

NATIONWIDE HOME INSURANCE POLL

Jul 28 - Aug 10, 2025

N=1000 Likely 2026 Voters + 600N Voters in FL, LA, MS, NC, TX OVS (100% Online)

		Total N=1000	Total FL, LA, MS, NC, TX N=816
Q13. When thinking about elections for U.S. Senate and Congress, are you more likely to vote for...?	Democratic candidates	45%	38%
	Republican candidates	42%	48%
	Depends	11%	10%
	Neither	2%	1%
	Don't know	1%	2%
Q14. Do you own or rent your home?	Own	61%	63%
	Rent	37%	36%
	Don't Know / Refuse to say	2%	1%
Q15. Would you say that things in the United States are going in the right direction or in the wrong direction?	Right direction	39%	42%
	Wrong direction	43%	37%
	Mixed	17%	19%
	Don't know	1%	2%
Q16. Which of the following do you feel is the most important issue that our elected officials should make a top priority?	Reducing crime	6%	6%
	Reducing inflation and lowering the cost of living	31%	29%
	Creating jobs	5%	3%
	Raising salaries to keep up with inflation	7%	8%
	Cutting government spending and the national debt	8%	10%
	Making health care more affordable	9%	7%
	Securing the border	9%	11%
	Protecting American democracy	14%	13%
	Protecting access to abortion	2%	2%
	Fighting climate change	3%	3%
	Responding to extreme weather and natural disasters	2%	2%
	Something else	3%	3%
	Don't know	2%	2%

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Q17. Considering your personal financial situation, which of the following is impacting you most?	Gasoline prices	4%	3%
	Grocery and food costs	33%	31%
	Housing costs like rent or mortgage payments	15%	14%
	Insurance costs like homeowners, renters, or car insurance	9%	14%
	Utility bills like electricity and heating	8%	7%
	The cost of school and child care for your children	1%	2%
	Healthcare expenses	9%	9%
	The cost of your education including education debt	2%	2%
	Taxes	8%	8%
	Credit card debt	6%	7%
	Other bills	2%	1%
	Don't know	4%	3%

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Q18. Here are some people and groups. Please indicate whether you have a very favorable opinion, a somewhat favorable opinion, a somewhat unfavorable opinion, or a very unfavorable opinion of each. If you don't recognize them, just indicate that.

Q18a. Donald Trump	Very Fav	31%	36%
	Somewhat Fav	19%	20%
	Total Fav	50%	56%
	Somewhat Unfav	7%	7%
	Very Unfav	40%	34%
	Total Unfav	48%	41%
	Name ID	98%	97%
	Can't Rate	2%	3%
Q18b. Insurance companies	Very Fav	15%	15%
	Somewhat Fav	35%	31%
	Total Fav	50%	46%
	Somewhat Unfav	27%	30%
	Very Unfav	14%	17%
	Total Unfav	41%	47%
	Name ID	91%	93%
	Can't Rate	9%	7%
Q18c. Renters' insurance companies [ASKED IF "RENT" IN Q14]	N Size	576	283
	Very Fav	17%	17%
	Somewhat Fav	33%	31%
	Total Fav	50%	48%
	Somewhat Unfav	18%	19%
	Very Unfav	9%	12%
	Total Unfav	26%	31%
	Name ID	76%	79%
Q18d. Homeowners' insurance companies [ASKED IF "OWN" IN Q14]	N Size	997	525
	Very Fav	18%	17%
	Somewhat Fav	38%	33%
	Total Fav	56%	50%
	Somewhat Unfav	26%	28%
	Very Unfav	12%	15%
	Total Unfav	38%	43%
	Name ID	94%	93%
	Can't Rate	6%	7%

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Q19. Which of the following statements comes closest to your position on climate change?	Climate change is primarily caused by human activity	29%	23%
	Climate change is caused by a combination of human activity and natural cycles	42%	43%
	Climate change is primarily caused by natural cycles	18%	19%
	I don't believe climate change is real	7%	10%
	Don't Know	4%	5%
Q20. Which of the following statements comes closest to your view?	Climate change is an urgent threat we need to address now	53%	47%
	Climate change is a real threat but not one we need to address right now	24%	24%
	Climate change is not a serious threat	17%	21%
	Don't Know	6%	7%
Q21. Do you believe there is anything we can do to reduce the effects of climate change?	Yes	67%	64%
	No	18%	20%
	Don't know	16%	16%
Q22. How much do you think the effects of climate change are impacting people in the United States?	A lot	52%	49%
	A little	27%	26%
	Not too much	11%	12%
	Not at all	6%	8%
	Don't know	4%	5%

Q23. What do you believe are the effects of climate change that people are experiencing? [OPEN-ENDED]

[MULTIPLE RESPONSES ACCEPTED] [NOT ASKED IF "NOT AT ALL" OR "DON'T KNOW" IN Q22]

	N Size	168	97
Hotter Climate (extreme heat)		35%	35%
Severe Storms and Flooding		29%	33%
General Extreme Weather (different weather patterns)		24%	22%
Wildfires		11%	7%
Pollution and Air Quality		9%	9%
Drought		7%	5%
Health Issues		6%	5%
Rising Sea Levels (icebergs are melting)		4%	4%
Increased Cost of Living		4%	3%
Economic Impact on Agriculture		3%	3%
General Negative Impact		3%	2%
Skepticism About Climate Change		2%	3%
Other		7%	8%
No Comment		5%	6%

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Q24. Do you have renters' insurance? [ASKED IF "RENT" IN Q14]	N Size	576	283
	Yes	46%	48%
	No	52%	49%
	Don't know	2%	3%
Q25. Would you say that your renters' insurance is: [ASKED IF "YES" IN Q24]	N Size	269	136
	A big expense	11%	13%
	A medium expense	43%	47%
	A minor expense	45%	41%
	Don't know	1%	0%
Q26. In the last few years, would you say your renters' insurance has: [ASKED IF "YES" IN Q24]	N Size	269	136
	Increased a lot	17%	20%
	Increased a little	36%	40%
	Stayed about the same	45%	37%
	Decreased	2%	3%
	Don't Know	1%	1%
Q27. Do you have homeowners' insurance? [ASKED IF "OWN" IN Q14]	N Size	997	525
	Yes	91%	89%
	No	7%	9%
	Don't know	2%	2%
Q28. Would you say that your homeowners' insurance is: [ASKED IF "YES" IN Q27]	N Size	897	465
	A big expense	37%	51%
	A medium expense	48%	38%
	A minor expense	15%	10%
	Don't know	1%	1%
Q29. In the last few years, would you say your homeowners' insurance has: [ASKED IF "YES" IN Q27]	N Size	897	465
	Increased a lot	45%	50%
	Increased a little	37%	34%
	Stayed about the same	16%	14%
	Decreased	1%	0%
	Don't Know	2%	1%
Q30. What do you think is the main reason your [homeowners' / renters'] insurance costs have gone up? [ASKED IF "INCREASED" IN Q26 OR Q29]	N Size	887	441
	More common natural disasters causing higher repair and replacement costs	37%	39%
	Price gouging by insurance companies	19%	21%
	Politicians in my state letting insurance companies raise rates	13%	17%
	General inflation	30%	21%
	Don't know	2%	1%

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Q31. Please select the type of severe weather or natural disasters your area can experience from time to time, if any. Select all that apply. [MULTIPLE RESPONSES ACCEPTED]	Tornadoes	39%	53%
	Heat waves	65%	66%
	Wildfires	29%	23%
	Hurricanes or tropical storms	30%	65%
	Earthquakes	22%	9%
	Flooding and severe rain	61%	66%
	Blizzards or other severe winter	35%	13%
	Hailstorms	37%	38%
	None of the above	3%	2%
	Don't know	1%	1%
Q32. In recent years, would you say the frequency of extreme weather and natural disasters like flooding, wildfires, or severe rain in your area has:	Increased a lot	36%	36%
	Increased a little	34%	35%
	Stayed about the same	25%	26%
	Decreased	3%	2%
	Don't Know	3%	2%
Q33. In recent years, have you or someone you know experienced an extreme weather event or natural disasters?	Yes, I have	37%	48%
	Yes, someone I know has	29%	24%
	Total Yes	66%	73%
	No	29%	24%
	Don't know	5%	3%
Q34. Were the costs associated with repairs from the extreme weather event or natural disaster:	A big expense	52%	49%
	A medium expense	30%	33%
	A small expense	12%	12%
	Don't know	6%	6%
Q35. In recent years, would you say the frequency of extreme weather and natural disasters like flooding, wildfires, or severe rain in the United States has:	Increased a lot	53%	50%
	Increased a little	27%	30%
	Stayed about the same	16%	16%
	Decreased	1%	1%
	Don't Know	3%	2%

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Q36. Of the following, which TWO do you think are the main reasons that the damage from extreme weather and natural disasters has increased? [TWO RESPONSES ACCEPTED] [ASKED IF "INCREASED" IN Q32 OR Q35]	N Size	1342	691
	Climate change causing stronger and more frequent disasters	69%	63%
	People moving to and living in areas where extreme weather is more frequent	32%	33%
	Better reporting, so when there are natural disasters we are more likely to hear about them	30%	30%
	Aging infrastructure	25%	26%
	Government mismanagement of disaster responses	40%	38%
	Don't know	2%	5%
Q37. What role, if any, do you think climate change has played in the more frequent extreme weather and natural disasters like flooding, wildfires, or severe rain in the country? [ASKED IF "INCREASED" IN Q35]	N Size	1282	663
	A major role	69%	65%
	A minor role	24%	26%
	No role at all	4%	5%
	Don't know	3%	4%
Q38. What role, if any, do you think climate change has played in the more frequent extreme weather and natural disasters like flooding, wildfires, or severe rain in your area? [ASKED IF "INCREASED" IN Q32]	N Size	1134	591
	A major role	66%	64%
	A minor role	28%	26%
	No role at all	4%	5%
	Don't know	2%	5%
Q39. Which of the following comes closer to your view, even if neither is exactly right?	Climate change is causing more natural disasters, which is driving up the cost of homeowners' and renters' insurance for people like me	64%	63%
	Climate change is not causing homeowners' and renters' insurance to go up for people like me	24%	26%
	Don't know	12%	12%

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Q40. Why do you say climate change is not causing homeowners' and renters' insurance to go up for people like you? [ASKED IF "CLIMATE CHANGE NOT CAUSE" IN Q39]	I don't believe climate change is real	16%	19%
	While there are more frequent natural disasters in my area, I don't believe climate change is causing them	29%	26%
	I don't believe more frequent disasters are the reason insurance rates are going up	20%	17%
	Homeowners' and renters' insurance rates are not going up for me	13%	13%
	I don't believe natural disasters are becoming more frequent	16%	21%
	Don't know	6%	4%
Q41. Which of the following comes closest to your point of view? [SPLIT A]	I'm more worried that investing in clean energy will drive up energy costs and reduce the reliability of our energy	40%	37%
	I'm more worried that staying reliant on fossil fuels will harm the environment, worsen the climate change crisis, and put future generations at risk	48%	50%
	Don't Know	13%	12%
Q42. Which of the following comes closest to your point of view? [SPLIT B]	I'm more worried that investing in clean energy will drive up energy costs and reduce the reliability of our energy	35%	42%
	I'm more worried that staying reliant on fossil fuels will lead to more extreme weather and natural disasters which will drive up the cost of living	52%	45%
	Don't Know	13%	13%
Q43. Do you favor or oppose investing in manufacturing clean energy, including wind and solar?	Strongly favor	42%	38%
	Somewhat favor	30%	33%
	Total favor	72%	70%
	Somewhat oppose	13%	13%
	Strongly oppose	9%	10%
	Total oppose	22%	22%
	Don't know	6%	7%

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Q44. Each of these are reasons people say we should invest in stopping or reducing climate change. Please indicate if you think this is a very good reason, a somewhat good reason, a not too good reason, or not at all a good reason to invest in reducing climate change.

Q44a. To stop the rising cost of homeowners' and renters' insurance	Very good reason	41%	40%
	Somewhat good reason	33%	33%
	Not too good of a reason	12%	13%
	Not at all a good reason	9%	8%
	Don't Know	6%	6%
Q44b. To protect the animals and plants in our environment	Very good reason	56%	52%
	Somewhat good reason	28%	28%
	Not too good of a reason	8%	10%
	Not at all a good reason	5%	6%
	Don't Know	4%	4%
Q44c. Because the clean energy sources we need to fight climate change like wind and solar will also make us energy independent and get us off foreign oil	Very good reason	45%	41%
	Somewhat good reason	28%	30%
	Not too good of a reason	11%	12%
	Not at all a good reason	10%	11%
	Don't Know	7%	6%
Q44d. To protect the planet for future generations	Very good reason	57%	56%
	Somewhat good reason	26%	24%
	Not too good of a reason	6%	8%
	Not at all a good reason	7%	7%
	Don't Know	4%	4%
Q44e. To stop the rising sea levels that will flood many low-lying areas	Very good reason	49%	49%
	Somewhat good reason	27%	25%
	Not too good of a reason	10%	11%
	Not at all a good reason	9%	10%
	Don't Know	6%	6%
Q44f. To reduce wars and mass migration caused by lack of food and water in some places	Very good reason	42%	40%
	Somewhat good reason	28%	29%
	Not too good of a reason	15%	13%
	Not at all a good reason	10%	11%
	Don't Know	7%	8%

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Q44g. To reduce America's growing drinking water shortage in hot parts of the country	Very good reason	48%	47%
	Somewhat good reason	27%	27%
	Not too good of a reason	11%	12%
	Not at all a good reason	8%	7%
	Don't Know	6%	7%
Q44h. To reduce the more frequent storms like hurricanes and tornadoes that cause death and destruction	Very good reason	53%	53%
	Somewhat good reason	24%	23%
	Not too good of a reason	10%	11%
	Not at all a good reason	8%	8%
	Don't Know	5%	5%

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Q45. The rest of this survey contains additional information in favor of the U.S. investing in clean energy and combating climate change. On each screen, please select the statement that you find the MOST CONVINCING about reasons to invest in clean energy and combating climate change and the statement that you find LEAST CONVINCING about this. [TOTAL]

	*Top Choice	*Top 3 Choices	**Scores
[FUTURE GENERATIONS] We owe it to our children and grandchildren to leave them a healthy planet and clean environment. We should invest in clean energy sources to reduce the damage we are causing so we can pass on a livable Earth to future generations.	36%	59%	18.2
[LIVABILITY] Climate change is threatening to make many parts of the country less livable, through flooding in low-lying and coastal areas, dangerously hot temperatures, and more frequent disasters. By 2050, many Americans could be forced to abandon their towns or lose their lives due to the warming planet.	20%	49%	14.7
[CLEAN ENERGY COSTS] Investing in wind and solar energy will be cheaper in the long run, as the wind blows and the sun shines for free compared to expensive mining and drilling for oil, gas, and coal. We'll save money by moving to these cleaner energy sources.	11%	40%	12.4
[CLEAN ENERGY GEOPOLITICS] The best way to deal with climate change is to move us to wind and solar energy produced in the U.S. Even if we set aside the climate benefits, it makes America more energy independent and less reliant on foreign oil.	8%	38%	12.0
[HEALTH] Burning coal and oil releases toxic pollution that causes asthma, heart disease, cancer, and a number of other preventable killers. We'll get the benefits of healthier air and drinking water by moving to cleaner energy.	8%	37%	12.2
[INCREASED COSTS] Climate change is raising costs for homeowners as more extreme, more common storms like hurricanes and tornadoes destroy property. If we don't do something, insurance rates will skyrocket, and many homes will become uninsurable.	4%	30%	10.7
[INSURANCE FACTS] Insurers have already raised rates in many states due to more frequent hurricanes, tornadoes, and other disasters caused by climate change. For example, in Florida homeowners' insurance premiums are up 90% and in Texas they're up 50% since 2018.	10%	30%	10.8
[CLEAN ENERGY FOR CLIMATE] Climate change is caused by burning oil and gas. The best way to stop climate change is to move to wind and solar energy produced in the United States.	2%	16%	8.9

*Percentage of respondents selecting statement as their top/top 3 choice(s).

**Unlike the top choice columns, which only include the "MOST CONVINCING" results, the Scores incorporate the "LEAST CONVINCING" results as well. The scores for all items add up to 100 and an item with a score of 10 is twice as effective as an item with a score of 5.

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Q45. The rest of this survey contains additional information in favor of the U.S. investing in clean energy and combating climate change. On each screen, please select the statement that you find the MOST CONVINCING about reasons to invest in clean energy and combating climate change and the statement that you find LEAST CONVINCING about this. [TOTAL FL, LA, MS, NC, TX]

	*Top Choice	*Top 3 Choices	**Scores
[FUTURE GENERATIONS] We owe it to our children and grandchildren to leave them a healthy planet and clean environment. We should invest in clean energy sources to reduce the damage we are causing so we can pass on a livable Earth to future generations.	38%	61%	18.8
[LIVABILITY] Climate change is threatening to make many parts of the country less livable, through flooding in low-lying and coastal areas, dangerously hot temperatures, and more frequent disasters. By 2050, many Americans could be forced to abandon their towns or lose their lives due to the warming planet.	20%	52%	15.0
[CLEAN ENERGY COSTS] Investing in wind and solar energy will be cheaper in the long run, as the wind blows and the sun shines for free compared to expensive mining and drilling for oil, gas, and coal. We'll save money by moving to these cleaner energy sources.	9%	37%	11.8
[CLEAN ENERGY GEOPOLITICS] The best way to deal with climate change is to move us to wind and solar energy produced in the U.S. Even if we set aside the climate benefits, it makes America more energy independent and less reliant on foreign oil.	7%	35%	11.4
[HEALTH] Burning coal and oil releases toxic pollution that causes asthma, heart disease, cancer, and a number of other preventable killers. We'll get the benefits of healthier air and drinking water by moving to cleaner energy.	7%	32%	11.6
[INCREASED COSTS] Climate change is raising costs for homeowners as more extreme, more common storms like hurricanes and tornadoes destroy property. If we don't do something, insurance rates will skyrocket, and many homes will become uninsurable.	3%	35%	11.4
[INSURANCE FACTS] Insurers have already raised rates in many states due to more frequent hurricanes, tornadoes, and other disasters caused by climate change. For example, in Florida homeowners' insurance premiums are up 90% and in Texas they're up 50% since 2018.	14%	35%	11.8
[CLEAN ENERGY FOR CLIMATE] Climate change is caused by burning oil and gas. The best way to stop climate change is to move to wind and solar energy produced in the United States.	1%	13%	8.3

*Percentage of respondents selecting statement as their top/top 3 choice(s).

**Unlike the top choice columns, which only include the "MOST CONVINCING" results, the Scores incorporate the "LEAST CONVINCING" results as well. The scores for all items add up to 100 and an item with a score of 10 is twice as effective as an item with a score of 5.

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Q46. After more information, do you favor or oppose investing in manufacturing clean energy, including wind and solar?	Strongly favor	49%	44%
	Somewhat favor	27%	30%
	Total favor	76%	74%
	Somewhat oppose	10%	11%
	Strongly oppose	9%	10%
	Total oppose	20%	21%
	Don't know	4%	4%
Q47. And which of the following statements comes closest to your view?	Climate change is an urgent threat we need to address now	55%	51%
	Climate change is a real threat but not one we need to address right now	26%	26%
	Climate change is not a serious threat	16%	18%
	Don't Know	4%	5%
Q48. From what you just heard, what is the MOST convincing reason to invest in reducing climate change? [OPEN-ENDED] [MULTIPLE RESPONSES ACCEPTED]			
Protect Future Generations		24%	22%
Prevent Extreme Weather Events		15%	15%
Reduce Dependence on Fossil Fuels (solar power)		10%	10%
Save the Planet		9%	10%
Health and Safety		9%	9%
Reduce Pollution (clean air and water)		8%	8%
Skepticism About Climate Change		5%	5%
Urgency of Immediate Action (scientific proof)		5%	4%
Reduce Insurance Costs		4%	4%
Economic Benefits of Climate Action		4%	3%
Energy Independence		2%	2%
Other		9%	9%
No Comment		10%	11%
Q49. Which party do you trust more to stop homeowners' and renters' insurance companies from raising rates after natural disasters?	Trust Democrats much more	29%	24%
	Trust Democrats somewhat more	12%	10%
	Total trust Democrats more	41%	33%
	Trust Republicans somewhat more	9%	12%
	Trust Republicans much more	24%	27%
	Total trust Republicans more	34%	39%
	Trust Both Parties	4%	4%
	Trust Neither Party	16%	19%
	Don't Know	5%	5%

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Q50. How believable is the following: Republican leaders in my state have allowed deregulation of insurance companies that lets them increase homeowners and renters' insurance rates dramatically after natural disasters? [FL, LA, MS, NC, TX ONLY]		
Very believable		36%
Somewhat believable		25%
Not too believable		15%
Not believable at all		10%
Don't know		14%

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QUESTIONS FOR CLASSIFICATION PURPOSES

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Q1. Interview Language [HISPANIC/LATINO ONLY]	English	66%	74%
	Spanish	34%	26%
Q4. Just to make sure we have a representative sample, which of the following ethnic groups describes you best?	White or Caucasian	73%	65%
	Black or African American	11%	15%
	Hispanic or Latino	9%	15%
	Asian American or Pacific Islander	4%	2%
	Mixed Race	2%	2%
	Other	0%	0%
	Don't know	1%	1%
Q5. What is your gender?	Man	47%	46%
	Woman	53%	54%
Q6. Age	18-34	17%	16%
	35-49	21%	21%
	50-64	29%	28%
	65+	33%	35%
	Refused	0%	0%
Q7. What was the last year of education you completed?	1st-11th grade	1%	2%
	High school graduate	24%	22%
	Vocational or technical school	4%	5%
	Some college, but no degree	20%	23%
	Associate degree	12%	11%
	4-year college graduate or bachelor's degree	25%	24%
	Graduate school or advanced degree	14%	13%
	Refuse to say	0%	0%
Q8-11. Party Self-ID	Strong Democrat	31%	25%
	Not so strong Democrat	10%	8%
	Indep / lean Democrat	7%	6%
	Strong Republican	29%	33%
	Not so strong Republican	10%	11%
	Indep / lean Republican	6%	9%
	Independent	6%	7%
	Other	1%	1%
	Don't Know	0%	0%
Q12. Voting is by secret ballot, and you can be assured this survey is confidential. Your individual answers will not be seen by anyone. In the November 2024 election for President, did you vote for...?	Democrat Kamala Harris	45%	39%
	Republican Donald Trump	47%	53%
	Another candidate	2%	2%
	Refuse to say	1%	1%
	Did not vote	4%	5%

NATIONWIDE HOME INSURANCE POLL

Jul 28 - Aug 10, 2025

N=1000 Likely 2026 Voters + 600N Voters in FL, LA, MS, NC, TX OVS (100% Online)

		Total	Total FL, LA, MS, NC, TX
		N=1000	N=816
Q51. Generally speaking, do you consider yourself:	Very liberal	16%	12%
	Somewhat liberal	15%	12%
	Moderate	31%	32%
	Somewhat conservative	16%	19%
	Very conservative	20%	24%
	Don't know	1%	1%
Q52. How important is politics to your personal identity?	Very important	34%	33%
	Somewhat important	39%	39%
	Not too important	16%	19%
	Not at all important	10%	8%
	Don't Know	1%	1%
Q55. Nationwide Region	Midwest	18%	0%
	Northeast	22%	0%
	South	37%	100%
	West	23%	0%

**Due to rounding, "totals" of the individual components may differ by +/-1.