



PUBLIC POLL FINDINGS AND METHODOLOGY

Most Americans do not have detailed natural disaster emergency plans

Recent Ipsos poll, conducted on behalf of Wells Fargo, shows less than half have started an emergency savings account

Topline Findings

Washington, DC, September 22, 2021- A new Ipsos poll, conducted on behalf of Wells Fargo, finds that most Americans do not have a detailed emergency plan for the event of a natural disaster. Those who don't have one most often say it's because they have not thought of making one, or are focused on more immediate issues. Less than half have started an emergency savings account in preparation for unexpected financial emergencies.

Detailed Findings

1. Most Americans do not have a detailed natural disaster emergency plan.
 - Despite about three quarters of Americans (72%) saying they or their family have been directly affected by natural disasters at some point, most (71%) do not have a detailed emergency plan for the event of a natural disaster.
 - Those who do have an emergency plan prioritize having food and water supplies (78%), emergency cash (63%), access to important documents (61%), and a planned transportation/evacuation route (59%).
 - Among those who do not have a detailed natural disaster emergency plan, 40% say it's because they've never thought about making one, and 35% say they are focused on more immediate issues.
 - Though most don't have detailed emergency plans, when describing emergency preparedness style, 39% say they have adequate plans and 40% say they have non-specific plans, while only 16% say they have not thought about emergency planning.
2. Less than half (44%) have started an emergency savings account to prepare for unexpected financial disasters.
 - About two in five (39%) say they have no emergency cash in their house, and about a third (35%) report having \$500 or less in emergency cash.
 - Slightly more than half (55%) have recently reviewed insurance policies to ensure they have the right types and amounts of coverage.
 - Half (52%) would like their bank to proactively help them plan for a natural disaster, while 23% say they have contacted a qualified financial counselor about how to organize their finances for an emergency.

These are the findings of an Ipsos poll conducted between August 31-September 3, 2021, on behalf of Wells Fargo. For this survey, a sample of 2,226 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English. The poll has a credibility interval of plus or minus 2.4 percentage points for all respondents.

For full results, please refer to the following annotated questionnaire:



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Full Annotated Questionnaire

1. Which, if any, of the following natural disasters have occurred in the past three years in your community or surrounding areas? (Select all that apply)

	Total (N=2,226)
Severe Thunderstorm	46%
Heat Wave	41%
Severe Winter Storm	28%
Flood	22%
Drought	20%
Tonado	19%
Extended Power Outage	19%
Hurricane	16%
Wildfire	14%
Earthquake	9%
Landslide/Mudslide	3%
Avalanche	1%
Volcano	1%
None of the above	16%

2. Which, if any, of the following natural disasters have directly affected you or your family in your lifetime? (Select all that apply)

	Total
Severe Thunderstorm	36%
Severe Winter Storm	35%
Heat Wave	32%
Extended Power Outage	31%
Hurricane	23%
Flood	19%
Drought	18%
Tonado	14%
Earthquake	13%
Wildfire	9%
Avalanche	1%
Landslide/Mudslide	1%
Volcano	1%
None of the above	28%



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3. How prepared would you be if a natural disaster left you without electricity for two weeks?

	Total
Completely prepared	11%
Somewhat prepared	41%
Not too prepared	31%
Not at all prepared	17%
<i>Prepared (Net)</i>	<i>52%</i>
<i>Not prepared (Net)</i>	<i>48%</i>

4. Do you have a detailed emergency plan for the event of a natural disaster?

	Total
Yes	29%
No	71%

5. **[Asked if Q4=Yes]** Does your emergency plan include the following specifics? (Select all that apply)

	Total (N=599)
Food and water supplies	78%
Emergency cash	63%
Easy access to important documents	61%
Your transportation/evacuation route	59%
Plan for medical needs including prescriptions and equipment	54%
How you will receive emergency alerts and warnings	52%
Your family/household communication plan	52%
A shelter plan	49%
Plan for your pets or service animals	44%
Plans for different ages of members within your household	26%
Assigned responsibilities for assisting others	23%
None of these	1%

6. **[Asked if Q4=No]** Why don't you have a detailed emergency plan for the event of a natural disaster? (Select all that apply)?

	Total (N=1,627)
I've never thought about it	40%
I'm focused on more immediate issues	35%
I haven't gotten around to it	31%
I don't know how to prepare	16%
Natural Disaster will never happen to me	2%
Other reason(s)	6%





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7. How much emergency cash (e.g., bills and coins) do you currently have in your house? (Enter amount in whole dollars. If unsure, your best guess is fine)

	Total
Nothing	39%
\$1-\$100	11%
\$101-\$250	10%
\$251-\$500	14%
\$501-\$1,000	9%
\$1,001-\$5,000	12%
More than \$5,000	6%
<i>Mean*</i>	\$831

*Mean calculated without amounts higher than \$10,000

8. Which of these things have you done to prepare your finances in the event of a natural disaster?

Total Yes Summary

	Total
Reviewed insurance policies recently to ensure you have the right types and amounts of coverage	55%
Started an emergency savings account to prepare for unexpected financial emergencies or disasters	44%
Have a consolidated file of important records and receipts, safely stored digitally and in a waterproof, fireproof container	43%
Documented my possessions by taking photos and videos of my house and household items in case I need to repair, replace, or rebuild after a disaster	31%
Created or updated an emergency plan	26%

- a. Started an emergency savings account to prepare for unexpected financial emergencies or disasters

	Total
Yes	44%
No	56%

- b. Reviewed insurance policies recently to ensure you have the right types and amounts of coverage

	Total
Yes	55%
No	45%

- c. Created or updated an emergency plan

	Total
Yes	26%
No	74%



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- d. Have a consolidated file of important records and receipts, safely stored digitally and in a waterproof, fireproof container

	Total
Yes	43%
No	57%

- e. Documented my possessions by taking photos and videos of my house and household items in case I need to repair, replace, or rebuild after a disaster

	Total
Yes	31%
No	69%

9. How much do you agree or disagree with each of the following statements?

Total Agree Summary

	Total
I would like my bank to proactively help me plan financially for a natural disaster	52%
I do not have a 2-week emergency food supply in my home	46%
I have an emergency kit that includes supplies that will last for several days after a disaster for everyone living in my home	46%
My important documents are not easy to find in my house	38%
I have a go-bag packed in case of a natural disaster	32%
I have contacted a qualified financial counselor or coach to receive guidance on how to organize my finances before and after an emergency	23%

- a. I have a go-bag packed in case of a natural disaster

	Total
Agree strongly	10%
Agree somewhat	22%
Disagree somewhat	31%
Disagree strongly	37%
<i>Agree (Net)</i>	<i>32%</i>
<i>Disagree (Net)</i>	<i>68%</i>

- b. I have contacted a qualified financial counselor or coach to receive guidance on how to organize my finances before and after an emergency

	Total
Agree strongly	7%
Agree somewhat	16%
Disagree somewhat	30%
Disagree strongly	47%
<i>Agree (Net)</i>	<i>23%</i>
<i>Disagree (Net)</i>	<i>77%</i>



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c. I do not have a 2-week emergency food supply in my home

	Total
Agree strongly	18%
Agree somewhat	28%
Disagree somewhat	31%
Disagree strongly	23%
<i>Agree (Net)</i>	<i>46%</i>
<i>Disagree (Net)</i>	<i>54%</i>

d. I have an emergency kit that includes supplies that will last for several days after a disaster for everyone living in my home

	Total
Agree strongly	14%
Agree somewhat	32%
Disagree somewhat	29%
Disagree strongly	25%
<i>Agree (Net)</i>	<i>46%</i>
<i>Disagree (Net)</i>	<i>54%</i>

e. I would like my bank to proactively help me plan financially for a natural disaster

	Total
Agree strongly	10%
Agree somewhat	41%
Disagree somewhat	33%
Disagree strongly	15%
<i>Agree (Net)</i>	<i>52%</i>
<i>Disagree (Net)</i>	<i>48%</i>

f. My important documents are not easy to find in my house

	Total
Agree strongly	11%
Agree somewhat	27%
Disagree somewhat	34%
Disagree strongly	27%
<i>Agree (Net)</i>	<i>38%</i>
<i>Disagree (Net)</i>	<i>62%</i>



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10. Yes or no?

Total Yes Summary

	Total	Excluding N/A responses
Do you keep the gas tank in your car always filled at least halfway to prepare for emergency evacuation?	53%	57%
Have you included your pets in your disaster plan?	36%	55%
Have you had a conversation with your family about where you would go if you must evacuate your home quickly?	32%	35%
Have you had a conversation with family members about how you would locate each other if you were separated during a natural disaster?	28%	32%
Have you discussed the possibility of disasters with your school age children?	16%	37%
Have you made plans for your school age children in case the parents can't get home?	15%	36%
Have you discussed disaster plans with your neighbors or community?	12%	13%

- a. Have you had a conversation with family members about how you would locate each other if you were separated during a natural disaster?

	Total	Excluding N/A responses
Yes	28%	32%
No	62%	68%
N/a	10%	N/A

- b. Have you had a conversation with your family about where you would go if you must evacuate your home quickly?

	Total	Excluding N/A responses
Yes	32%	35%
No	59%	65%
N/a	10%	N/A

- c. Have you discussed the possibility of disasters with your school age children?

	Total	Excluding N/A responses
Yes	16%	37%
No	27%	63%
N/a	57%	N/A





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d. Have you made plans for your school age children in case the parents can't get home?

	Total	Excluding N/A responses
Yes	15%	36%
No	26%	64%
N/a	59%	N/A

e. Have you discussed disaster plans with your neighbors or community?

	Total	Excluding N/A responses
Yes	12%	13%
No	79%	87%
N/a	9%	N/A

f. Have you included your pets in your disaster plan?

	Total	Excluding N/A responses
Yes	36%	55%
No	29%	45%
N/a	35%	N/A

g. Do you keep the gas tank in your car always filled at least halfway to prepare for emergency evacuation?

	Total	Excluding N/A responses
Yes	53%	57%
No	40%	43%
N/a	7%	N/A

11. Which of the following descriptions best matches your style of Emergency Preparedness?

	Total
A Super Planner who is prepared for every possible natural disaster and emergency	5%
A Good Enough planner who has adequate plans in place	39%
A Barely Covered planner who has very thin and non-specific emergency plans	40%
An Avoider who has not thought at all about emergency planning	16%





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About the Study

These are the findings of an Ipsos poll conducted between August 31-September 3, 2021, on behalf of Wells Fargo. For this survey, a sample of 2,226 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English.

The sample was randomly drawn from [Ipsos' online panel](#), partner online panel sources, and ["river" sampling](#) and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing a sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2018 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Posthoc weights were made to the population characteristics on gender, age, race/ethnicity, region, and education.

Statistical margins of error are not applicable to online non-probability polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of plus or minus 2.4 percentage points for all respondents. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following (n=2,226, DEFF=1.5, adjusted Confidence Interval=+/- 3.9 percentage points).

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About Ipsos

Ipsos is the world's third largest Insights and Analytics company, present in 90 markets and employing more than 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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