

Polling - Home & contents insurance

March 2025

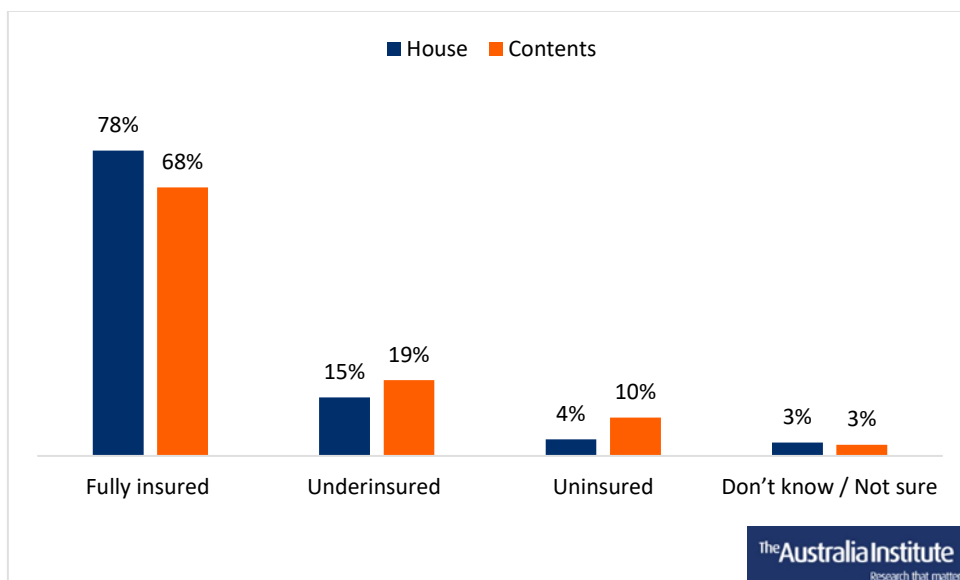
Key results

The Australia Institute surveyed a nationally representative sample of 2,009 Australians about their level of home and contents insurance coverage.

The results show that:

- Of Australians who own their house outright or have a mortgage, 78% say their house is fully insured, 15% say their house is underinsured, and 4% say their house is uninsured.
- Of Australians who own their house outright or have a mortgage, 68% say their contents is fully insured, 19% say their contents is underinsured, and 10% say their contents is uninsured.

Figure 1: House and contents insurance coverage



Method

Short disclosure statement

Panel provider	Dynata
Research company	The Australia Institute
Client commissioning the research	NA
Fieldwork dates	18 February 2025 to 25 February 2025
Mode of data collection	Online recruited from research panel
Target population	Australian adults aged 18+
Sample size	2,009
Australian Polling Council compliant	Yes
Voting intention published	No
Long disclosure statement	See below

Long disclosure statement

Effective sample size after weighting applied	1,927.3
Margin of error associated with effective sample size	±2.2%
Variables used in weighting	Age, gender, state/territory based on Australian Bureau of Statistics “National, state and territory population” data
Gender identity categorisation	Those who answered the gender identity question as “Non-binary”, “I use a different term”, or “Prefer not to answer” had their responses included with females for the purpose of reporting, due to constraints from weighting data availability
Weighting method used	Raking method
Full question text, responses categories and randomisation	See below
Source of online sample	Dynata’s online panel
Positioning of voting intention questions in questionnaire	Immediately after demographics, before policy questions: Lower house voting intention was asked first, followed by upper house voting intention
How were undecided voters handled?	Respondents who answered “Don’t know / Not sure” for voting intention were then asked a leaning question; these leanings are included in voting intention crosstabs
Method of calculating ZPP	NA
Voting intention categorisation	Voting crosstabs show voting intentions for the House of Representatives. “Coalition” includes separate responses for Liberal and National. “Other” refers to Independent/Other, and minor parties in cases where they were included in the voting intention but represent too small a sample to be reported separately in the crosstabs
Location results	Results are shown only for larger states



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Detailed results

Preceding questions in the poll are expected to have influenced the results of the questions published here. The questions, and the response options for each question, are as follows:

To what extent do you agree or disagree with the following statement?

“Climate change is increasing the cost of living in Australia, for example through increasingly severe natural disasters and higher insurance premiums.”

- Strongly agree
- Agree
- Disagree
- Strongly disagree
- Don't know / Not sure

Thinking about the property you currently live in, do you:

- Own it outright
- Have a mortgage
- Pay rent to a landlord
- Live in it without a mortgage, owning it or paying rent.
- Other
- Don't know / Not sure

The following insurance questions were asked only if a respondent selected that they own their house outright or have a mortgage in an earlier question.

As a homeowner, which of the following statements most closely matches your level of home insurance:

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>VIC</i>	<i>QLD</i>	<i>WA</i>
My house is fully insured (I have enough insurance to cover the full cost of rebuilding or replacing my house to the same standard)	78%	81%	74%	77%	76%	75%	78%
My house is underinsured (I have some home insurance, but not enough to cover the full cost of rebuilding or replacing my house to the same standard)	15%	13%	17%	14%	18%	16%	15%
My house is uninsured (I have no house insurance, and would need another source of funds to cover the cost of rebuilding or replacing my house)	4%	4%	5%	6%	3%	7%	1%
Don't know / Not sure	3%	2%	5%	3%	3%	2%	6%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Nation</i>	<i>Other</i>
My house is fully insured (I have enough insurance to cover the full cost of rebuilding or replacing my house to the same standard)	78%	79%	80%	65%	78%	71%
My house is underinsured (I have some home insurance, but not enough to cover the full cost of rebuilding or replacing my house to the same standard)	15%	14%	15%	20%	11%	14%
My house is uninsured (I have no house insurance, and would need another source of funds to cover the cost of rebuilding or replacing my house)	4%	4%	3%	6%	9%	7%
Don't know / Not sure	3%	2%	2%	10%	1%	8%

As a homeowner, which of the following statements most closely matches your level of contents insurance:

	<i>Total</i>	<i>Male</i>	<i>Female</i>	<i>NSW</i>	<i>VIC</i>	<i>QLD</i>	<i>WA</i>
The contents of my home are fully insured (I have enough insurance to cover the full cost of replacing the contents of my home to the same standard)	68%	72%	65%	67%	67%	69%	68%
The contents of my home are underinsured (I have some contents insurance, but not enough to cover the full cost of replacing the contents of my home to the same standard)	19%	17%	21%	17%	24%	15%	18%
The contents of my home are uninsured (I have no contents insurance, and would need another source of funds to cover the cost of replacing the contents of my home)	10%	9%	10%	13%	6%	14%	7%
Don't know / Not sure	3%	2%	4%	3%	2%	2%	6%

	<i>Total</i>	<i>Labor</i>	<i>Coalition</i>	<i>Greens</i>	<i>One Nation</i>	<i>Other</i>
The contents of my home are fully insured (I have enough insurance to cover the full cost of replacing the contents of my home to the same standard)	68%	69%	72%	57%	68%	61%
The contents of my home are underinsured (I have some contents insurance, but not enough to cover the full cost of replacing the contents of my home to the same standard)	19%	19%	20%	22%	12%	18%
The contents of my home are uninsured (I have no contents insurance, and would need another source of funds to cover the cost of replacing the contents of my home)	10%	10%	6%	14%	19%	13%
Don't know / Not sure	3%	2%	2%	7%	1%	8%