

2014 Pre-Hurricane Season Harris Online Survey

ABOUT THE SURVEY

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Below are the topline results from an online survey of 2,112 adults, age 18 and older, performed by Harris Interactive from March 3-5, 2014. The questionnaire, commissioned by the Federal Alliance for Safe Homes (FLASH)[®] tested respondents' beliefs on specific hurricane mitigation, preparedness and response statements.

OVERVIEW

▶ **Four of the 10 false statements tested were described as true by most of the respondents.** Thus, these statements appear to be the most widely believed myths of those tested. They were:

- People need to evacuate based on the strength/wind speed of a hurricane.
- Coastal communities use and enforce stricter building codes to protect from hurricanes.
- It costs most homeowners more than \$10,000 to make their home stronger against severe weather.
- Taping windows with masking tape or duct tape helps prevent hurricane damage.

Only a small portion of the respondents (less than one - fifth) questioned the focus on wind speed (versus flooding) and the belief that coastal communities enforce stricter building codes. Eight out of 10 respondents (84%) believed evacuations were based on wind speed and a similar number (81%) believed coastal communities enforced stricter building code. The other two popular myths – the high cost of strengthening homes and the need to tape windows – were more likely to be questioned but still drew clear majorities of believers.

How accurate or inaccurate do you believe each of the following statements are when it comes to hurricanes? <i>[NOTE: All statements are false.]</i>		
	<i>Know/think this is true.</i>	<i>Know/think this is false.</i>
People need to evacuate based on the strength/wind speed of a hurricane.	84%	16%
Coastal communities use and enforce stricter building codes to protect from hurricanes.	81%	19%
It costs most homeowners more than \$10,000 to make their home stronger against severe weather.	69%	31%
Taping windows with masking tape or duct tape helps prevent hurricane damage.	54%	46%
If the windows are closed before a hurricane, pressure will build up and blow them out.	47%	53%
When a hurricane hits, no one roof design is safer than another.	42%	58%
The average cost to a family due to power outage from disasters is less than \$500.	41%	59%
Homes built to code won't sustain severe damage from a hurricane.	38%	62%
Evacuation zones and flood zones are essentially the same thing.	24%	76%
Most homeowners' insurance policies cover flood damage.	21%	79%

ANALYSIS

Below is an initial analysis of the findings around each myth and behavior tested.

Myth #1: Hurricane Evacuations are Based on Wind Speed.

More than eight out of 10 Americans (84%) believe that evacuation is based on the strength/wind speed of a hurricane. The actual guidelines for evacuation are related to flooding. Interestingly, three quarters of Americans (76%) were able to correctly identify that evacuation zones and flood zones are not the same thing.

While the wind speed and strength are important elements to consider when evaluating the danger of a hurricane, the true impetus for evacuation is flooding, not wind speed. The response to this myth suggests that Americans are more fearful of the potential wind related to a hurricane.

Complicating matters further is the fact that nearly a quarter (24%) of Americans correctly identified that evacuation zones and flood zones are NOT essentially the same thing. While the two zones have different definitions, the confusion around the true reason for evacuation (flooding versus wind speed) suggests that further clarification and definition of the zone types, if not a single standard, is needed and communicated.

People need to evacuate based on the strength /wind speed of a hurricane.		Evacuation zones and flood zones are essentially the same thing.	
Know/think this is true.	84%	Know/think this is true.	24%
Know this is true.	40%	Know this is true.	5%
Think this is true.	43%	Think this is true.	19%
Know/think this is false.	16%	Know/think this is false.	76%
Think this is false.	11%	Think this is false.	39%
Know this is false.	5%	Know this is false.	37%

- ▶ Southerners and older Americans tend to believe that people should evacuate based on the strength of the wind more than other regions and ages.

Know this statement is true:

- NE (40%), South (49%), Mid-West (33%), West (35%)
- 18-34 (34%), 35-44 (42%), 45-54 (33%), 55-65 (49%), 65+ (47%)

- ▶ Younger Americans, renters and lower incomes and educations are more likely to believe that evacuation zones and flood zones are the same thing.

Know/think this statement is true:

- 18-34 (28%), 35-44 (21%), 45-54 (28%), 55-65 (20%), 65+ (21%)
- Less than \$50k (31%), \$50-74.9k (20%), \$75-99.9k (22%), \$100k+ (14%)
- HS or less (30%), Some College (22%), College Grad+ (17%)
- Home-owners (20%), Renters (30%)

Myth #2: Building Codes are Stronger for Coastal Communities

Eight out of ten Americans (81%) believe that coastal communities use and enforce stricter building codes to protect homes from hurricanes, when, in fact, they do not. The need for stricter codes is evident among most Americans, however, as two thirds (62%) knew that homes built to code can still sustain severe damage from a hurricane.

The majority of Americans likely would be shocked to find out that coastal communities (those with the greatest potential for hurricanes) do NOT use stricter residential building codes in order to mitigate hurricane damage within the community. A full quarter of Americans (26%) say they know this is true (even though it is not).

The belief that standard codes are not enough to mitigate damage is clear from Americans' response to the myth that "homes built to code won't sustain damage from a hurricane." More than a quarter (27%) say they know this myth to be false, and an additional 38% think that it is false.

Coastal communities use and enforce stricter building codes to protect from hurricanes.		Homes built to code won't sustain severe damage from a hurricane.	
Know/think this is true.	81%	Know/think this is true.	38%
Know this is true.	26%	Know this is true.	8%
Think this is true.	55%	Think this is true.	30%
Know/think this is false.	19%	Know/think this is false.	62%
Think this is false.	15%	Think this is false.	38%
Know this is false.	4%	Know this is false.	24%

- ▶ North Easterners, Southerners and Americans with less than a college degree are more likely to believe that coastal communities use stronger building codes to protect against hurricanes.

Know this statement is true:

- NE (27%), South (34%), Mid-West (21%), West (17%)
- HS or less (27%), Some College (28%), College Grad+ (21%)

- ▶ Southerners and Americans with lower incomes and less than a college degree tend to believe that homes built to code can withstand severe hurricane damage.

Know this statement is true:

- NE (7%), South (10%), Mid-West (6%), West (7%)
- Less than \$50k (10%), \$50-74.9k (7%), \$75-99.9k (7%), \$100k+ (6%)
- HS or less (9%), Some College (9%), College Grad+ (5%)

Myth #3: The Cost of Strengthening Homes against Severe Weather

Nearly 7 out of 10 Americans (69%) think that homeowners would need to spend more than \$10,000 to protect their homes against severe weather. Conversely, nearly 6 out of 10 (59%) think that the average family’s costs from a power outage alone would be more than \$500.

Americans generally have a better sense of the costs related to the damage of a hurricane than they do the costs related to the mitigation of hurricane damage. Less than 1 in 10 Americans (4%) know that the cost to strengthen a home against severe weather is \$10,000 or less.

Whereas, most Americans think that the costs related just to a power outage in a disaster would be higher than \$500 for most families. In general, though, the majority of Americans are unsure on financial estimates for either scenario, with roughly 8 out of 10 falling into the middle response buckets (think, but not sure).

It costs most homeowners more than \$10,000 to make their home stronger against severe weather.		The average cost to a family due to power outage from disasters is less than \$500.	
Know/think this is true.	69%	Know/think this is true.	41%
Know this is true.	14%	Know this is true.	6%
Think this is true.	55%	Think this is true.	35%
Know/think this is false.	31%	Know/think this is false.	59%
Think this is false.	27%	Think this is false.	45%
Know this is false.	4%	Know this is false.	14%

- ▶ Southerners and Americans with lower incomes and less than a college degree tend to believe that it costs more than \$10,000 to strengthen a home against severe weather.

Know this statement is true:

- NE (13%), South (17%), Mid-West (10%), West (12%)
- Less than \$50k (17%), \$50-74.9k (11%), \$75-99.9k (15%), \$100k+ (11%)
- HS or less (17%), Some College (13%), College Grad+ (9%)

- ▶ Younger Americans, renters and lower incomes and educations are more likely to believe that the average costs due to a disaster-related power outage is less than \$500.

Know this statement is true:

- 18-34 (10%), 35-44 (9%), 45-54 (4%), 55-65 (5%), 65+ (3%)
- Less than \$50k (9%), \$50-74.9k (5%), \$75-99.9k (6%), \$100k+ (4%)
- HS or less (8%), Some College (6%), College Grad+ (4%)
- Homeowners (4%), Renters (10%)

Myth #4: The Need to Tape Windows before a Storm

More than half of Americans (54%) think that taping window helps prevent hurricane damage. It does not. Nearly half (47%) think that closing windows before a hurricane will allow pressure to build up in the house and blow them out.

Americans have a slightly better sense on the accuracy of another window-related hurricane myth – that closed windows will build up pressure and blow out during hurricanes – however, nearly half (47%) still think this statement is accurate.

Interestingly, Americans are more sure about their opinions related to these two myths than they are myths related to the cost of prevention or damage.

Taping windows with masking or duct tape helps prevent hurricane damage.		If the windows are closed before a hurricane, pressure will build up and blow them out.	
Know/think this is true.	54%	Know/think this is true.	47%
Know this is true.	14%	Know this is true.	11%
Think this is true.	40%	Think this is true.	37%
Know/think this is false.	46%	Know/think this is false.	53%
Think this is false.	28%	Think this is false.	36%
Know this is false.	18%	Know this is false.	17%

- ▶ Northeasterners are more likely to believe that masking or duct tape on the windows will prevent damage during a hurricane.

Know/think this statement is true:

- NE (64%), South (52%), Mid-West (45%), West (54%)

- ▶ Westerners, younger Americans with lower incomes and less than a college degree tend to believe that closed windows build up in pressure during a hurricane and can blow out.

Know/think this statement is true:

- NE (45%), South (44%), Mid-West (47%), West (56%)
- 18-34 (52%), 35-44 (51%), 45-54 (42%), 55-65 (47%), 65+ (43%)
- Less than \$50k (51%), \$50-74.9k (44%), \$75-99.9k (47%), \$100k+ (44%)
- HS or less (53%), Some College (52%), College Grad+ (36%)

Roof Design: Americans are divided on its Importance

Fewer than half of Americans (42%) believe that all roof designs are the same in the eyes of a hurricane.

Most Americans (58%) know or think that certain roof designs protect homes better during a hurricane than others, which is true.

When a hurricane hits, no one roof design is safer than another.	
Know/think this is true.	42%
Know this is true.	10%
Think this is true.	32%
Know/think this is false.	58%
Think this is false.	39%
Know this is false.	19%

- ▶ Non-Westerners, renters and those with lower incomes and less than a college degree are more likely to believe that roof design does not matter in hurricane damage mitigation.

Know this statement is true:

- NE (11%), South (11%), Mid-West (11%), West (5%)
- Less than \$50k (15%), \$50-74.9k (11%), \$75-99.9k (8%), \$100k+ (4%)
- HS or less (14%), Some College (10%), College Grad+ (5%)
- Homeowners (8%), Renters (14%)

Hurricane Insurance: Most Americans Know Flooding is not Covered

Less than a quarter of Americans (21%) think that most homeowners' insurance policies cover flood damage.

Fewer than 1 in 10 Americans (5%) say they know that most homeowners' policies include flood damage provisions, which is false. More than half of Americans (52%) say they know that flood damage is not included in most homeowners' policies, and an additional quarter (27%) don't think that flood damage is covered.

Most homeowners' insurance policies cover flood damage.	
Know/think this is true.	21%
Know this is true.	5%
Think this is true.	15%
Know/think this is false.	79%
Think this is false.	27%
Know this is false.	52%

- ▶ Younger Americans, renters and those with incomes less than \$100k and less than a college degree tend to believe that flood damage is covered in most homeowners' insurance policies.

Know/think this statement is true:

- 18-34 (39%), 35-44 (22%), 45-54 (13%), 55-65 (10%), 65+ (9%)
- Less than \$50k (26%), \$50-74.9k (21%), \$75-99.9k (23%), \$100k+ (11%)
- HS or less (25%), Some College (22%), College Grad+ (15%)
- Homeowners (17%), Renters (27%)

- ▶ **With the exception of pruning trees, most respondents either had not previously considered or were unlikely to perform all the mitigation activities tested.**
- Pruning and removing trees is the number one activity Americans do to help prevent potential damage from a hurricane or windstorm. Nearly a third (29%) of people already do this. Another 46% are planning, considering or might do this in the future, and only a quarter (25%) say they are unlikely to ever prune or remove trees to mitigate against damage.
 - With more than half of Americans (55%) saying they are unlikely to ever purchase a flood insurance policy and an equal number saying the same about installing hurricane straps or clips, these mitigation actions are the least likely to be adopted. Less than 1 in 10 (9%) already have straps or clips installed, and 12% already have flood insurance policies. About 20% of Americans are stuck in the inactive consideration phase (“haven’t considered, but might in the future”) for both actions.
 - Installing high-wind shingles or secondary water barriers are only slightly more likely to be considered by most. Just under half of Americans (46-47%) are unlikely to ever install either item.

Please indicate your plans for each of the following home improvement/maintenance items.

Purchasing a flood insurance policy for my home

I have already done this.	12%
I plan to do this soon.	2%
I am considering doing this.	11%
I haven't considered this, but might in the future.	20%
I'm unlikely to ever do this.	55%

Pruning or removing trees to prevent potential damage during a hurricane or windstorm

I have already done this.	29%
I plan to do this soon.	7%
I am considering doing this.	18%
I haven't considered this, but might in the future.	21%
I'm unlikely to ever do this.	25%

Installing hurricane straps or clips to strengthen the wind resistance of my roof.

I have already done this.	9%
I plan to do this soon.	3%
I am considering doing this.	10%
I haven't considered this, but might in the future.	22%
I'm unlikely to ever do this.	55%

Installing high-wind shingles on my roof

I have already done this.	11%
I plan to do this soon.	3%
I am considering doing this.	11%
I haven't considered this, but might in the future.	28%
I'm unlikely to ever do this.	47%

Installing a secondary water barrier under my shingles the next time I re-roof to prevent water damage in a storm

I have already done this.	11%
I plan to do this soon.	3%
I am considering doing this.	13%
I haven't considered this, but might in the future.	28%
I'm unlikely to ever do this.	46%

Severe Weather Mitigation: Who is Acting – and Who Isn't

- ▶ **Southerners, generally, have taken the most steps to mitigate against damage to their homes**, which makes sense considering their increased risk of being affected by a hurricane or similar weather event. They are more likely to have ...
 - Purchased a flood insurance policy than any other region.
 - NE (10%), South (17%), Mid-West (7%), West (11%)
 - Installed hurricane straps or clips than any other region.
 - NE (4%), South (16%), Mid-West (4%), West (7%)
 - Pruned or removed trees to prevent potential damage than Mid-Westerners or Westerners.
 - NE (28%), South (35%), Mid-West (25%), West (25%)
 - Installed high-wind shingles than Northeasterners or Mid-Westerners.
 - NE (7%), South (15%), Mid-West (8%), West (12%)

- ▶ **Homeowners are more likely than renters to have already taken certain mitigation actions.** Homeowners are more likely to have ...
 - Purchased a flood insurance policy.
 - Homeowners (15%), Renters (8%)
 - Pruned or removed trees to prevent potential damage.
 - Homeowners (34%), Renters (19%)

- ▶ **A large share of homeowners – a larger share than renters – have decided against ever taking action on some recommended mitigation steps.** Home-owners are less likely than renters to ever ...
 - Install hurricane straps or clips.
 - Home-owners (59%), Renters (47%)
 - Install high-wind shingles.
 - Home-owners (49%), Renters (41%)

- ▶ **Older Americans, perhaps because they have had longer to act, are more likely to have already installed high-wind shingles or pruned or removed trees.** Younger Americans sit largely in the planning/consideration phases for these actions. Specifically:
 - Installed high-wind shingles.
 - 18-34 (11%), 35-44 (7%), 45-54 (6%), 55-65 (14%), 65+ (17%)
 - Pruned or removed trees to prevent potential damage.
 - 18-34 (19%), 35-44 (31%), 45-54 (27%), 55-65 (34%), 65+ (41%)

- But, in general, **the older Americans get, the less open they are to purchasing flood insurance or installing hurricane straps or clips.** Two-thirds of those over 55 say they are unlikely to ever do either of those things:
 - Unlikely to ever purchase a flood insurance policy.
 - 18-34 (39%), 35-44 (50%), 45-54 (57%), 55-65 (69%), 65+ (67%)
 - Unlikely to ever install hurricane straps or clips.
 - 18-34 (41%), 35-44 (48%), 45-54 (64%), 55-65 (63%), 65+ (68%)

- **Americans with higher incomes are more likely to have taken certain mitigation steps** than those with lower incomes. Higher earning Americans are more likely to have ...
 - Purchased a flood insurance policy.
 - Less than \$50k (10%), \$50-74.9k (12%), \$75-99.9k (11%), \$100k+ (17%)
 - Installed high-wind shingles.
 - Less than \$50k (10%), \$50-74.9k (7%), \$75-99.9k (16%), \$100k+ (13%)

- However, **wealthier Americans are not more interested in installing hurricane straps or clips.** Half (50%) those earning less than \$50,000 says they are unlikely to ever install hurricane straps or clips. The number is even higher for some higher income groups: \$50,000-74,900 (58%), \$75,000-99,900 (51%), \$100,000+ (63%)

METHODOLOGY

This survey was conducted online within the United States between March 3-5, 2014 among 2,112 adults aged 18 and older by Harris Poll on behalf of Salter Mitchell via its Quick Query omnibus product. Figures for age, sex, race/ethnicity, education, region and household income were weighted where necessary to bring them into line with their actual proportions in the population. Propensity score weighting was used to adjust for respondents' propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, the words "margin of error" are avoided as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in our surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in the online panel, no estimates of theoretical sampling error can be calculated.