Weather Anxiety & The Preparedness Gap

Exploring the gap between severe weather-related anxiety and real-world preparedness levels at both the household and community levels.

About this research

This survey was conducted online in the U.S. by The Harris Poll on behalf of CC Services from June 29th to July 13th, 2026. The target audience included a nationally representative sample of 2,400 U.S. adults aged 21 and over, including 500 nationally representative respondents and 1,900 state-level respondents of key COUNTRY Financial markets.

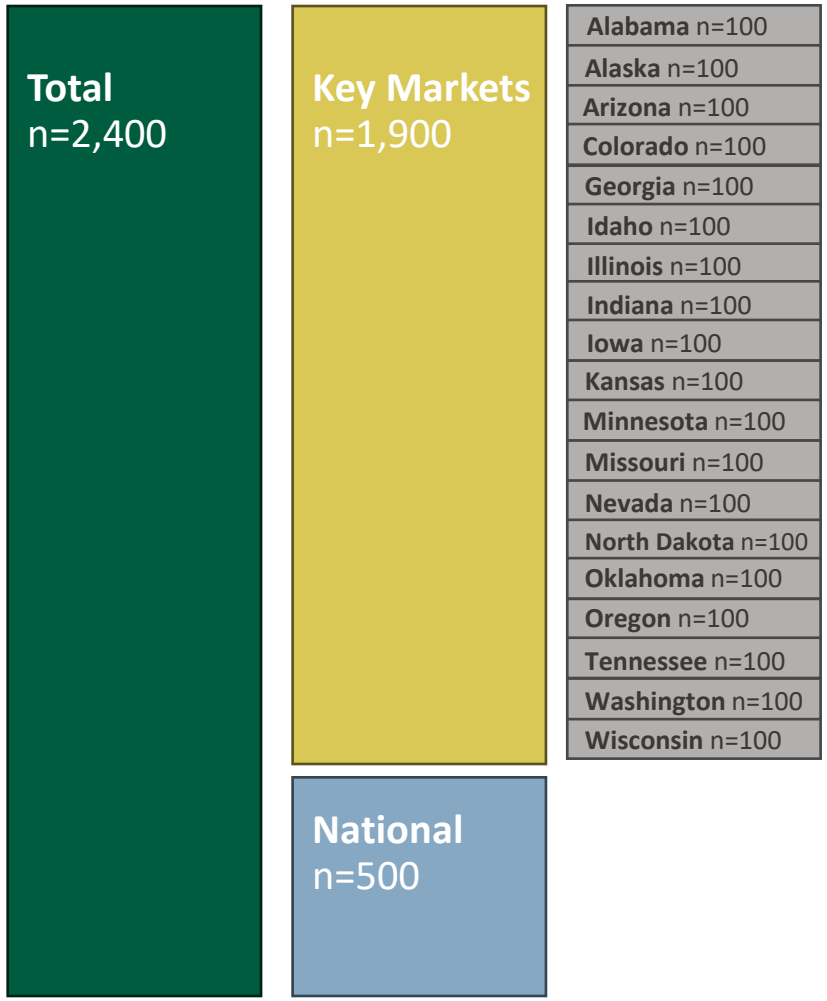
Data are weighted where necessary by age by gender, race / ethnicity, region, education, marital status, household size, employment, household income to bring them in line with their actual proportions in the population.

There are regional and subregional callouts throughout the report. Regions and subregions group individual states as shown in the full lists footnoted below.

Respondents for this survey were selected from among those who agreed to participate in our surveys.

The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within ±3.1 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest.

All sample surveys and polls, whether or not they use probability sampling, are subject to other multiple sources of error which are most often not possible to quantify or estimate, including, but not limited to coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments.



Executive Summary

01. The New Weather Reality

Over 8 in 10 Americans (84%) are concerned about severe weather, reflecting how it is not viewed as an occasional emergency but as a constant force shaping communities, households, financial wellbeing, and long-term decisions.

02. Risk Outpaces Readiness

While 84% of Americans are concerned about severe weather, only 11% feel highly prepared, highlighting that preparedness has not kept pace with growing risk – particularly in regions reporting the greatest risk.

03. Household Preparedness ≠ Household Resilience

Although 75% of Americans say the financial aftermath worries them as much as the storm itself, preparedness remains rooted in everyday resources and response behaviors rather than intentional investments in long-term disaster resilience.

04. Recovery is The New Preparedness

The greatest preparedness gap isn't simply surviving the storm; it is having the financial resources to recover from it. 79% of Americans trust their insurance coverage, but many remain uncertain that they can afford the out-of-pocket costs recovery requires.

05. Community Response Outpaces Resilience

Americans express strong confidence in today's emergency response systems – 80% trust emergency services and 77% trust their neighbors to help – but considerably less confidence in the long-term investments needed to prepare communities for future risk.

06. Incremental Change, Not Transformation

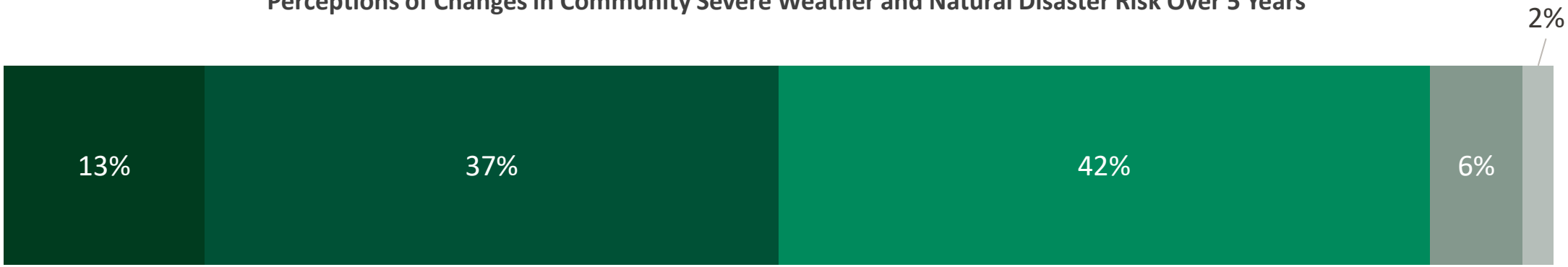
79% of Americans plan to strengthen existing preparedness resources compared to 58% planning to make investments that build long-term resilience, suggesting more focus on enhancing today's preparedness than transforming tomorrow's resilience.

The New Weather Reality

How has severe weather or natural disaster risk changed?

Severe weather is now everyday reality, as half of Americans report rising risk in their communities

Perceptions of Changes in Community Severe Weather and Natural Disaster Risk Over 5 Years



50% of Americans believe severe weather or disaster **risk in their community has increased**

- It has significantly increased | **13%**
- It has somewhat increased | **37%**
- It has stayed the same | **42%**
- It has somewhat decreased | **6%**
- It has significantly decreased | **2%**

58%

of Americans agree,

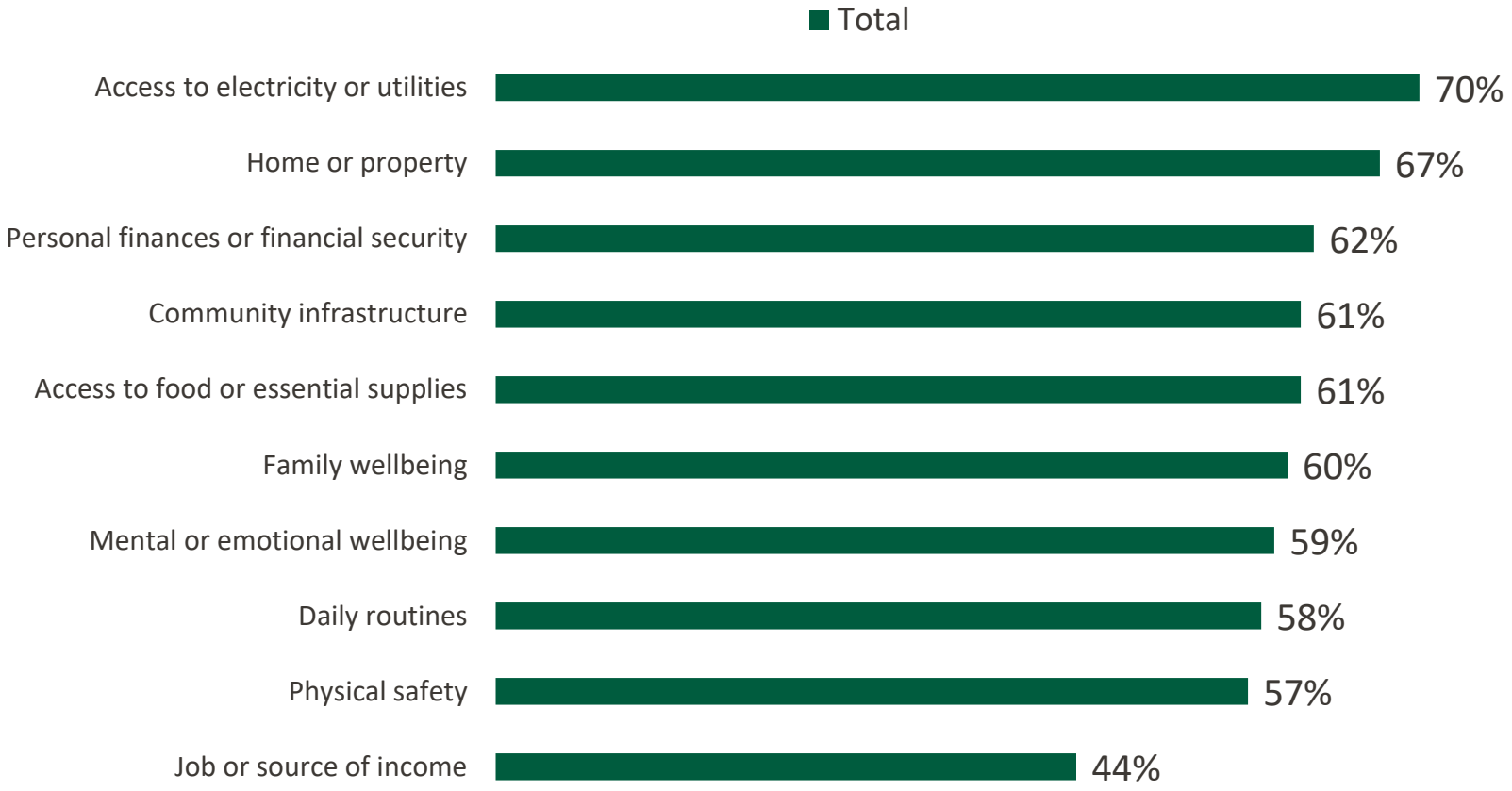
"The risk of severe weather events or natural disasters feels like a growing part of everyday life in my community."

*66% Deep South | 66% California**

Severe weather threatens more than homes or physical safety, disrupting the financial, emotional, and everyday foundations of resilience

How much risk do severe weather or natural disasters pose to each area of your life today?

(Summary of "High risk/ Moderate Risk")



98%

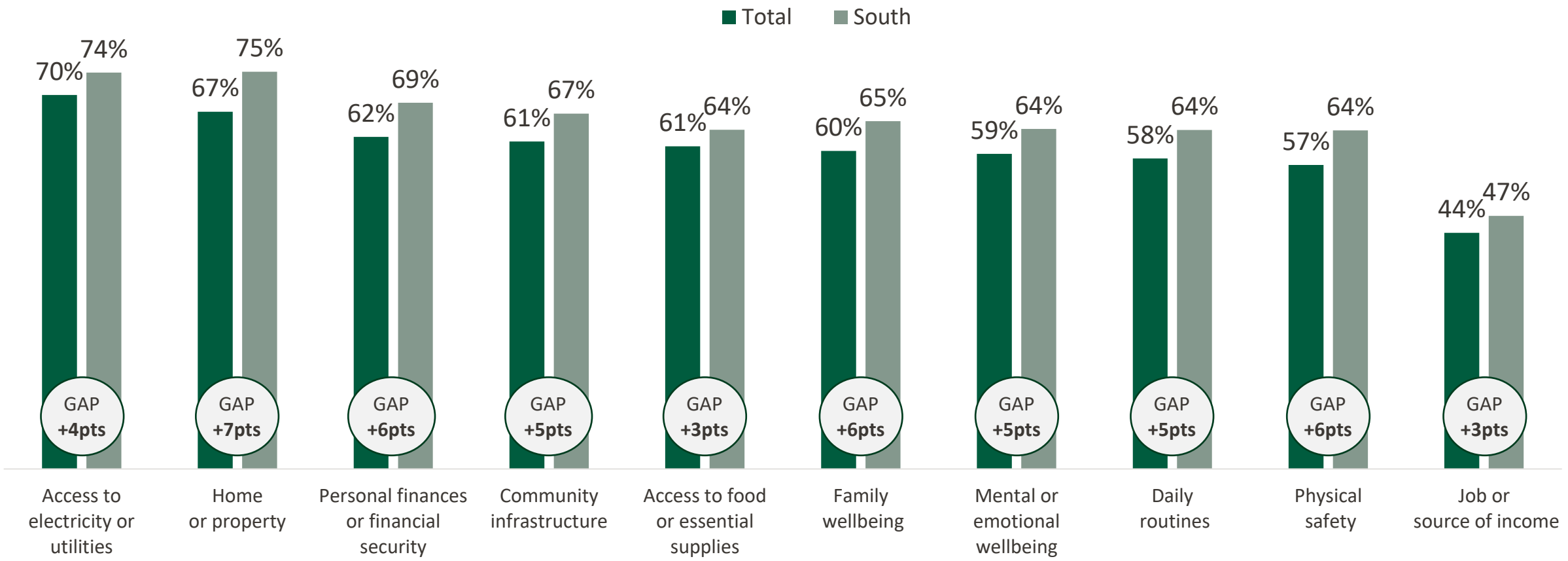
of Americans believe that **severe weather or natural disaster poses some degree of risk today**.

The financial threat of severe weather goes beyond lost income: Americans are more likely to fear its impact on their overall financial footing (62%) than on their jobs or earnings (44%).

Residents of the U.S. South report greater weather-related risk across every dimension of wellbeing

How much risk do severe weather or natural disasters pose to each area of your life today?

(Summary of "High risk / Moderate Risk" | Sorted by Total)



Severe weather anxiety is widespread at 84% concerned nationally, with Southern residents showing the highest alarm

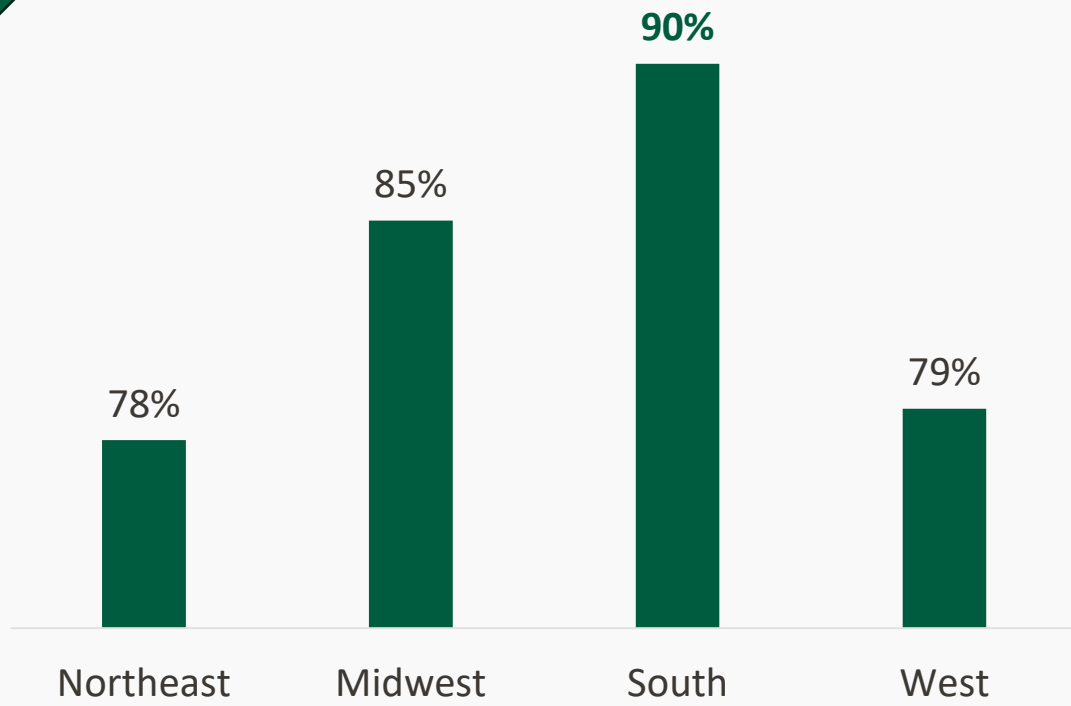
84%

of Americans are concerned that their community **will experience a severe weather event or natural disaster in the next year**.

COUNTRY's key markets with the highest levels of severe weather concern are **Wisconsin (93%), Illinois (92%), and Alabama (91%)**.

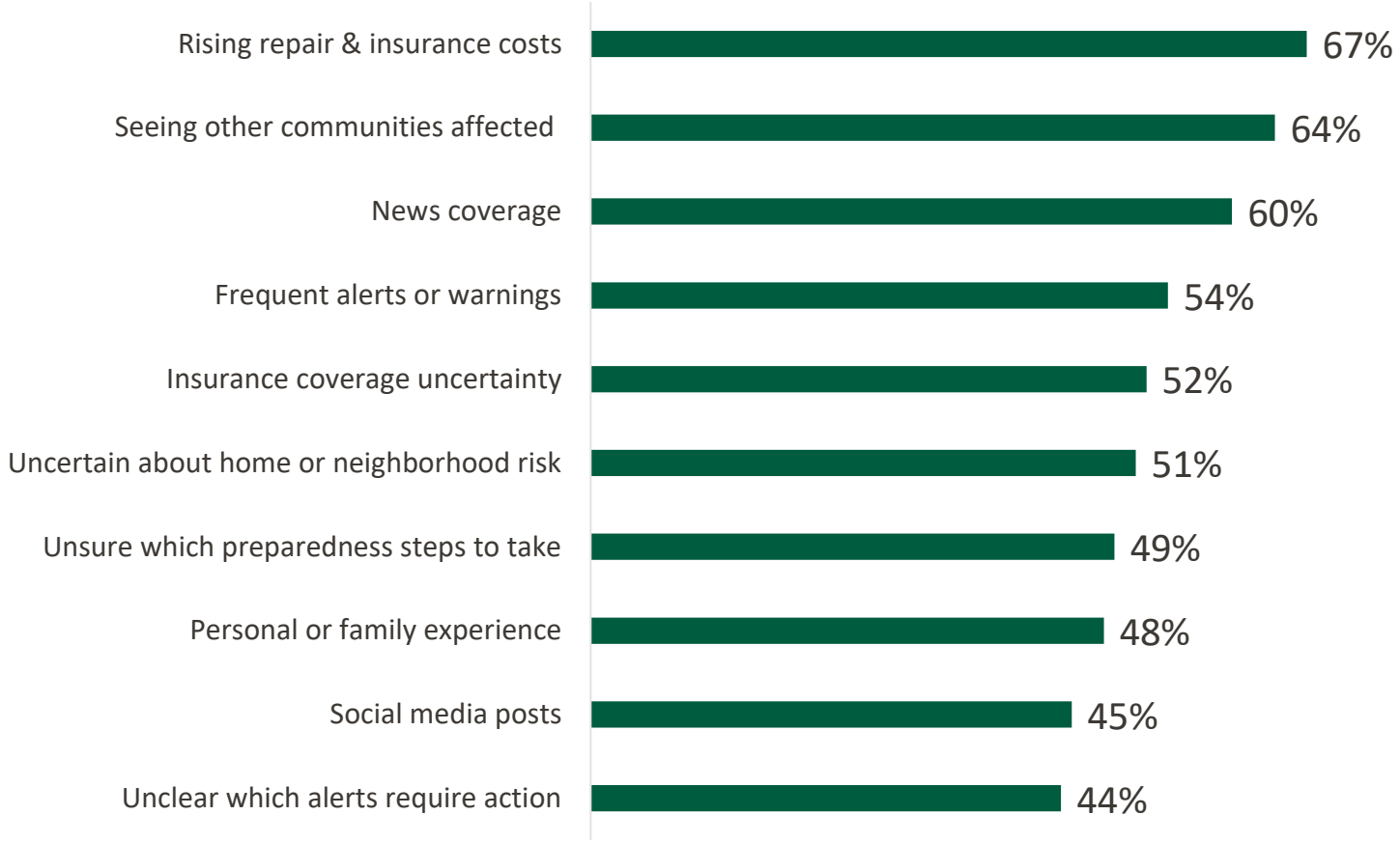
Level of Concern for Severe Weather or Natural Disaster in the Next 12 Months

(Summary of "Very concerned / Somewhat concerned / Slightly concerned")



The sources of weather anxiety: uncertainty, anticipation, and information overload

Factors Contributing to Severe Weather and Natural Disaster Stress
(Summary of "A lot / Somewhat")



60%

of Americans agree,
"Media coverage of severe weather or natural disasters makes me more anxious than motivated to take preparedness steps."

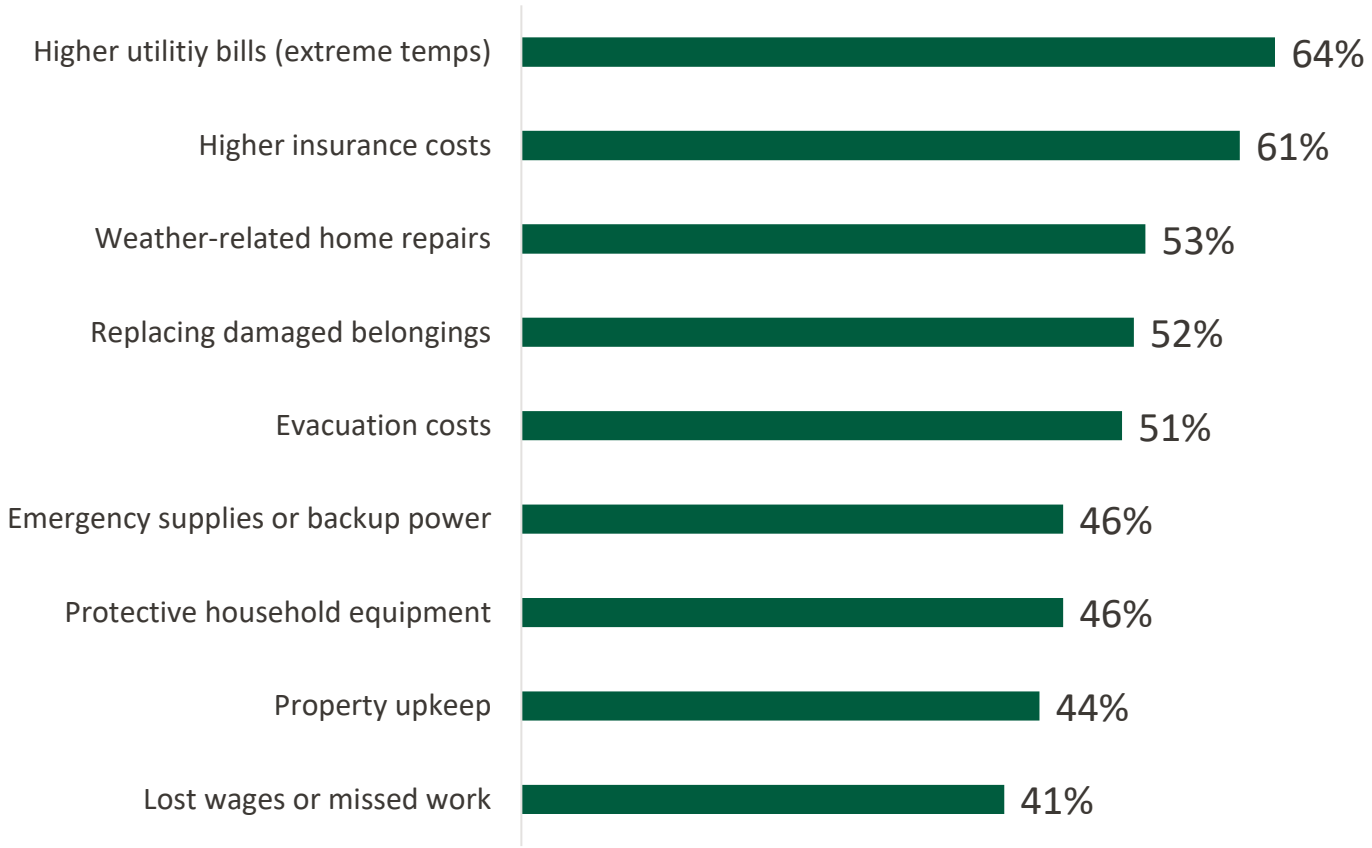
61%

say, ***"I receive more severe weather or natural disaster alerts than I used to."***

Severe weather is quietly draining American wallets, as 97% of households report financial strain from weather-related costs

Weather-related Household Expenses Contributing to Financial Strain

(Summary of "Major financial strain / Moderate financial strain")



97%

of Americans report weather-related hits to household finances, **making financial strain nearly universal**.

61%

of Americans say,

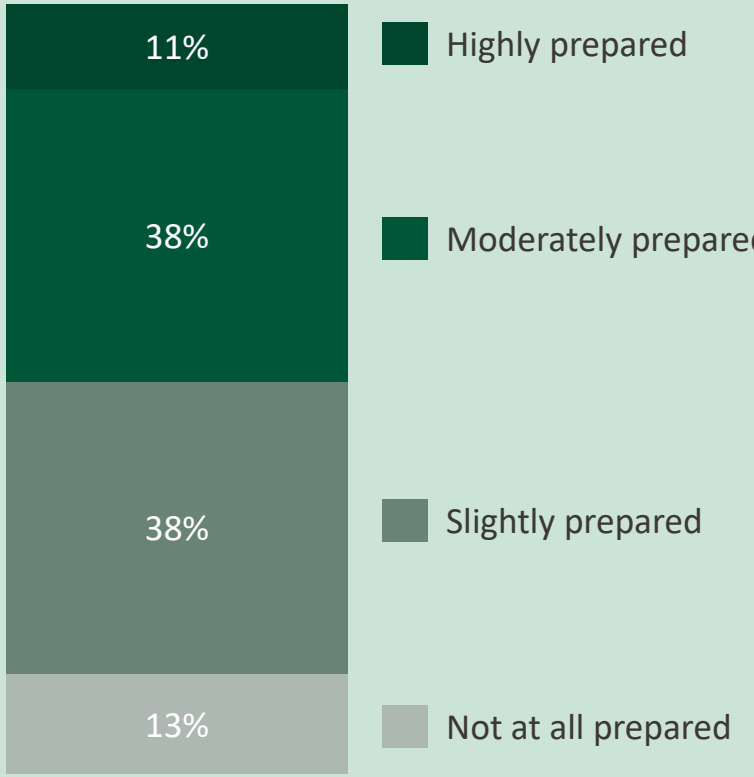
"Severe weather and natural disasters are an increasing financial threat to my household."

The Preparedness Paradox

How prepared do Americans really feel?

While concern about severe weather is widespread (84%), only 11% of Americans feel highly prepared

Level of Preparedness to Handle a Severe Weather Event



MOST PREPARED MARKETS
(Summary "Highly prepared / Moderately prepared")

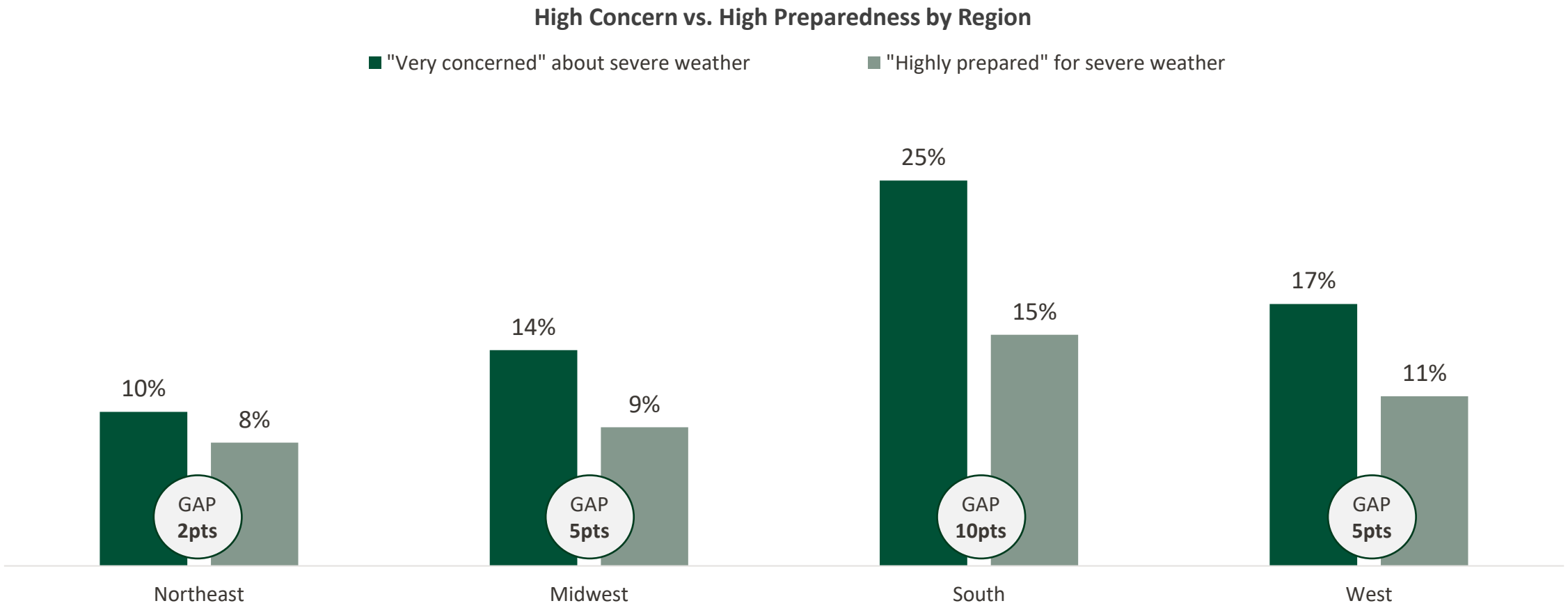
- Alabama (59%)
- Illinois (59%)
- Georgia (56%)
- Tennessee (54%)
- Missouri (53%)
- Kansas / Iowa (52%)

LEAST PREPARED MARKETS
(Summary "Highly prepared / Moderately prepared")

- Washington (32%)
- Arizona (34%)
- Nevada (34%)
- Oregon (36%)
- Wisconsin (42%)
- Minnesota (44%)

Roughly 1 in 4 Nevadans – and 1 in 5 in Arizona and Colorado – say they're ***"not at all prepared."***

Across all regions, high concern about severe weather outpaces high preparedness – revealing a persistent gap between perceived risk and readiness

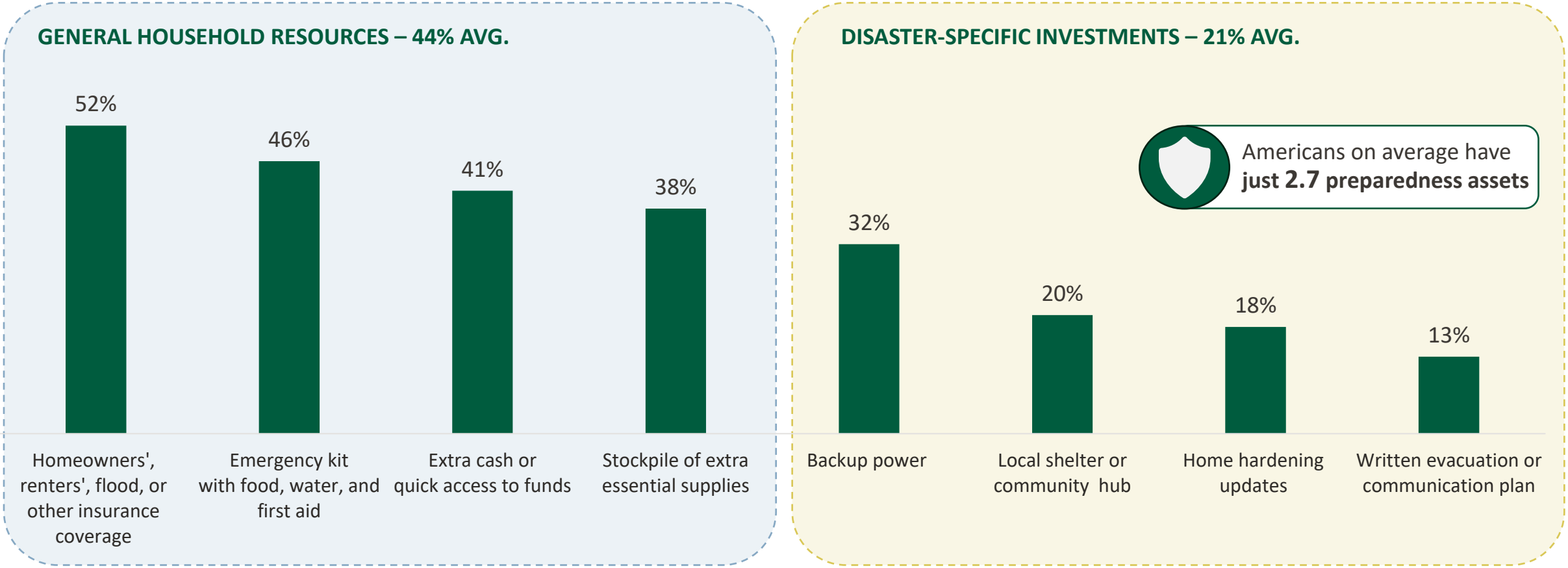


Preparedness in Practice

How do Americans actually build preparedness?

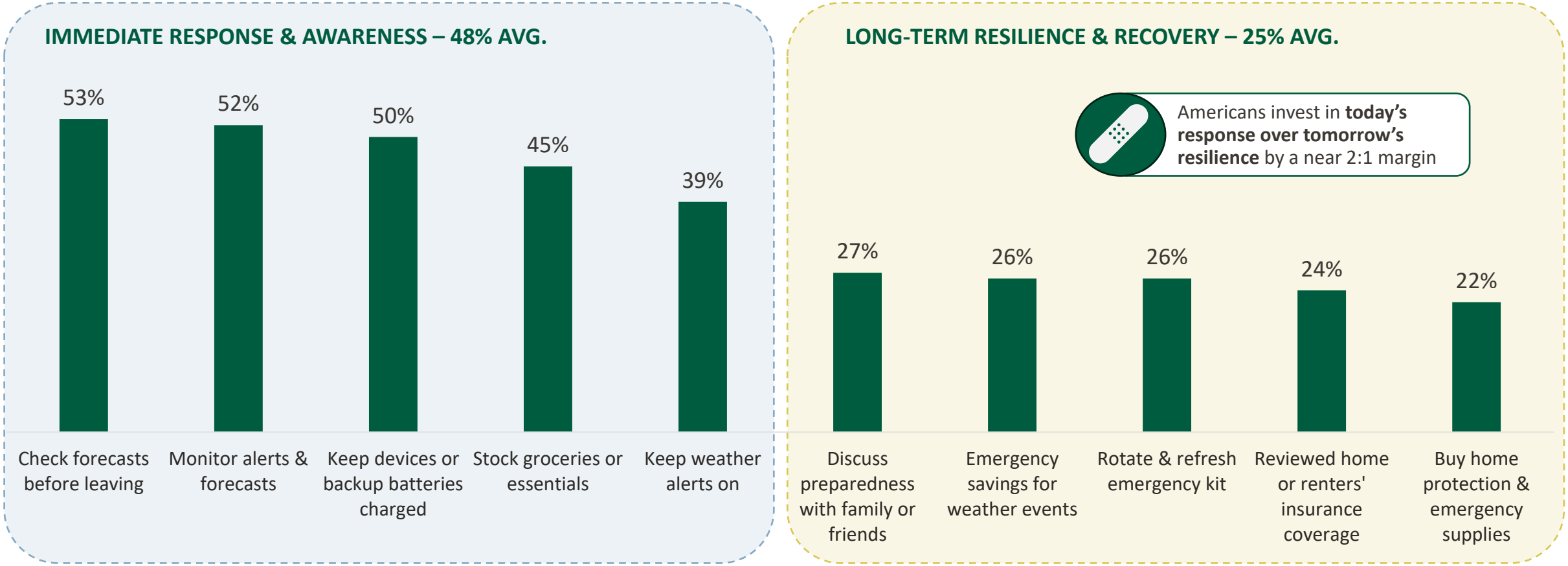
Most Americans rely on basic household resources, not disaster-ready planning

Which of the following do you currently have in preparation for severe weather or natural disaster?



Americans are reactive, not proactive, being twice as likely to monitor weather than build long-term resilience

What actions are you actively taking today in preparation for severe weather or natural disasters?



Preparedness isn't one-size-fits-all, as key markets demonstrate different strengths and vulnerabilities

Washington

is the least likely to report feeling prepared for a severe weather event.

32% report feeling highly or moderately prepared *(vs. 59% Alabama)*

Arizona

is the least likely to have an emergency preparedness kit

29% report having an emergency kit with food, water, or first aid. *(vs. 68% Washington)*

Alaska

is the least likely to have reviewed their insurance coverage recently.

14% report reviewing their coverage in the past year. *(vs. 36% North Dakota)*

Arizona

is the most likely to report being *not at all prepared* for severe weather.

22% report being not at all prepared for severe weather. *(vs. 6% Minnesota)*

Tennessee

residents are the most likely to currently own preparedness assets.

96% report owning at least one preparedness asset today *(vs. 78% Arizona)*

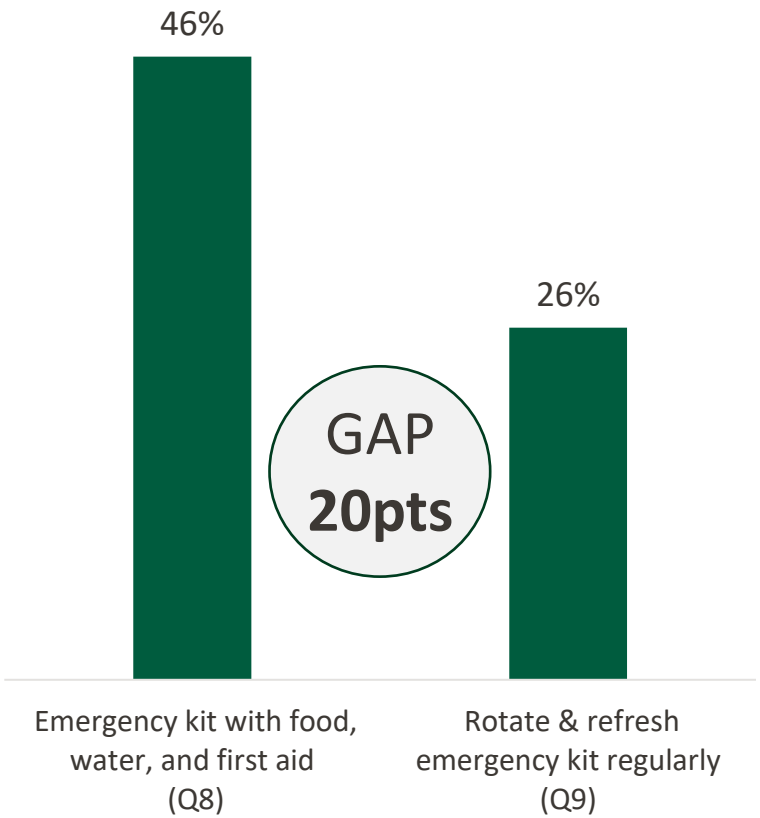
Wisconsin

residents are the most likely to be actively taking preparedness actions.

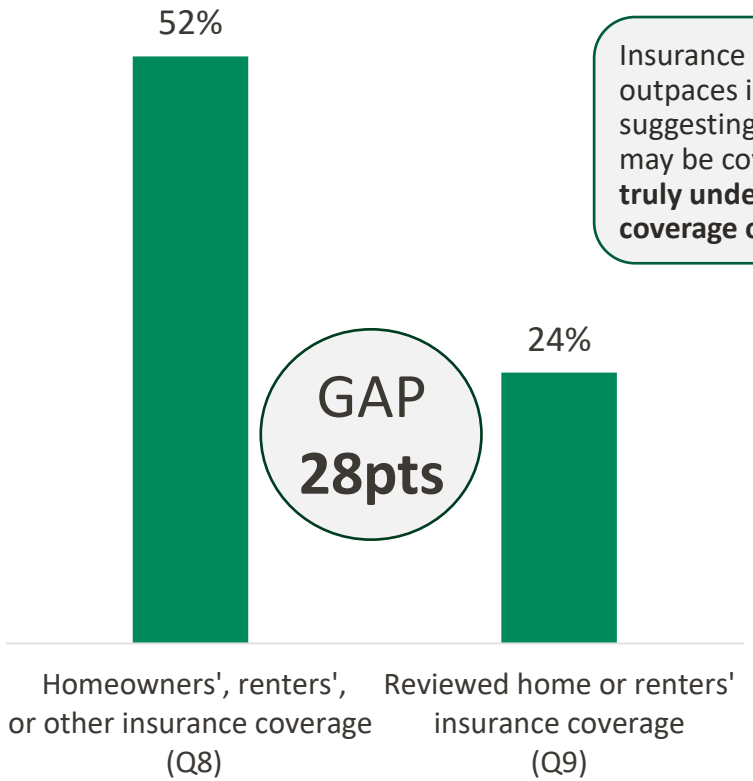
99% report taking at least one preparedness step today. *(vs. 81% Nevada)*

The preparedness gap is stark, as Americans own the resources but lack the understanding to use them effectively

Currently Owns an Emergency Kit vs. Actively Maintains an Emergency Kit



Currently Has Insurance Coverage vs. Has Recently Reviewed Insurancee Coverage



Insurance ownership outpaces insurance review, suggesting many households may be covered but **don't truly understand their coverage or lack thereof.**

The Financial Reality Check

What happens when preparedness meets financial reality?

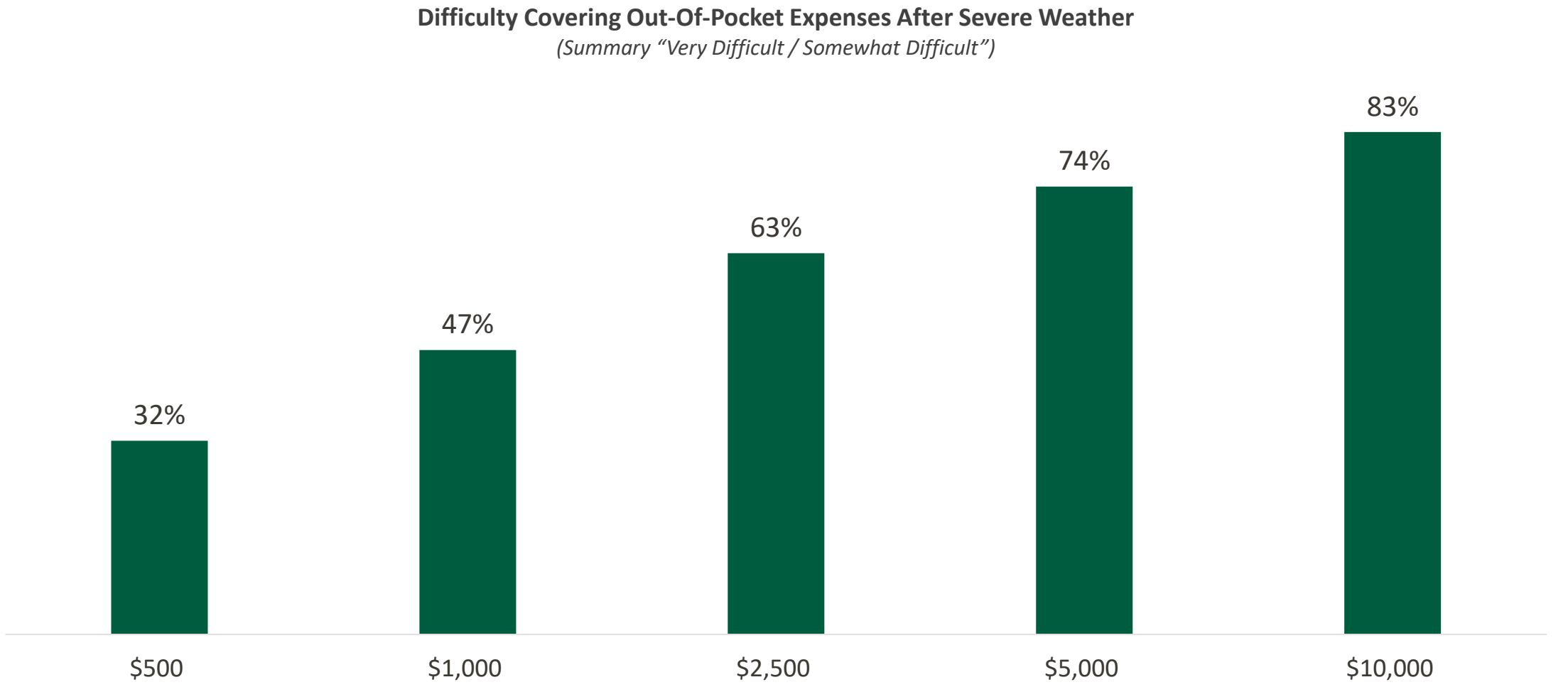
For three-quarters of Americans, the financial aftermath is just as concerning as the storm itself



"The **financial aftermath** of a severe weather event or natural disaster **worries me as much as the event itself**."

89% Deep South

Many Americans lack the financial cushion to handle even modest disaster recovery costs



Many Americans lack the financial cushion to handle even modest disaster recovery costs

79%

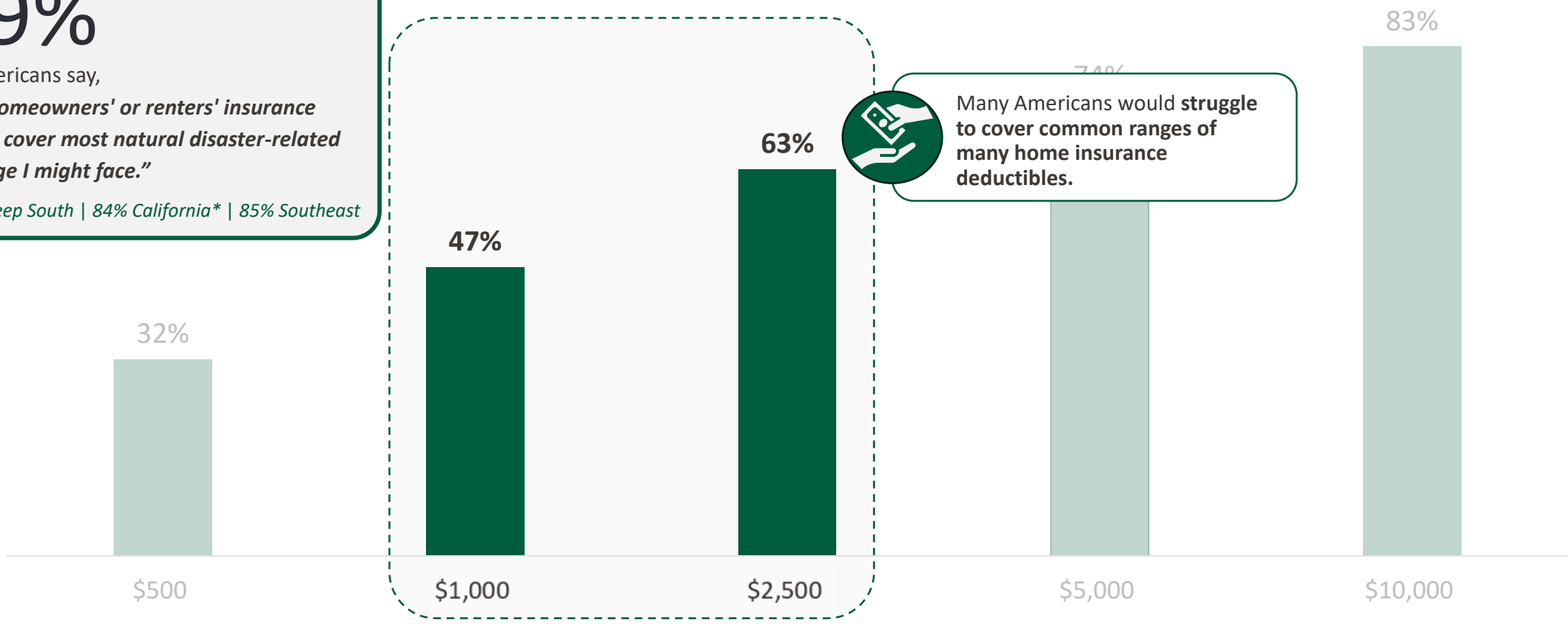
of Americans say,

"My homeowners' or renters' insurance would cover most natural disaster-related damage I might face."

84% Deep South | 84% California | 85% Southeast*

Difficulty Covering Out-Of-Pocket Expenses After Severe Weather

(Summary "Very Difficult / Somewhat Difficult")



Many Americans would **struggle to cover common ranges of many home insurance deductibles.**

Recovery often depends on personal savings or personal debt

Most Likely Sources Used to Cover an Insurance Deductible After Severe Weather

(Asked Among Currently Insured Homeowners or Renters)



Emergency savings or cash on hand	51%
Credit card	48%
Government or disaster assistance	25%
Tap retirement savings	23%
Personal loan or home equity line of credit	22%
Borrow from friends or family	21%
Payment plan with a contractor, hotel, or service provider	19%
Sell investments or other assets	17%

Americans are **nearly as likely to rely on credit cards as emergency savings** to finance disaster recovery.

Financial preparedness for severe weather often depends on existing personal finance resources rather than dedicated disaster planning

41%

of Americans **have extra cash** or quick access to funds.

35% Gen Z & Millennials vs. 46% Gen X & Boomers

26%

actively **maintain emergency savings** for weather events.

30% Gen Z & Millennials vs. 23% Gen X & Boomers

51%

would **tap their savings to cover** a weather-related expense.

44% Gen Z & Millennials vs. 55% Gen X & Boomers

Gen Z & Millennials are the most likely to maintain emergency savings, yet they are the least likely to have extra cash available – highlighting **a gap between preparedness intentions and financial capacity for younger Americans.**

The Community Resilience Gap

Can today's communities withstand what's brewing?

When disaster strikes, Americans trust their communities to step up

80%

of Americans say,

“I trust local emergency services to respond effectively during a severe weather event or natural disaster in my community.”

85% South | 85% Mid-Atlantic | 85% Deep South

77%

of Americans say,

“Neighbors in my community would support one another during a severe weather event, natural disaster, or other crisis.”

83% South | 84% Southeast | 82% Deep South

74%

of Americans say,

“I trust local leaders to communicate effectively during emergencies caused by severe weather or natural disasters.”

While communities are trusted to respond today, Americans are far less confident that their communities are prepared for tomorrow

55%

of Americans say,
"I worry my community is not prepared for the severity of future weather events or natural disasters."

60% South | 64% Deep South | 62% Southwest

52%

of Americans say,
"Concerns about severe weather events or natural disasters have made me rethink where I want to build my future."

*62% California**

48%

of Americans say,
"Concerns about severe weather events or natural disasters have made me feel less secure about where I live."

54% South | 53% Southeast | 55% Deep South

39%

of Americans say,
"Concerns about severe weather events or natural disasters have made me wish I had chosen somewhere else to live."

44% South | 45% Southeast

The impacts of severe weather extend beyond preparedness, influencing both community confidence and where Americans choose to build their future

THE U.S. SOUTH: Confidence Through Experience

Highest trust in emergency services (85%)
vs. 80% Total

Highest belief neighbors will help (83%)
vs. 77% Total

Yet 60% of residents still worry communities aren't prepared for future weather severity.
vs. 55% Total

Exposure to severe weather appears to strengthen confidence in today's response, but **not necessarily in *tomorrow's* resilience.**

OKLAHOMA: Shaping Long-Term Decisions

59% reconsider where to build their future
vs. 52% Total

62% feel less secure where they live
vs. 48% Total

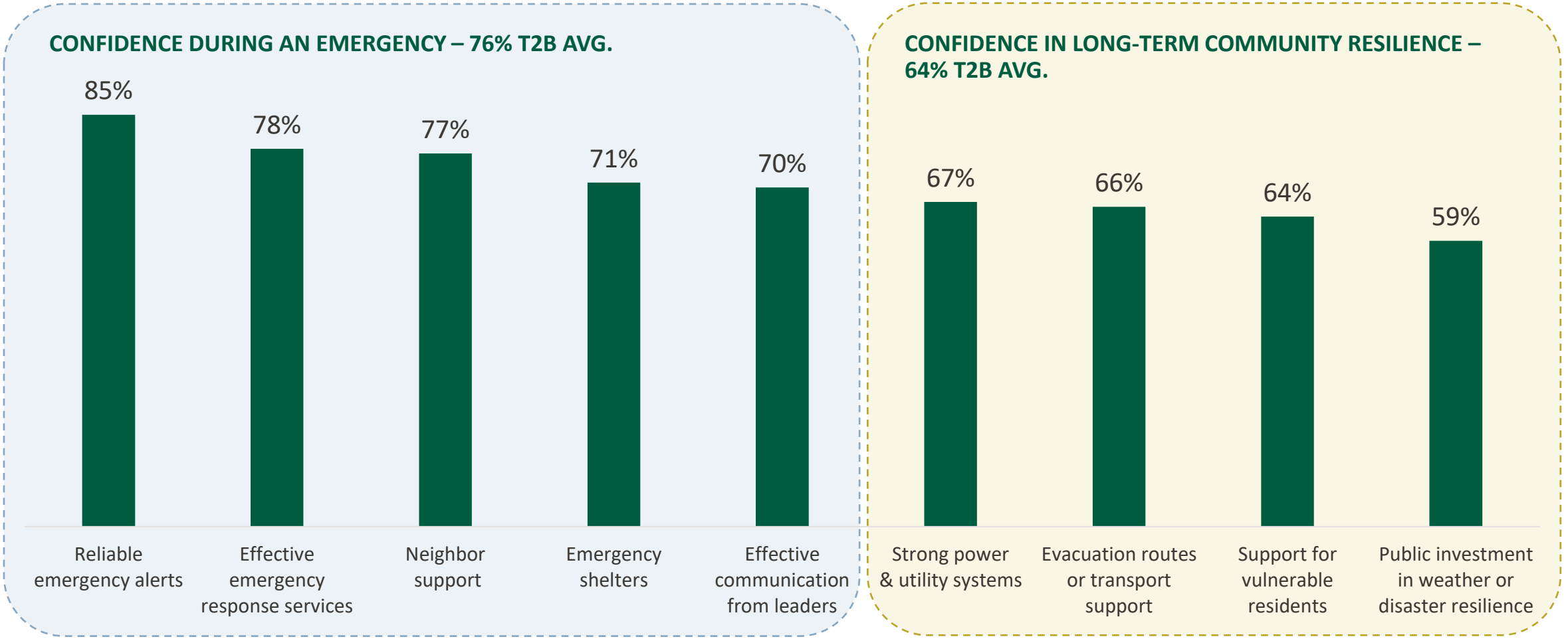
54% wish they'd chosen somewhere else to live
vs. 39% Total

Oklahoma stands out for the extent to which **weather concerns are influencing long-term decisions** about where people want to live.

Americans are more confident in how communities respond to disasters than how they prepare for them

Confidence in Community Preparedness

(Summary "Very confident / Somewhat confident")



At both the household and community level, preparedness is rooted in existing resources and response systems rather than future-focused resilience investments

Household Preparedness	Community Preparedness
Moderate confidence in preparedness	Moderate-to-high confidence in preparedness
Relies on insurance, savings, & household resources	Relies on emergency services & existing infrastructure
Limited investment in future preparedness	Lower confidence in future resilience investments
Preparedness = today's resources	Preparedness = today's systems

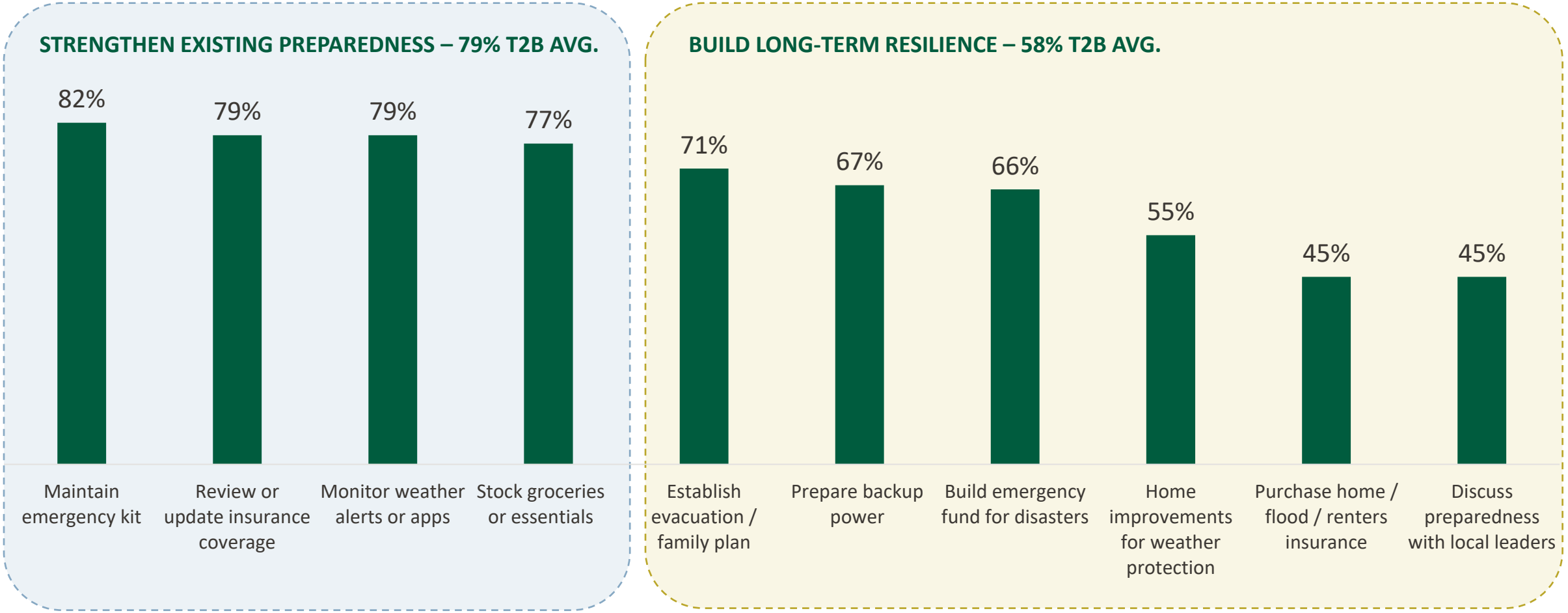
Looking ahead

Will Americans prepare for the unknown, and how?

Looking ahead, Americans plan to build preparedness by strengthening familiar habits rather than investing in long-term resilience

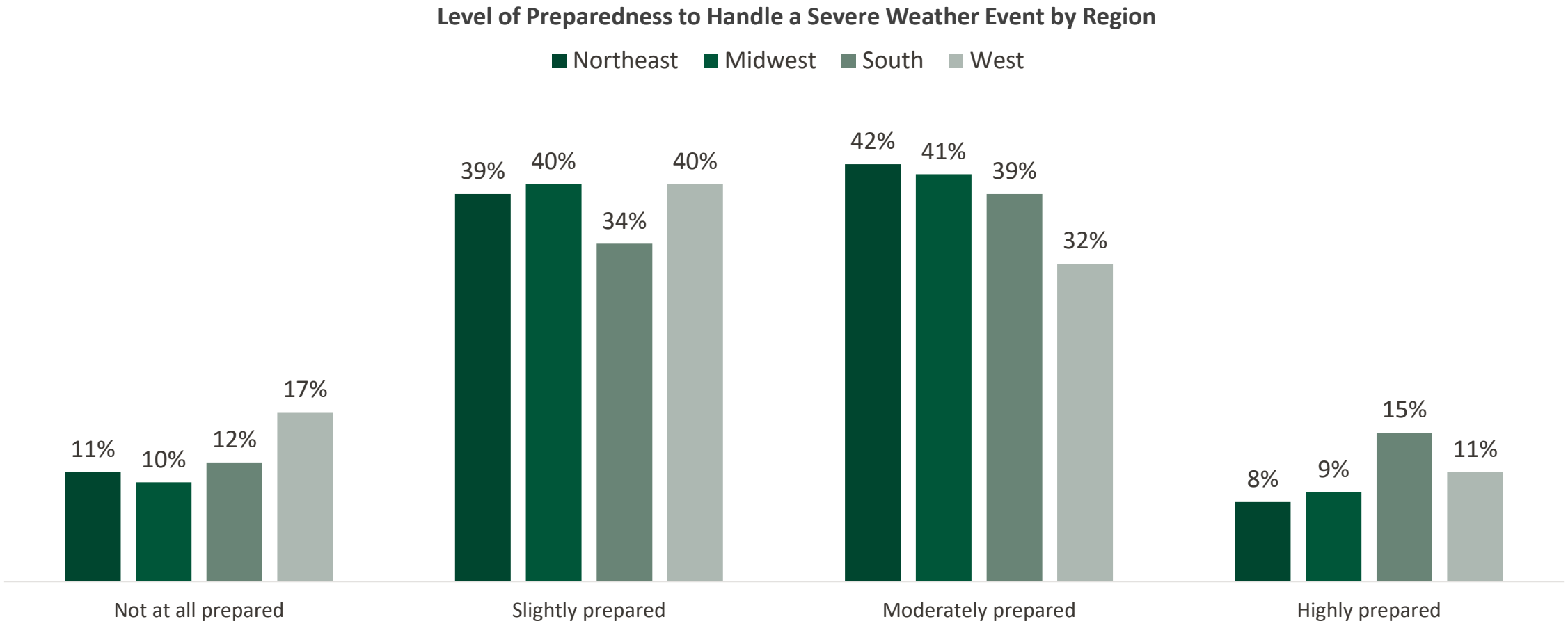
Likelihood of Taking Preparedness Action in the Next 12 Months

(Summary "Very likely / Somewhat likely")



Appendix

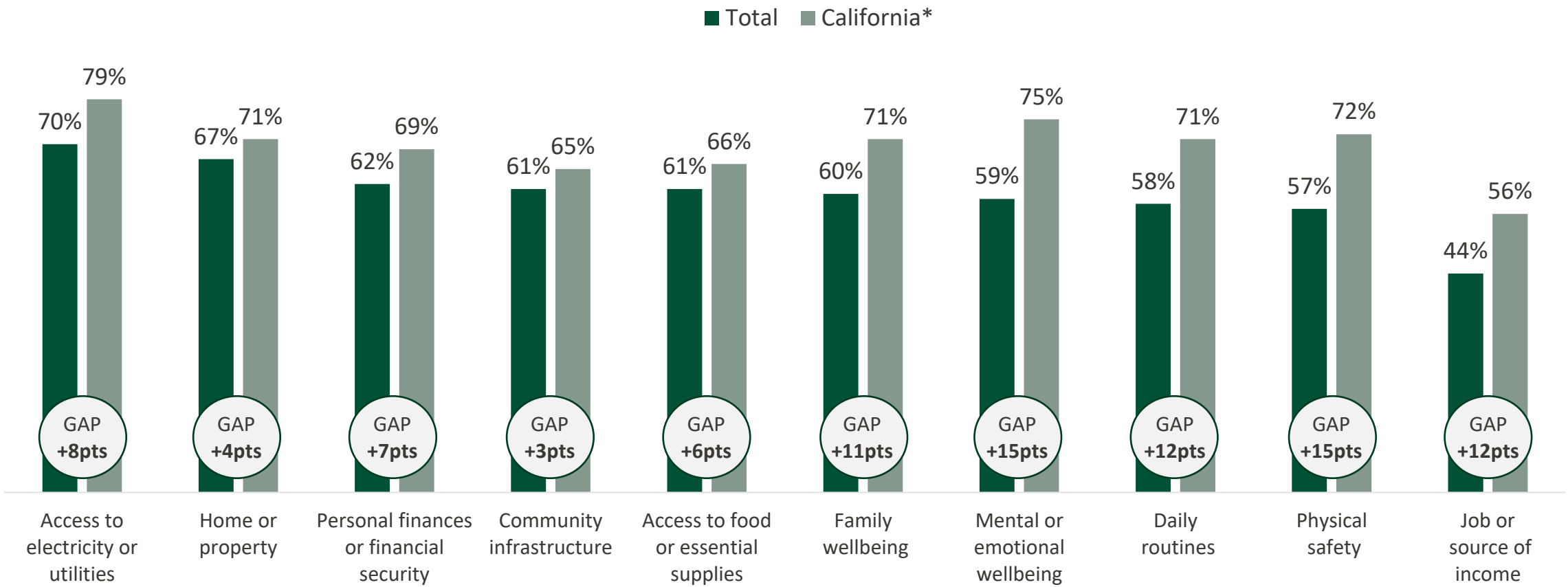
Most Americans stop short of saying they are highly prepared for severe weather



California is a modern example of how weather risk can permeate nearly every dimension of well-being

How much risk do severe weather or natural disasters pose to each area of your life today?

(Summary of "High risk/ Moderate Risk")



Americans trust their insurance coverage more than they trust their ability to afford the financial obligations that come with using it

79%

of Americans say,

“My homeowners' or renters' insurance would cover most natural disaster-related damage I might face.”

84% Deep South | 84% California | 85% Southeast*

71%

of Americans say,

“I worry that rising insurance premiums due to severe weather or natural disaster risk will make my housing costs unaffordable.”

*77% Deep South | 82% California**

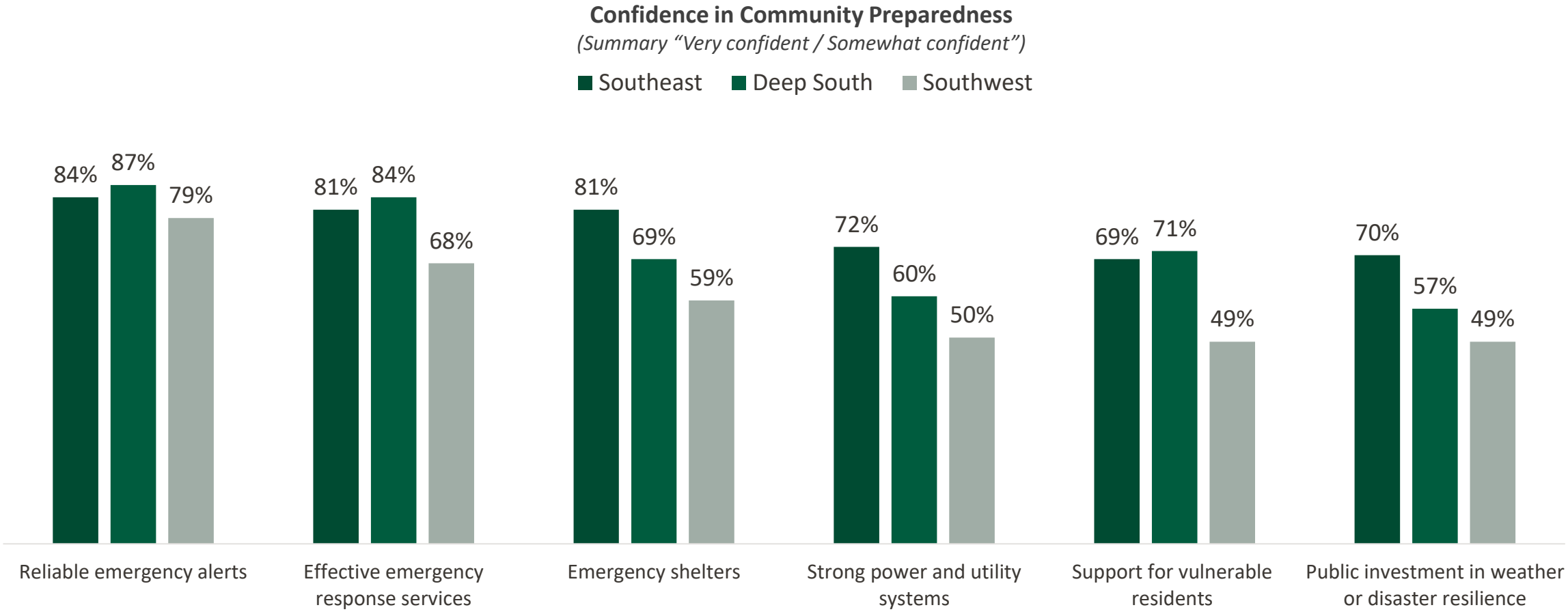
65%

of Americans say,

“I could not cover the cost of repairing my home if it were damaged by a severe weather event or natural disaster.”

71% California | 73% Deep South*

While Southern residents share similar levels of weather concern, confidence in their communities varies meaningfully across Southern subregions





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