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

# The public's appetite for flood insurance provided by the federal government

Flood insurance pays homeowners for damage caused by flooding, but it is now well documented that many private companies will not sell flood insurance in many parts of the country.<sup>3</sup> Less well understood: How the public feels about federal government involvement in flood insurance.

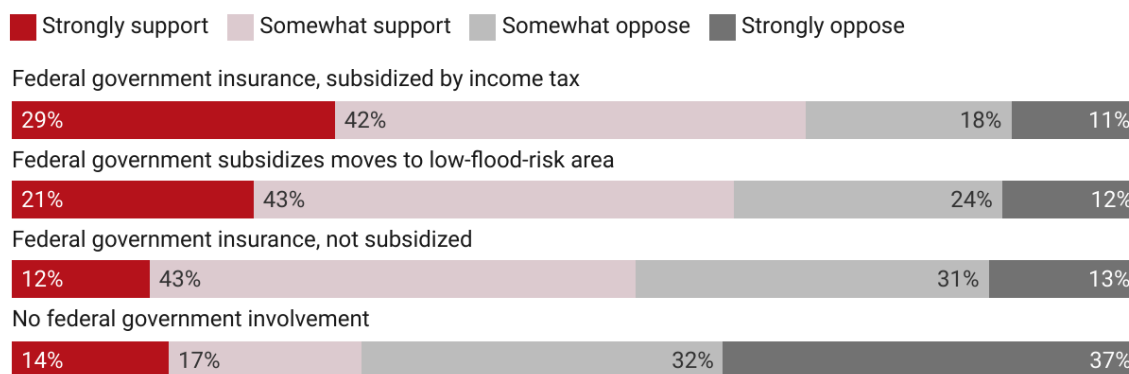
It turns out that there is wide support for federally provided flood insurance. Just over 70% of American adults support a proposal where “the federal government provides flood insurance, subsidized by federal income tax to make insurance affordable to those who need it,” including 29% who strongly support the proposal.

Fewer, but still over half support the unsubsidized version of that proposal: “The federal government provides flood insurance, but not subsidized, so homeowners pay rates based on what the government pays out in claims.”

Nearly two thirds support a proposed federal intervention into the housing market that is not explicitly an insurance program: “When someone’s home is damaged by flooding, the federal government subsidizes the homeowners move to an area with lower risk of flooding.”

Nearly 70% oppose a final proposal, where “the federal government should not provide any sort of flood insurance to homeowners,” including 37% who strongly oppose the proposal.

## A majority of Americans support federal government involvement in assisting homeowners impacted by flooding



Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points.

Chart: Rithwik Kalale, APM Research Lab • Created with Datawrapper

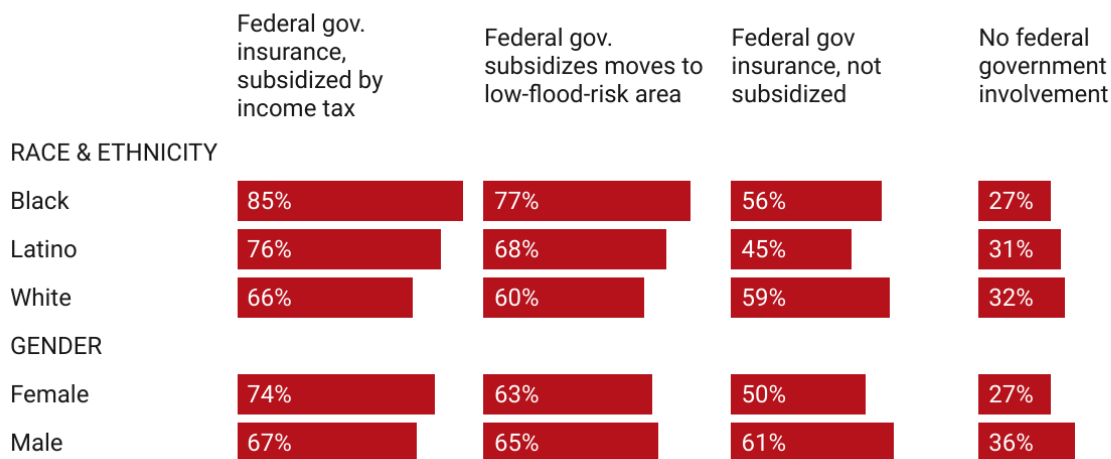
<sup>3</sup> See for example, *Climate Disasters Spark Insurance Woes*, <https://www.apmresearchlab.org/10x-climate-insurance>.

We checked for differences in support for each of the four proposed responses to flooding across a variety of major demographic groups and, in nearly all cases, at least half supported the three proposals indicating federal involvement (subsidized federal insurance, federally subsidized relocation, and unsubsidized federal flood insurance; see table at end of this section).

Similarly, fewer than 40% of all groups we looked at, except for one, supported the proposal “The federal government should not provide any sort of flood insurance to homeowners.”

## Support for federal response to flooding by race and ethnicity and by gender

Proportion indicating support for each proposal (strong + somewhat)



Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

Created with Datawrapper

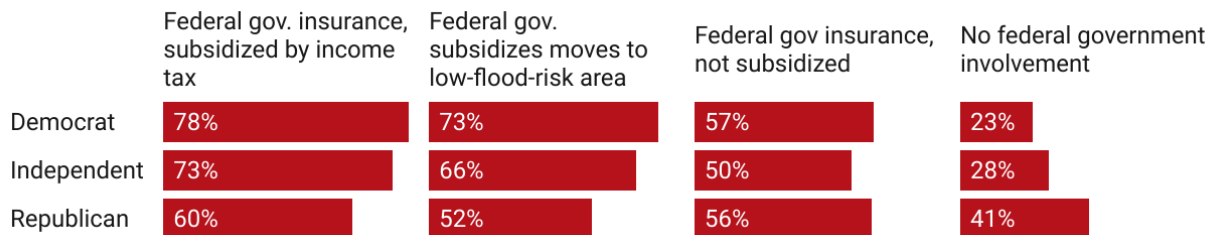
Given the margins of error associated with a survey of this nature, the only notable group-level differences on these questions followed lines of gender, race and ethnicity, and political affiliation.

- A larger proportion of men than women supported federally provided insurance *without* subsidies (61% versus 50%) and the proposal that would leave the federal government out of the flood insurance market (36% versus 27%).
- A much larger proportion of Black Americans than either Latino or white Americans support a federally subsidized flood insurance program (85% versus 76% and 66%, respectively). Similarly, support for federally subsidized relocation is highest among Black Americans (77% compared to 68% of Latino Americans and 60% of white Americans).

- A majority of Republicans support federally subsidized flood insurance and federally subsidized relocation of homeowners who have experienced floods, but that majority is even larger among Democrats.
  - 78% of Democrats support federal flood insurance that is subsidized by income taxes for lower income homeowners, compared to 60% of Republicans.
  - 73% of Democrats support federally subsidized relocation for homeowners who have been flooded, compared to 52% of Republicans.
  - While a minority of both major parties think that the federal government should stay out of providing flood insurance, that proposal is nearly twice as popular among Republicans as it is among Democrats (supported by 41% and 21%, respectively).

## A majority of Democrats, Republicans and independents support federal government flood mitigation for homeowners—but support is notably higher among Democrats

Proportion indicating support for each proposal (strong + somewhat)



Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

Created with Datawrapper

The federally subsidized flood insurance proposal gets somewhat more support among those who believe that flooding is impacting larger proportions of the American public than among those who think fewer Americans are impacted by flooding. Thirty-five percent of those who think that more than half of Americans are finding it difficult to obtain homeowners insurance due to flooding strongly support federally subsidized insurance while only 16% strongly support federally subsidized flood insurance among those who think less than 20% of their fellow Americans are living in areas impacted by flooding. Once “somewhat support” is added in, however, this difference washes away.

Survey results do not reveal significant differences in the proportion who support the various proposals along lines of educational attainment, income or whether the respondent lives in an area that has been impacted by flooding in the past 12 months (a question asked elsewhere on the survey).

## Proportion indicating support for each proposal

*Includes the proportion answering either “strongly support” or “somewhat support”*

	Federal gov insurance, subsidized	Federal gov subsidizes relocation	Federal gov insurance, not subsidized	No federal government involvement
ALL	70%	64%	55%	31%
<b>GENDER</b>				
Male	67%	65%	61%*	36%*
Female	74%	63%	50%*	27%*
<b>GENERATION</b>				
Generation Z (age 18-26)	70%	68%	48%*	37%
Millennial (age 27-42)	74%	71%	55%	35%
Generation X (age 43-58)	67%	57%	49%*	28%
Baby Boom (age 59-77)	70%	63%	63%*	26%
<b>RACE &amp; ETHNICITY</b>				
White	66%*	60%*	59%*	32%
Black	85%*	77%*	56%*	27%
Latino	76%	68%	45%*	31%
<b>ANNUAL FAMILY INCOME</b>				
Less than \$30,000	72%	64%	50%	30%
\$30,000 to \$59,999	75%	66%	57%	27%
\$60,000 to \$99,999	68%	62%	56%	33%
\$100,000 or more	64%	64%	61%	34%
<b>POLITICAL AFFILIATION</b>				
Democrat	78%*	73%*	57%	23%*
Independent	73%*	66%*	50%	28%*
Republican	60%*	52%*	56%	41%*
<b>Recently experienced flooding</b>				
Yes	73%	63%	51%	28%
No	70%	63%	57%	32%
<b>Respondent estimate: Proportion of U.S. impacted by flooding**</b>				
High	69%	63%	50%	36%
Medium	73%	67%	56%	28%
Low	65%	56%	59%	33%

\* Significant difference between groups (percentages compared down the column). \*\* “..What percent of Americans today would you say live in areas where frequent flooding makes it very expensive or impossible to get homeowner’s insurance?” (High=estimate of over 50%; Medium=20% to 50%; Low=Less than 20%).

Source: APM Research Lab analysis of McCourtney Institute’s Mood of the Nation Poll, Jan. 11-17, 2024. N=1,000 U.S. adults age 18 or older; the overall margin of error is ±3.6 percentage points; larger for subgroups.

# About the survey

Data collection for this Mood of the Nation Poll was conducted online by YouGov (<https://today.yougov.com/>). The YouGov panel includes over 1.8 million individuals who agree to complete occasional surveys. The 1,000 individuals who completed the January 2024 Mood of the Nation Poll were matched to a sampling frame on gender, age, race, and education. The frame was constructed by stratified sampling from the full 2019 American Community Survey (ACS) 1-year sample with selection within strata by weighted sampling with replacements (using the person weights on the public use file).

For additional details about the sample and survey methodology, as well as transparency disclosures relevant to the American Association of Public Opinion, please see:

<https://www.apmresearchlab.org/surveys>.

## Survey questions used in this report

Penn State’s nonpartisan McCourtney Institute for Democracy regularly conducts the nationally representative Mood of the Nation Poll to gauge how Americans are feeling about various aspects of American politics and society.<sup>4</sup>

To assess American adults’ opinions about various water rights and flood insurance, survey respondents were asked to respond to the following questions in January 2024:

1. In the past 12 months, has your local community experienced the following?
  - A. Droughts or water shortages
  - B. Long periods of unusually hot weather
  - C. Severe flooding
  - D. Severe storms
  - E. Severe wildfires

Now, please think about the country as a whole.

2. Just your best guess, what percent of Americans today would you say live in areas where droughts and water shortages have led governments to restrict water usage? [Respondents answered using a slider ranging from 0% to 100%]
3. Just your best guess, what percent of Americans today would you say live in areas where frequent flooding makes it very expensive or impossible to get homeowner’s insurance? [Respondents answered using a slider ranging from 0% to 100%]

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<sup>4</sup> For additional information about the Mood of the Nation Poll see the appendix to this brief. For additional details about this survey’s methodology, please see <https://www.apmresearchlab.org/mood-of-the-nation-poll-motn>

4. The water that people use may come from mountains, rivers and aquifers that are hundreds of miles away and sometimes in another state. When there is not enough water to meet everyone’s needs, how much of a role should each of the following play in determining how much of the available water goes to each state and community? For each, indicate: Play a major role; Play a secondary role; Play no role at all; or Don’t know:
  - a. The federal government
  - b. Group of states that form multi-state commissions
  - c. Individual state governments
  - d. Organizations that represent farmers and industry
  
5. The next few questions will ask you about flood insurance. Flood insurance pays homeowners for damage caused by flooding, but many private companies will not sell flood insurance in many parts of the country. How strongly do you support or oppose the following proposals? For each, indicate: Strongly oppose; Somewhat oppose; Somewhat support; or Strongly support.
  - a. The federal government provides flood insurance, subsidized by federal income tax to make insurance affordable to those who need it.
  - b. The federal government provides flood insurance, but not subsidized, so homeowners pay rates based on what the government pays out in claims.
  - c. When someone’s home is damaged by flooding, the federal government subsidizes the homeowners move to an area with lower risk of flooding.
  - d. The federal government should not provide any sort of flood insurance to homeowners.

Note that the order in which the answer options were presented was rotated to avoid possible order effects. Also note that the survey included other questions, some of which will be reported separately, but the above listing is the order in which these particular questions were asked.

To see whether Americans’ opinions on these topics vary according to demographic, social and economic characteristics, we analyzed the results of each question by gender (women, men), generation (four groups), race and ethnicity (four groups are available in this survey: White, non-Hispanic; Black, non-Hispanic; Hispanic; Other), educational attainment (three categories), family income (four categories), and political affiliation (self-identified Republican, Independent, Democrat, as derived from self-placement on a seven-category scale ranging from “Strong Democrat” to “Strong Republican”).<sup>5</sup>

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<sup>5</sup> As a nationally representative sample with no oversamples this survey is unable to adequately represent the experiences and opinions of smaller groups such as those identifying as LGBTQ, Indigenous Americans, or those



In addition, due to the potential relevance of place of residence for these questions, we created two regional groupings:

(1) Southwestern states (Arizona, California, Colorado, Nevada, New Mexico, Oklahoma, Texas, and Utah) versus non-Southwestern states.

(2) Ten Across states (those connected by the Interstate-10 corridor, including all of the southernmost of the contiguous 48 states; Alabama, Arizona, California, Florida, Louisiana, Mississippi, New Mexico, and Texas) versus non-Ten Across states.

The number of respondents in each group are detailed in the methodology report that accompanies this brief.

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affiliating with smaller political parties. The opinions of people from these and other small groups are represented in the findings, but we generally do not separate out the responses from groups with fewer than 100 respondents since the margin of error associated with small samples is so large as to render the associated findings (point estimates) potentially misleading.

## About the APM Research Lab

The APM Research Lab is the data journalism hub of American Public Media Group and beyond. Our tagline is *bringing facts into focus*.

The Lab is a member of the American Association for Public Opinion Research's Transparency Initiative and abides by its standards. See <https://www.aapor.org/Standards-Ethics/Transparency-Initiative/>.

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## About the McCourtney Institute for Democracy

The McCourtney Institute for Democracy at Penn State promotes scholarship and practical innovations that defend and advance democracy in the United States and abroad. Through teaching, research and public outreach, the Institute leverages the resources of Penn State and partners around the world to foster a model of deliberation, policymaking and responsiveness that is passionate, informed and civil.

The Mood of the Nation Poll offers a unique approach to public opinion polling. It allows Americans to speak in their own words through open-ended questions that focus on emotions like anger and hope, as well as commitment to constitutional principles.

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