Are you prepared for an emergency? Chances are that you or someone you know isn’t ready to handle the unexpected at home. A recent survey of homeowners shows just how prepared—or, in many cases, unprepared—America’s homeowners are in the event of a home emergency.

American Homeowners Aren’t Prepared

Over one-third (34%) of homeowners have $500 or less or no funds set aside to cover the costs of an emergency home repair.

- 18% have $0
- 16% have $1 - $500
- 16% have $501 - $1,000

Homeowners with household incomes of less than $50,000 per year are the most vulnerable — over half (57%) have $500 or less or no funds at all set aside for unexpected home repairs.

Homeowners aren’t just fiscally unprepared for emergencies — 37% reported having trouble finding a contractor during a home emergency in a reasonable amount of time, including:

- 17% Plumbers
- 14% Appliance Repair
- 13% HVAC Technician
- 10% Electrician

Home emergencies are all too common. 51% of homeowners report having a home emergency in the past year.

Many homeowners don’t know they are responsible for the costs of repairing a water or sewer line on their property.

- 11% Water Heater Repair/Replacement
- 13% Blocked/Overflowing Toilet
- 17% Heating or A/C Repair/Replacement
- 9% Leaking Water Pipes

- 88% believe cities and towns should educate homeowners on their responsibility
- 13% believe it’s either the city or utility’s responsibility
- 11% incorrectly assumed their homeowners insurance would cover the bill
- 18% didn’t know who is responsible

Survey Methodology

This survey was conducted online within the United States by Harris Poll on behalf of HomeServe from February 22-26, 2019 among 2,042 adults aged 18 and older. 3,348 homeowners for a total sample size of 5,390. For complete survey methodology, including weighting variables, please contact homeserve@hkstrategies.com.

HomeServe protects more than 3.4 million homeowners from the expense and inconvenience of home repairs. Visit www.homeserveusa.com to learn about our affordable coverage plans.