



# Choosing the right path

Climate change survey result 2025



This paper presents selected findings from the 2025 IAG-Ipsos survey of New Zealanders' attitudes and expectations toward the impacts of climate change and the country's response. This year's survey had a nationally representative sample of 1001 people and a margin of error of  $\pm 3.1\%$ .

June 2025

# A fast-approaching fork in the road

New Zealanders' expectations about climate hazards and our response to them are clear and point to a simple fact: the risk is growing and must be reduced if we are to keep everyone insured.

This year's climate change survey reveals New Zealanders expect the climate hazards we face to grow in frequency and severity. They expect insurers to reflect this in the premiums of people who are exposed to their impacts, seeing this as the fairest way to price. They also do not want to pay for other people's risks. Moreover, they want insurers to focus on using the price and availability of insurance to incentivise a greater focus on risk reduction.

But, at the same time, they recognise the importance of having insurance and want insurers to focus on keeping as many people insured as possible. They do not want insurance to become unaffordable or be withdrawn and they think the Government should step in if this occurs.

There is a tension in these two positions, as achieving one could come at the expense of the other. The only fair and lasting way to reconcile the two is by reducing the impacts of natural hazards. Most New Zealanders recognise this, and a majority want to see greater focus and resources put into this task.

Most people support avoiding and reducing development in high-risk areas, making buildings and infrastructure more resilient and better protecting them, including by using natural solutions.

At the same time, only about a quarter of people think that those responsible for this, central and local government, are doing a good job or are confident that we will be able to reduce the impacts of our changing climate.

These views reflect the fact that New Zealand is rapidly approaching a fork in the road. On one path we will fully confront the challenge of our hazards and place a greater focus and investment in risk reduction and thereby making it possible to keep more people insured. On the other we will shy away from the challenge and people will find it more expensive and difficult to insure their homes, and some may even find that their home is uninsurable.

As a country we are currently heading toward this second path. We cannot afford to go down it if we want to protect our most exposed communities, and if we want to avoid the drag that hazards have on our economy and its growth.

Moreover, we must reduce the risk posed by our hazards if we want everyone to be able to be insured and have the means to recover when disaster inevitably strikes.

# Climate change is an important issue

Most New Zealanders say that climate change is an important issue for them. They tend to be more concerned about the impact that climate hazards like floods and storms will have on them than they are about the impacts that their emissions have on the climate.

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**72%** *say that climate change is an important issue to them personally.*

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**58%** *say that they have become more concerned about climate change over recent years.*

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**39%** *say that they are more concerned about how climate change will impact them, with only 10% more concerned about their impact on the climate.*

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## Climate hazards expected to become more impactful

Most New Zealanders expect to see an increase in the frequency and severity of hazards, like floods, storms and wildfires, because of climate change, with a majority expecting to be personally impacted by them.

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**90%** *expect to see more frequent and extreme storms.*

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**89%** *expect to see more frequent and extreme floods.*

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**88%** *expect to see the flooding of coastal areas because of rising sea levels.*

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**80%** *expect to see more frequent and extreme wildfires.*

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**65%** *say that they will be affected by the impacts of climate hazards.*

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# Insurance premiums should reflect the local risk

New Zealanders expect to see the cost of increasing climate hazards show up in their insurance premiums but only want to pay for the risks that they face and not subsidize other people. They also say that a risk-based approach is the fairest way to set premiums.

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**66%**

*think that the growing number and cost of natural disasters is causing insurance premiums to increase, 30% think it is the primary cause of increasing premiums.*

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**60%**

*agree that insurers should raise premiums for those homes and businesses that face more risk.*

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**45%**

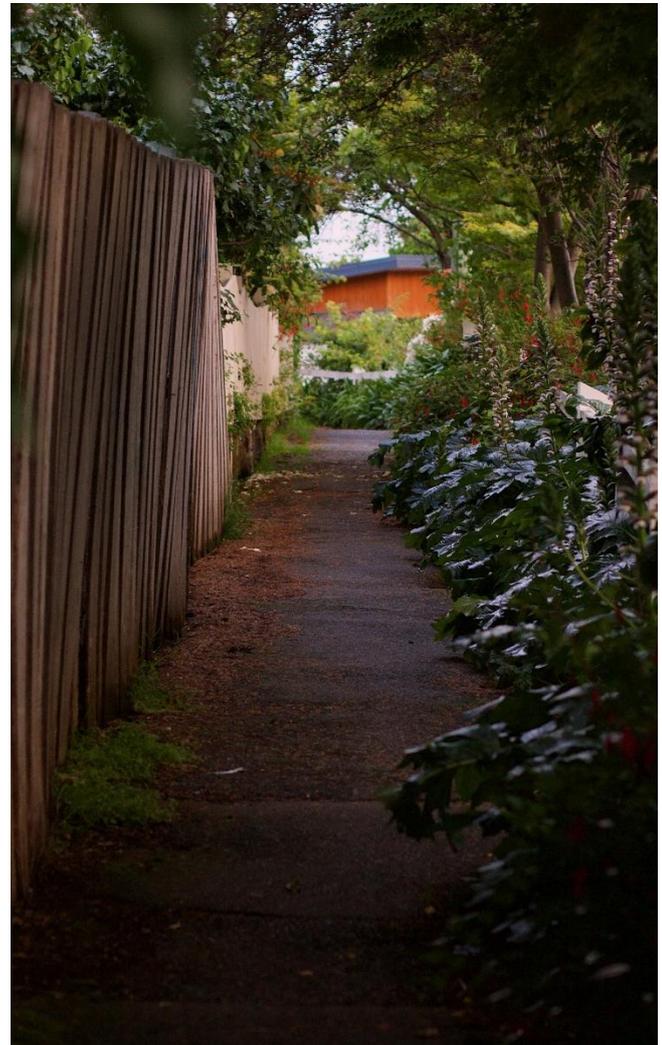
*say that people only paying for the risk they face is the fairest way to set premiums, with a further 39% saying that paying for some of the risk they face is fairest.*

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**71%**

*say they accept that they will have to pay more for their insurance if they live in a high-risk location, but only 17% say they are willing to subsidise the insurance of people who live in high-risk locations.*

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## Insurers can decide not to insure high-risk properties

A majority of New Zealanders agree that a high level of risk from climate hazards is a legitimate reason for not offering insurance but expect insurers to treat their existing customers more favourably than new customers.

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**67%**

*agree that it is okay not to offer insurance to new customers if their home is in a location that is unsafe, 11% disagree. For existing customers 53% agree and 22% disagree.*

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**53%**

*agree that it is okay not to offer insurance to new customers if the insurer thinks the risk is too high, 17% disagree. For existing customers 41% agree and 30% disagree.*

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**53%**

*say they accept that they may not be able to get insurance if the risk where they live is too great.*

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# People want certainty about their insurance

Most New Zealanders recognise the importance of insurance and want certainty about being able to obtain and afford insurance in the future. They think the Government should step in if insurance becomes unaffordable or is withdrawn.

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**87%** *say house / contents insurance is important to have, 78% think people have a right to be insured.*

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**91%** *say that insurers need to be clear about the costs that make up their premiums, 89% about where they will and won't provide insurance.*

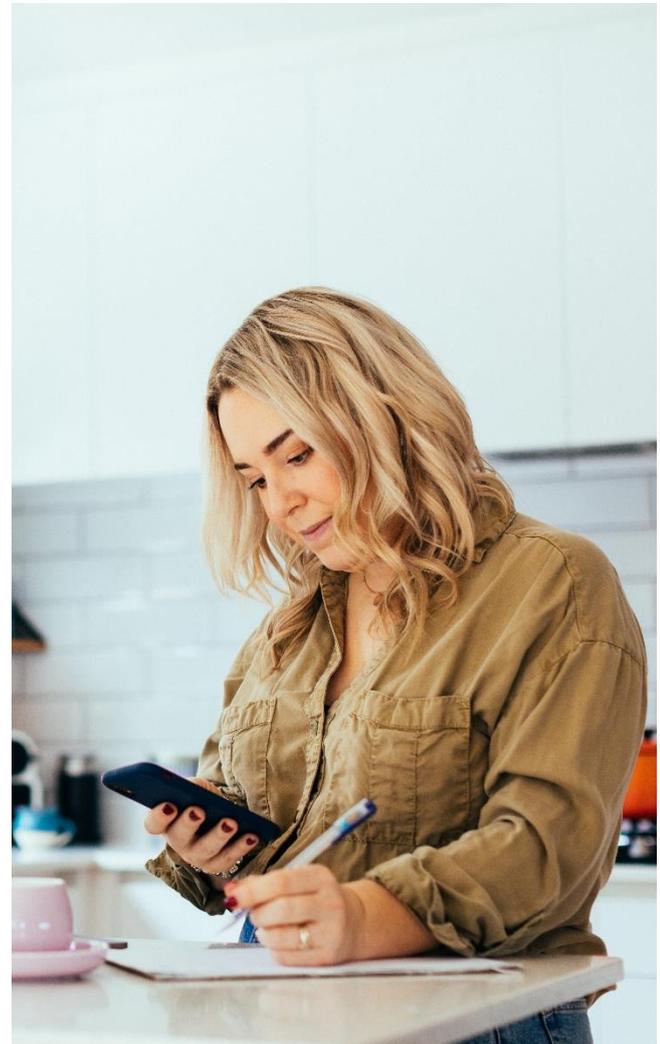
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**54%** *say they're worried about no longer being able to afford house / contents insurance, and 46% are worried about no longer being able to get it because of the risk that climate hazards pose.*

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**67%** *agree that the Government should step in when insurance becomes unaffordable, 55% when insurers pull back from insuring high-risk locations.*

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## New Zealand needs strong insurers

Most New Zealanders recognise the importance of having strong insurers who can meet the challenges posed by our natural hazards but are less accepting of the financial outcomes that insurers need to achieve to do this.

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**82%** *say New Zealand needs strong insurers given the level of natural hazard risk.*

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**51%** *agree it is important to have profitable insurance companies.*

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## A conflicting set of expectations

New Zealanders want insurers to incentivise risk reduction through the cost and availability of insurance while also keeping people insured. These outcomes eventually conflict when dealing with high levels of risk. On balance New Zealanders want insurers to err on the side of keeping people insured.

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**60%**

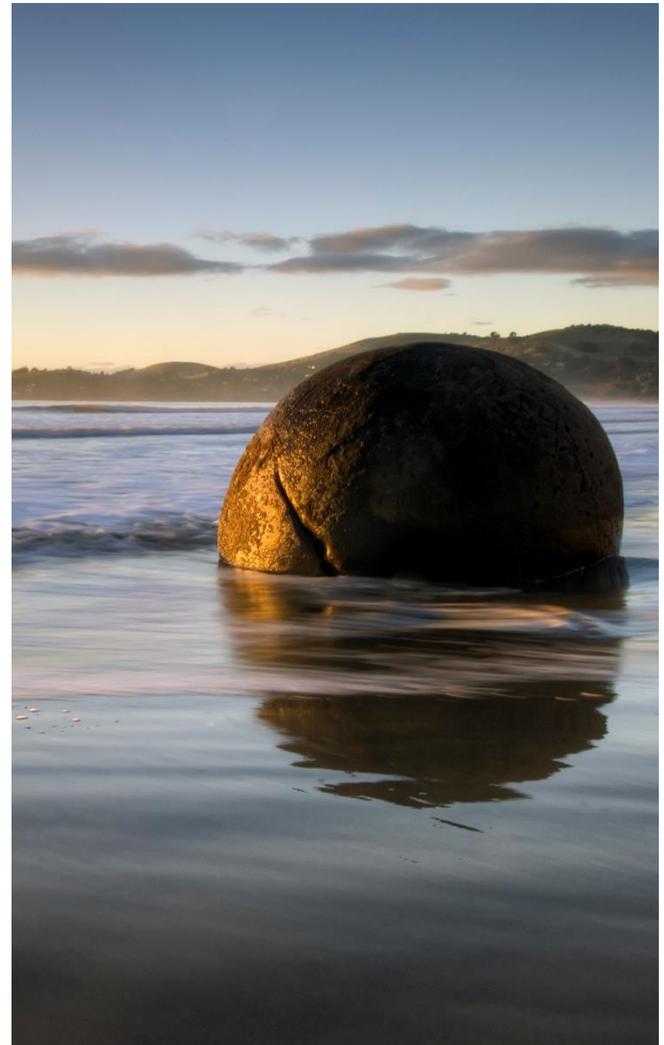
*of people agree that insurers should focus on incentivising risk reduction by making it more difficult or more costly to insure in high-risk areas. 10% disagree.*

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**74%**

*of people agree that insurers should focus on keeping as many homes insured as possible amidst growing climate hazards. 3% disagree.*

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## Reduce risk to keep insurance affordable

New Zealanders want to see greater focus and resources put into reducing the growing impacts of climate hazards and say this is the number one action to help address the rising cost of insurance.

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**57%**

*believe that the Government should reduce the risk of climate hazards to help bring the cost of insurance premiums down, 29% say it is the primary focus ranking it the #1 action.*

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**65%**

*say the Government should put more focus and resource than currently to reduce climate hazards. 11% say there should be less focus and resources.*

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# Support for a collective response

Most New Zealanders want the country collectively to put greater focus and resources into actions that will allow us to better accommodate, avoid and withstand the impacts of climate hazards.

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**80%** *say we should do more to modify our environment to fit in with the impacts of climate hazards.*

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**77%** *say we should do more to make buildings and infrastructure more resilient to the impacts of climate hazards.*

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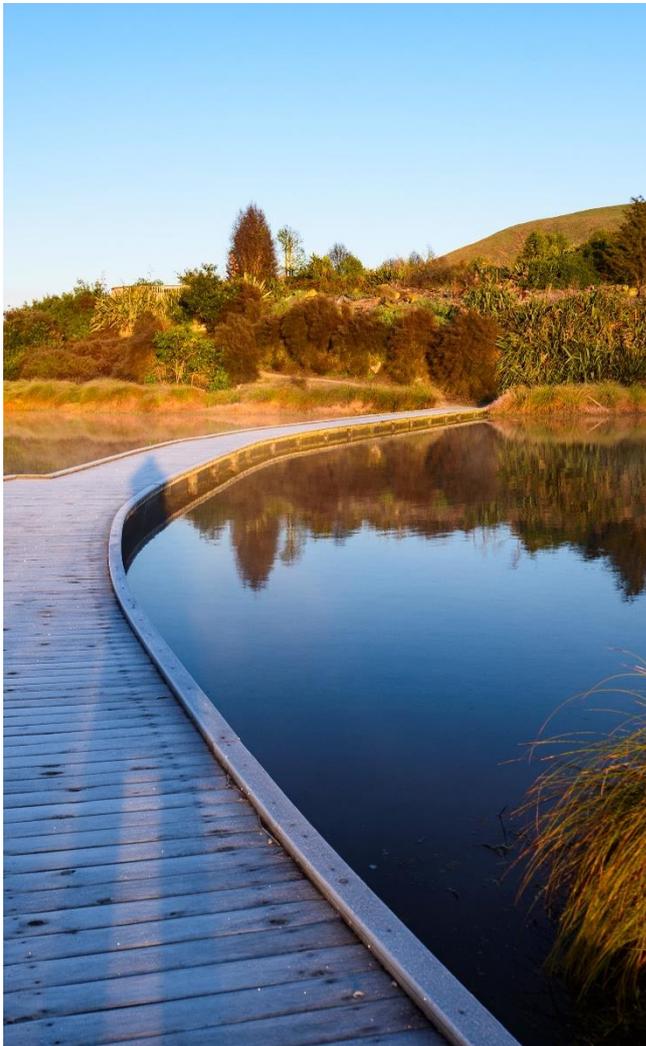
**77%** *say we should do more to avoid or reduce development in high-risk locations.*

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**70%** *say we should do more to protect existing buildings and infrastructure.*

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## Support for local councils to reduce risk

Most New Zealanders want their local council to reduce the risk of climate hazards by ensuring the right buildings are in the right locations and better protecting those that aren't.

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**82%** *say local councils should require new buildings to meet higher resilience standards.*

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**81%** *say local councils should build natural defences like wetlands and greenspaces.*

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**78%** *say local councils should only plan to use land recognised as being at low risk of climate hazards for housing developments.*

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**78%** *say local councils should use funds to help build infrastructure that reduces the impacts of climate hazards.*

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## Opportunity for more individual action

New Zealanders say that they are prepared to help reduce the impacts that climate hazards will have on them and that they are already doing so but admit that those actions are limited when it comes to understanding and reducing the risks their home is exposed to.

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**69%** *say they are prepared to act to reduce the impact(s) that climate hazards may have on them, 53% say they are already taking steps.*

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**18%** *say they have taken steps to understand the climate hazards to which my home is exposed, 43% have taken partial steps, 36% have not taken any steps.*

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**20%** *say they have used their knowledge of climate hazards to help decide where they live, 45% have taken partial steps, 33% have not taken any steps.*

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**12%** *say they have taken steps to reduce the impacts of climate hazards on their home, 50% have taken partial steps, 35% have not taken any steps.*

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# A desire for Government leadership

New Zealanders think that we all have a role to play in response to climate change and see the Government as most responsible. They see local councils as least responsible despite their being at the forefront of development decisions.

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**78%** *say the Government is responsible for action on climate change, with 51% saying they are most responsible.*

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**64%** *say the local councils are responsible for action on climate change, with 6% saying they are most responsible.*

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**60%** *say that business is responsible for action on climate change, with 14% saying they are most responsible.*

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**65%** *say that individuals and their families are responsible for action on climate change, with 15% saying they are most responsible.*

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# A need for better performance

New Zealanders have mixed opinions on whether the actions of Government, local councils, businesses and individuals are good enough, with more people rating their actions as poor than good. The only exception to this is local councils.

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**28%** *say the actions the Government has taken in response to climate change are good. 39% say they are poor.*

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**31%** *say the actions local councils have taken in response to climate change are good. 30% saying they are poor.*

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**21%** *say the actions the business has taken in response to climate change are good. 49% saying they are poor.*

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**25%** *say the actions that individuals and their families have taken in response to climate change are good. 29% saying they are poor.*

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## A lack of confidence in outcomes

Overall New Zealanders have mixed views on whether the country's response to climate change is on the right track but are not confident that we will be able to reduce the impacts of climate change.

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**34%** *say New Zealand's response to climate change is on the right track. 30% say it is on the wrong track.*

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**29%** *are confident that New Zealand will be able to reduce the impacts of climate change on homes, businesses and communities. 36% are not confident.*

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