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Soaring Insurance Costs Top Concern for Floridians, FAU Survey Finds *Most Floridians Worry About Homeowners Insurance, Stronger Hurricanes*

BOCA RATON, Fla. (April 22, 2025) – More than two-thirds of Floridians are moderately or extremely concerned about hurricanes increasing in strength and frequency, according to a new [Florida Atlantic University](#) survey.

[The Invading Sea](#)'s Florida Climate Survey also found that most Floridians – 54% – are worried about being able to afford and maintain homeowners insurance due to climate change. According to a 2023 report by LexisNexis Risk Solutions, the average premiums for Florida homeowners rose nearly 60% between 2015 and 2023, the largest increase in any state.

“Floridians are connecting the dots between climate change and the damaging hurricanes and soaring insurance premiums that they’ve experienced in recent years,” said [Colin Polsky](#), Ph.D., associate vice president of [Broward campuses](#) for FAU and a professor of geosciences in the [Charles E. Schmidt College of Science](#).

The survey is the 12th conducted by the FAU [Center for Environmental Studies](#) on Floridians’ opinions about climate resilience issues since October 2019. The survey was renamed in 2024 after The Invading Sea, a website managed by the center that publishes news and commentary about climate-related topics.

The most recent survey found that 38% of Floridians were “extremely concerned” about hurricanes becoming stronger and/or more frequent, the highest percentage reporting the top level of concern since the survey started.

Another 29% were moderately concerned, 23% were slightly concerned and 10% weren’t concerned at all. The findings come in the wake of the destructive 2024 hurricane season, during which Florida was struck by Category 4 Hurricane Helene and Category 5 Hurricane Milton, fueled by record-high ocean temperatures.

The survey found that nearly two-thirds of Floridians (65%) believe that the state and federal governments should be doing more to address the impacts of climate change. Broken down by political party, 83% of Democrats support more government climate action – as do more than half of Republicans and more than 60% of independents.

“This majority support explains why despite continued anti-climate policy rhetoric from the Florida executive and legislative branches, we still see state action on climate adaptation,” Polsky said.

Most Floridians also support expanding the use of renewable energy. The survey found that 72% of Floridians agree that the state should diversify its energy generation to include more electricity produced from renewable sources.

Nearly two-thirds of Floridians support teaching climate science in K-12 schools, according to the survey. And 52% of respondents were more likely to support candidates who have a political record reducing the impacts of climate change.

The latter finding showed a large gap between political parties: Democrats (70%) were far more likely than independents (48%) and Republicans (39%) to express support for candidates who advance climate policy.

“This is now the second survey that we’ve asked Floridians whether they consider climate change when voting. Both surveys found that a majority of Floridians say they’re more likely to back candidates who address climate change, but we haven’t seen this translate at the ballot box,” Polsky said.

About 88% of all Floridians believe climate change is happening, the survey found. The finding is consistent with the results of all 11 previous surveys and higher than the 73% of Americans nationally who reported such an opinion in the latest edition of Yale polling on climate views across the country.

CES has conducted the survey since October 2019 and now does so every spring and fall. The latest edition was conducted in English and Spanish from March 5 to 7. The sample consisted of 1,400 Floridians, ages 18 and older, with a survey margin of error of +/- 2.53%. The data were collected using an online panel provided by GreatBlue Research. Responses for the entire sample were weighted to adjust for age, income, education, gender and region according to the 2023 U.S. Census Bureau’s American Community Surveys. It is important to remember that subsets carry higher margins of error.

For more information, survey results and full cross-tabulations, visit ces.fau.edu/ces-bepi/ or contact Colin Polsky, Ph.D., at cpolsky@fau.edu.

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