TEXAS 2036

Voter Sentiment on Rising Homeowners' Insurance Premiums

KEY TAKEAWAYS

79%

of voters prioritize lowering homeowners' insurance costs — the second-highest voter priority after healthcare (82%) and ahead of property tax relief (78%).

79%

of Texas voters report their property insurance increased over the past five years. Of those, 40% say it increased significantly.

35%

of voters say rising insurance costs are their top concern about natural disasters — more than property damage, community impact, or displacement.

BACKGROUND

These findings are from Texas 2036's 9th Texas Voter Poll of over 1,000 registered voters across the state between September and October 2025. The poll captured Texans' views across a range of policy priorities — including several key findings on voters' sentiments about homeowners' insurance affordability and rising premium costs.

A TOP-THREE AFFORDABILITY ISSUE FOR VOTERS

Homeowners' insurance affordability has become one of the defining pocketbook issues for Texas voters. Texas 2036's Texas Voter Poll reveals that rising premiums are widely felt across the state. With Texas ranking 6th highest in the nation for insurance premiums and costs climbing at more than double the rate of inflation, the issue is no longer a niche concern: it sits alongside healthcare and property taxes as a top driver of voter priorities.

When Texas voters were asked which issues would most influence their vote, the top three were all affordability concerns: 82% would support a candidate who reduced healthcare prices, 79% who lowered homeowners' insurance costs, and 78% who provided greater property tax relief. These three issues outranked workforce development (75%), criminal prosecution (72%), and education funding (69%). Homeowners' insurance, long treated as a background line item, has moved to the front of voters' minds.

WIDELY EXPERIENCED, NOT JUST WIDELY FEARED

Nearly four in five Texas voters (79%) say their property insurance costs have increased over the past five years — and 40% said their costs increased significantly. This is not a perception gap: Texas policy costs rose 55.4% between 2019 and 2024 according to S&P Global, placing the state 6th highest nationally with an average annual premium of $4,078 in 2025.

EXTREME WEATHER AMPLIFIES COST ANXIETY

Texans are no strangers to extreme weather — tornadoes, hail, floods, wildfires, and hurricanes are part of life in the state. But when voters were asked what worries them most about natural disasters, their top concern (35%) was not property damage or displacement: it was the downstream impact on what they will have to pay for insurance. This finding underscores that the insurance cost crisis and climate risk are not separate conversations for Texas voters — they are the same one.

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