

2015 Plymouth Rock Assurance New Jersey Hurricane Preparedness Study

About This Study

Tropical storms and hurricanes directly and indirectly impact New Jersey and its 130 miles of Atlantic coastline. Although hurricanes have not been as frequent in New Jersey as they have been along the Gulf Coast, the damage inflicted on the state's residents and infrastructure is nonetheless real and painful.

Hurricanes and tropical storms (or their remnants) to recently affect New Jersey include:

- Superstorm Sandy, 2012
- Tropical Storm Irene, 2011
- Hurricane Ivan, 2004
- Hurricane Floyd, 1999

Not quite three years have passed since New Jersey residents experienced the effects of Sandy and the reconstruction of property is ongoing in some cases. Sandy brought massive storm surge flooding, widespread power outages, severe damage to property and trees, and even fatalities. The storm is a reminder that New Jersey residents need to be prepared.

Forecasters predict a below-average probability that a major hurricane will make landfall during the 2015 Atlantic season. However, forecasters at the Tropical Meteorology Project at Colorado State University included this warning in their April 2015 forecast:

Despite the forecast for below-average activity, coastal residents are reminded that it only takes one hurricane making landfall to make it an active season for them. They should prepare the same for every season, regardless of how much activity is predicted.

Below-average activity doesn't always mean storms will have below-average intensity. Hurricane Andrew in 1992 came blowing ashore in a year that forecasters predicted would be less active. Andrew is the second-most costly hurricane ever to hit the U.S., according to the Insurance Information Institute.

This poll, conducted by Plymouth Rock Assurance on May 4, in partnership with online survey provider Cvent, consisted of 1,001 New Jersey homeowners who are at least 21 years old and have lived in the state for at least three years. The sample was provided by eRewards, a service of Research Now Group Inc. Cvent and Research Now are independent research consultants and/or survey providers.

Evacuating to Safety

The study shows that not all respondents are looking to authorities for evacuation guidance. Less than half (47%) would evacuate their communities without hesitation when faced with an approaching hurricane while 42% would hinge their decision on the severity of the hurricane.

If you were asked to evacuate your community because of an approaching hurricane, what would you do?	Total Sample
I would leave	47%
I would stay	6%
Depends on the hurricane severity	42%
Don't know	6%

Despite going through Sandy less than three years ago, only 23% of respondents think it is safer to evacuate ahead of a hurricane. Nearly three in five respondents (57%) would hedge their decision to leave based on the hurricane's severity.

If a hurricane was approaching your community, do you think it would be safer to stay in your home or evacuate?	Total Sample
Safer to stay at home	17%
Safer to evacuate	23%
Depends on the hurricane severity	57%
I don't know	3%

Level of Concern

Sandy is not the only storm to affect New Jersey in recent history — Tropical Storm Irene was only four years ago. The National Climatic Data Center estimates Irene's total costs (not just for New Jersey) at \$14 billion, which makes it the 10th most costly tropical cyclone since 1980. By comparison, Sandy's total costs were estimated by the NCDC at \$67 billion. Even though two massive storms have struck New Jersey in the past four years, 63% indicate they have little to no concern for the 2015 hurricane season.

How worried are you that a hurricane might strike your community in the 2015 hurricane season?	Total Sample
Extremely worried	2%
Very worried	4%
Moderately worried	30%
Slightly worried	38%
Not worried at all	25%

Level of Preparation

A low level of concern for this year's hurricane season appears to coincide with preparation levels. Just 28% of all respondents say they are very or extremely prepared to deal with a hurricane strike on their community right now.

How prepared are you right now for a hurricane to strike your community?	Total Sample
Extremely prepared	4%
Very prepared	24%
Moderately prepared	46%
Slightly prepared	20%
Not prepared at all	6%

The experience with Sandy did motivate some respondents to change how they will prepare for future hurricanes. Half of all respondents (50%) indicate they will change their hurricane preparation behavior.

Will you prepare for hurricanes differently after experiencing the effects of Superstorm Sandy?	Total Sample
Yes	50%
No	50%

Stocking a home with items necessary to deal with the aftermath of a hurricane is not a complex process, but it can be time consuming and require trips to supermarkets or outdoor supply stores. Nearly three in five (58%) say their home does not have an emergency hurricane kit prepared.

Does your household have an emergency kit prepared for hurricanes?	Total Sample
Yes	42%
No	58%

Respondents indicate they have at least some of the makings of a recommended hurricane preparedness kit. However, they seem to not have those supplies organized in one place as evidenced by the previous finding. While people might have necessary supplies, they appear to be less inclined to take more formal steps to assemble a hurricane kit.

Below is a list of items that people might have in their homes in the event of a hurricane. Please select the items you currently have.	Total Sample
Working battery-operated radio	60%
Working flashlight	96%
First-aid kit	80%
Extra batteries	90%
Mobile phone	96%
Cash money	69%
Fresh water supply	69%
Food supply	81%
Generator	27%
None of these	0%
Other	3%

Estimated Current Supply Levels

Federal agencies recommend that households have an emergency kit with at least three days' worth of nonperishable foods in the event of a catastrophic storm. Respondents indicate they have at least several days' worth of provisions.

If a hurricane forced supermarket/grocery stores to close, how many days would your current provisions last?	Total Sample
1-2 days	3%
3-6 days	38%
7-13 days	39%
14-20 days	11%
21 or more days	6%
I would have no provisions	1%
Don't know	2%

Likewise, access to clean water is essential following a catastrophic storm, particularly for households that require electricity to pump from wells. Federal authorities recommend having a three-day supply of water at one gallon of water per person per day for drinking and sanitation. There is a contingent of respondents that only have a few days' worth of clean water.

How many days of clean water do you have in your home right now?	Total Sample
1-2 days	19%
3-6 days	39%
7-13 days	21%
14-20 days	7%
21 or more days	6%
I would have no water	3%
Don't know	3%

Areas of Concern

Should a hurricane strike, respondents are most concerned about the safety of their loved ones with more than seven in 10 (73%) being either extremely or very concerned about that point. Loss of power is the second concern with more than three in five (64%) being either extremely or very concerned. Only 56% of respondents are extremely or very concerned about personal safety, ranking it in fourth.

How concerned are you about the following events, which could occur because of a hurricane?	Extremely Concerned	Very Concerned	Moderately Concerned	Slightly Concerned	Not Concerned At All
Loss of power	33%	31%	22%	9%	5%
Damage to home	26%	33%	28%	10%	3%
Loss of water	26%	27%	29%	13%	6%
Food running out	13%	20%	33%	23%	11%
Damage to your car	14%	22%	35%	20%	10%
Personal safety	33%	23%	24%	15%	4%
Safety of loved ones	51%	22%	17%	7%	4%
Loss of internet connectivity	10%	18%	28%	26%	18%
Loss of television connectivity	8%	12%	25%	26%	29%

Conclusions

Residents should take action now to prepare for hurricanes, which could come at any time. Even before the official June 1 start of the 2015 Atlantic hurricane season, Tropical Storm Ana came ashore in South Carolina.

- Preparing an emergency kit for hurricanes is not a complex process. However, those preparing in the face of an incoming storm could be confronted with a hectic environment, which could make preparations more time consuming and stressful.
- At a minimum, a basic emergency kit should include the following:
 - Three-day supply of water (one gallon per person, per day)
 - Three-day supply of nonperishable food, with manual can opener if needed
 - One blanket or sleeping bag per person
 - First-aid kit
 - Battery-powered or hand-crank radio (NOAA Weather Radio, if possible) with extra batteries
 - Emergency tools, like a wrench to shut off utilities and a multipurpose knife
 - Flashlight, extra batteries
 - Extra cash
 - Medication
 - Whistle to signal for help
 - Moist towelettes, baby wipes, garbage bags and plastic ties for personal sanitation
 - Local maps
 - Cell phone with backup chargers
 - Pet supplies, such as food, water, an extra leash and plastic bags (Dogs and cats need approximately one gallon of water per day.)

Residents should heed the advice of authorities when they are asked or ordered to evacuate their communities ahead of a hurricane.

- Hurricanes can be life-threatening, with conditions that change rapidly. Residents should keep in mind that weather forecasts are expectations that are not absolute. Authorities often have access to the best information and a better overview of dangerous situations.
- While some evacuation orders in New Jersey can be mandatory, others can be voluntary. Regardless of the type, the New Jersey Office of Emergency Management advises residents to take orders seriously and act immediately. Additionally, the NJ OEM notes that those who fail to follow mandatory orders place their lives in danger and possibly strand themselves in areas that will likely be cut off from services for extended periods of time.