Weather has become a **decision input**, not a forecast.

Nearly half of adults in the U.S. have changed something real in the past two years because of weather or climate risk: a trip, a roof, a policy, a place to live. This is where they turn first, what they have already done, and who they expect to pay.

47%

took at least one action because of weather or climate risk

26%

check a local TV station first when severe weather is forecast

46%

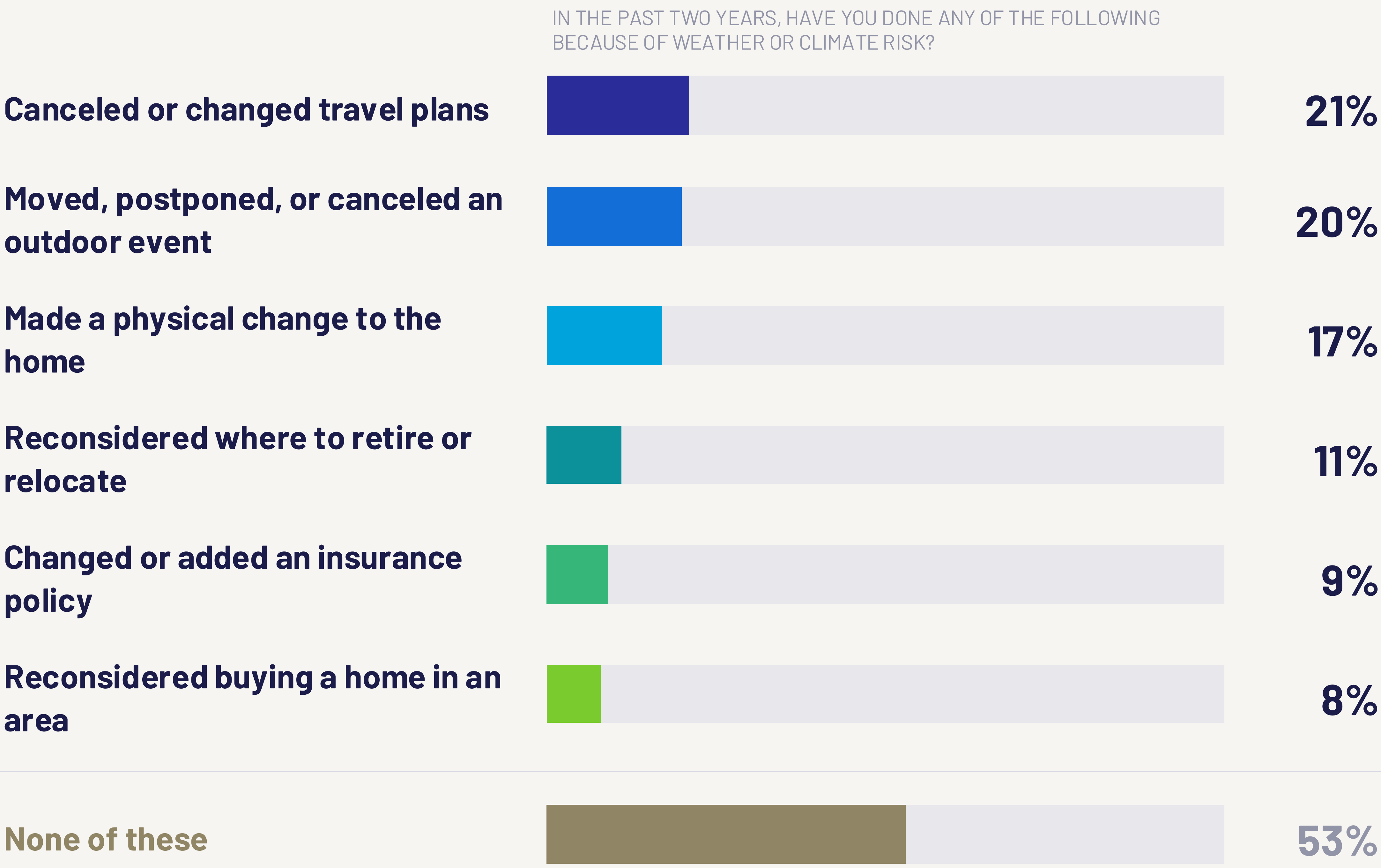
say insurance companies should absorb the rising cost of damage

METHODOLOGY

Tunnl runs a national omnibus survey multiple times each month. This online survey of n=3,066 U.S. adults was fielded between July 31-August 4, 2026. Results are weighted to be representative of the national adult population. Some behavior questions allowed multiple selections which may not total to 100%. If you want to add your question to the next Tunnl Omnibus email hello@tunnldata.com.

Climate risk shows up as **ordinary household decisions**.

Asked what they had actually done in the past two years, 53% of adults said none of these. The other half described a mix of small adjustments and large commitments, and the pattern is consistent: the more a decision costs, the fewer people have made it.



WHY IT MATTERS

Travel and events move first because they are cheap to change. Roofs, policies, and addresses move slower, but 17% of adults have already spent money on the house itself. That is a durable behavior, not a reaction to one storm.

When the sky turns, **local television still wins.**

A local TV station or its app is the single most common first stop for severe weather, ahead of the weather app already sitting on the phone. Add The Weather Channel and television brands account for 44% of first checks. Government alerts are the first stop for only 3%. They still reach people, but almost always after a broadcaster or an app has already framed the story. Whoever owns that first check owns the interpretation.

44%

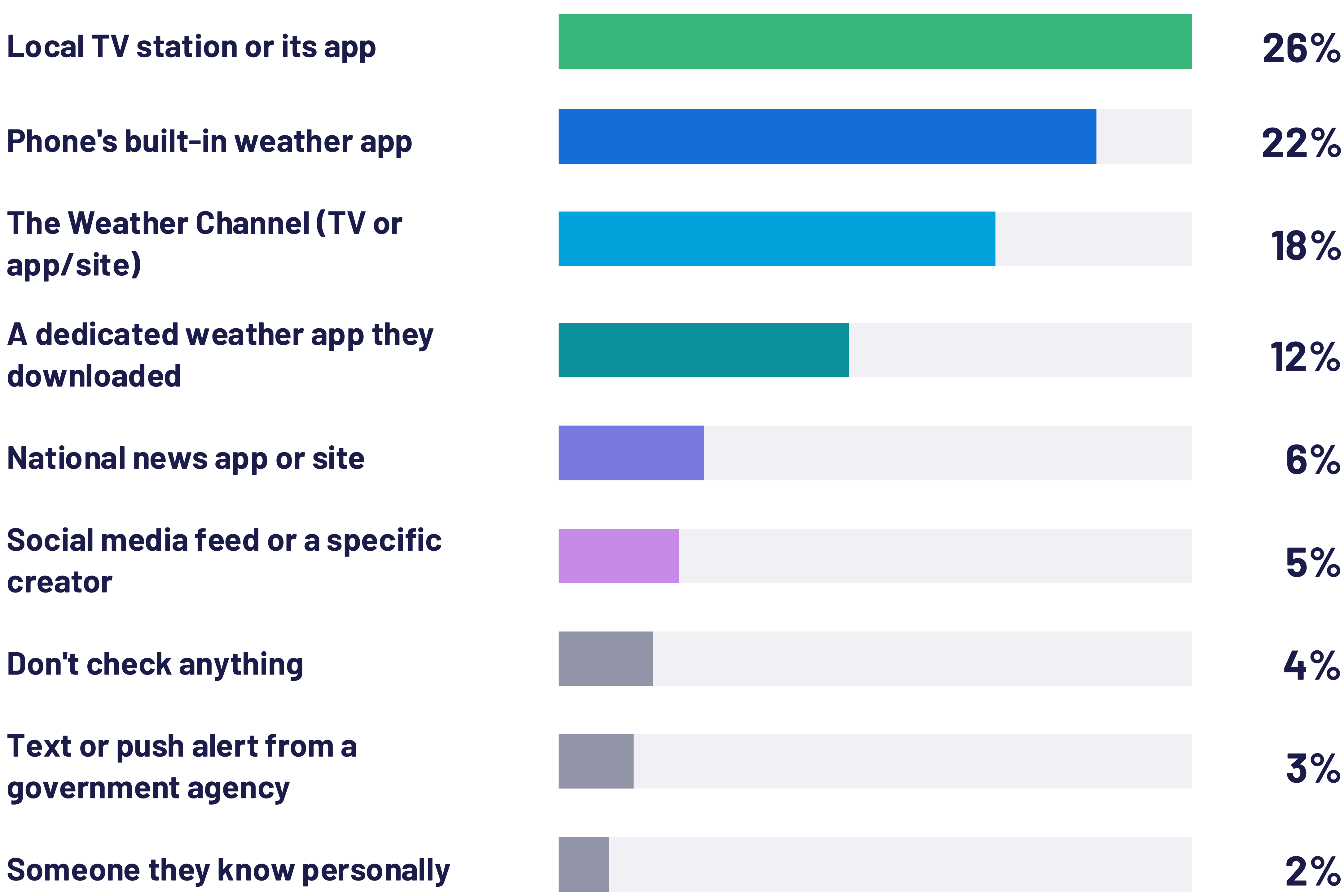
go to a television brand first — local station or The Weather Channel

34%

open an app — built-in phone weather or one they downloaded

5%

check a social feed or a specific creator first



Americans hand the cost to **insurers**, and almost no one to themselves.

Asked who should be most responsible for absorbing rising weather-related property damage, 46% named insurance companies. Government at both levels totals 23%. Only 11% put it on homeowners and renters, and 5% on the developers who chose the location.

46%

Insurance companies

15%

Unsure

13%

The federal government

11%

Individual homeowners and renters

10%

State governments

5%

Developers and builders who chose the location

THE TENSION

Only 9% have added an insurance policy in the past two years due to weather or climate risk, but 46% expect insurers to carry the cost. Expectation is running well ahead of participation, and that gap is where the next round of brand product pricing, coverage, and policy arguments will happen.

TUNNL

Three reads on the same **three numbers**.

FOR BRANDS WITH CLIMATE EXPOSURE

The purchase moment is already happening without you.

17% made a physical change to the home and 9% touched an insurance policy in two years. Home improvement, insurance, travel, and events all have a weather-triggered demand curve that is currently being served reactively, after the storm rather than before it.

FOR ADVOCACY ORGANIZATIONS

Meet people at the household decision, not the abstraction.

The 47% who acted did so through travel, events, roofs, and addresses. Those are the entry points that already have attention. And the 5% who assign responsibility to developers signals that land-use arguments are still largely unmade with the public.

FOR WEATHER AND NEWS MEDIA

Trust is still local, and still on a screen you own.

Television brands hold 44% of first checks against 34% for apps and 5% for social. The advantage is real but sits with the station, not the platform, and the phone's default app is the closest competitor at 22%.