



# AMS

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## Supplemental Material

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Values, bias, and stressors affect intentions to adapt to coastal flood risk: a case study from New York City  
Supplemental Information

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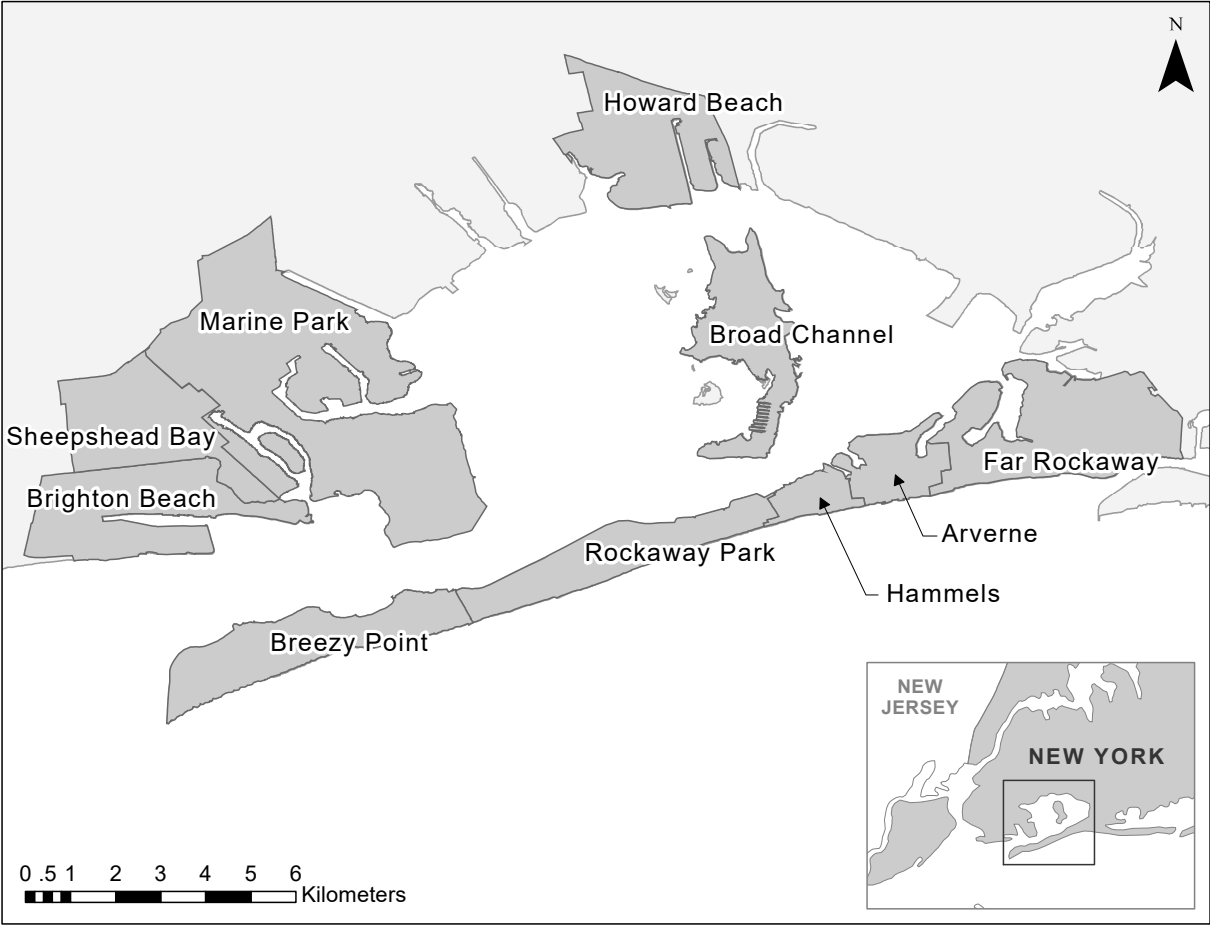


Figure S-1: The Jamaica Bay region and neighborhood areas included in the case study.

Table S-1: Hypotheses

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Hypothesis	
H1	Households who have already taken a small adaptation measure (e.g., procuring resources for an emergency) are less inclined to take a larger scale measure (such as buying flood insurance, elevating a home, or permanently relocating).
H2	Households who highly value the coast, their community or home are more inclined to insure or elevate their home and less inclined to relocate.
H3	Households who highly value avoiding flooding-related costs and inconveniences are less inclined to insure or elevate and more inclined to relocate.
H4	Households are more likely to adapt as nuisance flooding becomes more frequent.
H5	Households are more likely to adapt if their peers adapt.
H6	Households are more likely to relocate if their property values fall or costs of rent rise.
H7	Households are less likely to adapt under large-scale governmental efforts to reduce flood risk.
H8	Households are less likely to insure under conditions of rising premiums.

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Table S-2: Descriptive statistics of Jamaica Bay neighborhoods. All values are in percentages, except where otherwise noted.

	Arverne	Breezy Point	Brighton Beach	Far Rockaway	Hammels	Howard Beach	Marine Park	Rockaway Park	Sheepshead Bay	Weighted
Zip code	11692	11697	11235	11691	11693	11414	11234	11694	11229	–
Households (count)	5,974	1,701	31,958	18,942	4,518	11,059	31,989	8,190	30,892	–
Households children $\leq$ 18	43	25	25	42	34	27	38	32	29	32
Age (median)	35	50	44	31	39	45	38	44	41	40
Household income (median, \$k)	40	87	42	39	50	65	68	74	50	53
Property value (median, \$k)	363	537	530	461	335	501	496	638	526	507
Rent cost (median, \$)	839	654	1019	945	795	1,258	1,119	1,088	1,093	1,032
Female	53	50	54	54	54	54	53	51	53	53
White	14	98	75	23	47	73	42	76	67	56
Hispanic	23	1	9	27	19	20	9	13	8	13
Married	32	41	42	31	40	40	34	38	38	37
Employed	72	82	83	73	80	85	80	80	80	80
Homeowners	34	97	40	26	44	74	67	56	46	49
Mortgage	7	18	9	6	10	16	17	13	10	11

Table S-3: Survey instrument and sample characteristics

	Variable	Description	Mean	St. Dev.
Socioeconomic	Income	Household annual income (\$ 1,000)	89.30	52.32
	Married	Yes = 1, No = 0	.58	.49
	Age	Age in years	49.72	16.28
	Female	Yes = 1, No = 0	.60	.49
	White	Yes = 1, No = 0	.67	.47
	Children	'Are any children under 18 years living with you?' Yes = 1, No = 0	.24	.43
	Education	Advanced degree = 4, College degree = 3, High School degree = 2, None = 1	2.69	.77
	Homeowner	Yes = 1, No = 0	.67	.47
	Mortgage (owners)	Number of mortgages	.55	.50
	Cognitive	Climate perception	'Do you think the world's climate is changing, causing more extreme weather and rising sea levels?' Yes = 1, No = 0, I don't know = 0.5,	.86
Flood perception (owners)		'Do you live in an area prone to major flooding?' Yes = 1, No = 0, I don't know = 0.5	0.66	0.46
Flood perception (renters)			0.61	0.47
Flood concern (owners)		'How serious of a problem do you think flooding is for your household? Serious = 1, Not serious = 0, I don't know = 0.5	0.72	0.45
Flood concern (renters)			0.60	0.48
Expected floods		The expected number of major floods over the next 20 years.	2.21	2.12
Experience/Knowledge	Experience	Experienced other major flood events in lifetime. Yes = 1, No = 0	.27	.44
	Damage level	Percent damage of structure from Sandy. Destroyed $\geq$ 75%, Major = 50%-75%, Minor = 10%-50%, Affected $\leq$ 10%, None = 0%	21.66	22.92
	Surveyed	Surveyed/interviewed about coastal flooding/resilience before. Yes = 1, No = 0	.09	.29
Values	Expected number of future floods			
		'On a scale of 1 to 5 with 1 being 'Not important' and 5 being 'Extremely important', how important are the following to you?':		
	Avoid flood cost	Avoiding flooding-related costs	3.95	1.19
	Community	Living near your current community	3.54	1.29
	Coast	Living close to the coast	3.54	1.34
	Avoid inconvenience	Avoiding inconveniences (like traffic, roadblocks, time away from residence; owners)	3.72	1.08
	Keep home	Keep residing in your home (owners)	4.31	.73
	Home (personal)	'On a scale of 1 to 5 with 1 being 'Not significant' and 5 being 'Extremely significant', how personally significant is your home?' (owners)	4.51	.72
	Home (asset)	'On a scale of 1 to 5 with 1 being 'Little' and 5 being 'Extremely', how much do value your home as a financial asset'? (owners)	4.50	.71
	Home quality	Quality of residence (renters)	4.25	.88
Situational	Home affordability	Affordability of residence (renters)	4.37	.84
	External network	Number of family members or close friends who live far (e.g. $\geq$ 10 miles) from coast	6.95	5.70
	Tenure	Years living in neighborhood	26.83	18.40
	Community hrs.	Hours per week participating in community activities	2.33	2.68
Previous adaptations	Elevated	Currently or recently elevated their home. Yes = 1, No = 0	.07	.26
	Insured	Currently or recently have flood insurance. Yes = 1, No = 0	.38	.49
	Generator	Currently or recently purchased back-up generator. Yes = 1, No = 0	.20	.40
	'Low-hanging fruit' adaptation	Currently or recently taken other flood protection action. Yes = 1, No = 0	.09	.28
	No adaptation	Have <b>not</b> taken any flood protection action. Yes = 1, No = 0	.50	.50

## S Odds Ratio

The  $OR$  is the exponent of the logistical regression coefficient and represents the relative increase in the odds of taking a given adaptation measure with a factor going from  $X^k = 0$  to  $X^k = 1$  holding  $X^{k'}$  fixed (with  $k' \neq k$ ), whereby

$$\beta^k = \text{logit}(P(X^k = 1)) - \text{logit}(P(X^k = 0)) \quad (\text{S-1})$$

and

$$OR^k = \frac{P(X^k = 1)/(1 - P(X^k = 1))}{P(X^k = 0)/(1 - P(X^k = 0))} \quad (\text{S-2})$$

which yields

$$e^{\beta^k} = OR^k. \quad (\text{S-3})$$

For  $OR > 1$ , the odds of taking a given adaptation measure, resulting from a predictor and holding all else equal, can be interpreted as  $OR - 1$ , or  $(OR - 1) * 100\%$ , greater. The inverse is true for  $OR < 1$ , whereby the odds are  $(1/OR) - 1$ , or  $(1 - OR) * 100\%$ , lower.  $OR = 1$  means that there is no association between the predictor and intended uptake of an adaptation measure. For example, an  $OR$  of 1.25 means that odds of the outcome are 0.25 times (25%) greater, and an  $OR$  of 0.25 means the odds of the outcome are 3 times (75%) lower. For continuous variables, the  $OR$  corresponds to a one-unit increase in the level of  $x$  (see SI Table 3 for variables' units). Our results focus on intended adaptation, which may not necessarily lead to adaptation behavior.

Table S-4: Influence of personal and external stressors on intended adaptive behavior among renters (Models 7-10b). Coefficient ( $\beta$ ), standard error (SE), and Odds Ratio (OR) are shown. OR of significant predictors are in bold.

	<i>Relocate</i>		<i>Insure</i>	
	Model 7b	Model 8b	Model 9b	Model 10b
Extreme flooding	.75 (.24)	1.21 (.27)	1.16 (.24)	.81 (.26)
Nuisance flooding	1.56 (.24)	<b>1.96**</b> (.26)	.82 (.24)	<b>.62*</b> (.27)
Peers elevate	<b>1.58*</b> (.24)			
Peers relocate	1.46 (.24)			
Med. insurance	1.56 (.24)		.78 (.24)	
High insurance	1.54 (.24)		<b>.56*</b> (.24)	
Barrier		1.44 (.27)		.89 (.27)
NNBF		1.36 (.27)		.77 (.27)
Rent fall		.78 (.26)		1.12 (.24)
Rent rise		<b>6.29***</b> (.26)		<b>.28***</b> (.30)
ASC	(.27)	(.30)	(.21)	(.26)
R <sup>2</sup> (max possible = 0.5)	.04	0.12	0.04	0.12

Notes: \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

Table S-5: Comparison of in-person and mailed samples for owners in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	$p$	$t$	CI	
<b><i>Independent</i></b>	Income	110.14	122.09	0.45	-0.77	-43.61	19.72
	Married	0.86	0.61	0.06	1.93	-0.01	0.52
	Age	53.57	49.39	0.38	0.90	-5.47	13.83
	Female	0.57	0.45	0.48	0.72	-0.22	0.45
	White	0.79	0.76	0.84	0.21	-0.25	0.31
	Children	0.21	0.36	0.30	-1.05	-0.44	0.14
	Education	3.50	3.18	0.16	1.45	-0.13	0.77
	Tenure	30.21	34.42	0.48	-0.72	-16.28	7.86
	Mortgage	0.36	0.64	0.11	-1.65	-0.63	0.07
	Community hrs.	2.86	2.71	0.83	0.22	-1.20	1.49
	External network	8.43	10.27	0.32	-1.02	-5.56	1.88
	Avoid flood costs	4.07	4.12	0.88	-0.15	-0.74	0.64
	Avoid inconveniences	3.71	3.52	0.61	0.52	-0.60	0.99
	Keep home	4.71	4.30	0.09	1.77	-0.06	0.88
	Community	4.43	3.94	0.16	1.43	-0.21	1.19
	Coast	4.50	4.36	0.63	0.48	-0.45	0.73
	Flood perception	0.93	0.85	0.40	0.86	-0.11	0.27
	Flood concern	1.00	0.79	0.01	2.94	0.06	0.36
	Climate perception	0.86	0.86	0.95	-0.07	-0.21	0.20
	Experience	0.29	0.30	0.91	-0.12	-0.33	0.29
	Damage	50.00	36.52	0.00	3.59	5.83	21.14
	Surveyed	0.07	0.21	0.17	-1.38	-0.35	0.07
	Generator	0.36	0.48	0.43	-0.80	-0.46	0.20
	Insured	0.64	0.79	0.35	-0.96	-0.46	0.17
Other adaptation	0.14	0.12	0.85	0.19	-0.21	0.26	
No adaptations	0.29	0.09	0.17	1.44	-0.09	0.48	
<b><i>Dependent</i></b>	Relocate	0.57	0.52	0.73	0.34	-0.28	0.39
	Insure	0.43	0.64	0.21	-1.29	-0.54	0.13
	Elevate	0.57	0.42	0.37	0.90	-0.19	0.48



Table S-6: Comparison of in-person and mailed samples for owners in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	$p$	$t$	CI	
<b><i>Independent</i></b>	Income	91.44	88.10	0.86	0.18	-34.38	41.07
	Married	0.50	0.52	0.89	-0.14	-0.36	0.31
	Age	46.11	51.43	0.36	-0.92	-16.99	6.35
	Female	0.67	0.57	0.55	0.60	-0.23	0.42
	White	0.50	0.57	0.67	-0.44	-0.40	0.26
	Children	0.28	0.24	0.79	0.27	-0.25	0.33
	Education	3.11	3.00	0.61	0.52	-0.32	0.55
	Tenure	24.78	31.33	0.30	-1.04	-19.27	6.16
	Mortgage	0.67	0.57	0.63	0.49	-0.30	0.49
	Community hrs.	3.50	2.52	0.34	0.96	-1.09	3.04
	External network	10.44	6.71	0.05	2.05	0.04	7.42
	Avoid flood costs	4.44	3.95	0.21	1.27	-0.29	1.28
	Avoid inconveniences	3.83	4.00	0.67	-0.43	-0.95	0.61
	Keep home	4.72	3.95	0.01	2.68	0.18	1.36
	Community	3.78	3.57	0.63	0.48	-0.66	1.08
	Coast	4.44	3.76	0.06	1.95	-0.03	1.40
	Flood perception	0.81	0.55	0.07	1.87	-0.02	0.54
	Flood concern	0.94	0.71	0.05	2.00	-0.01	0.47
	Climate perception	0.97	0.81	0.05	2.08	0.00	0.32
	Experience	0.28	0.24	0.79	0.27	-0.25	0.33
	Damage level	26.11	15.24	0.11	1.67	-2.41	24.16
	Surveyed	0.17	0.24	0.59	-0.54	-0.34	0.19
	Generator	0.39	0.14	0.09	1.74	-0.04	0.54
	Insured	0.56	0.48	0.63	0.48	-0.25	0.41
Other adaptation	0.11	0.10	0.88	0.16	-0.19	0.22	
No adaptations	0.33	0.43	0.55	-0.60	-0.42	0.23	
<b><i>Dependent</i></b>	Relocate	0.67	0.67	1.00	0.00	-0.32	0.32
	Insure	0.61	0.57	0.81	0.25	-0.29	0.37
	Elevate	0.39	0.43	0.81	-0.25	-0.37	0.29

Table S-7: Comparison of in-person and mailed samples for owners in Central Jamaica Bay neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	104.63	114.00	0.71	-0.39	-64.81	46.08
	Married	0.73	0.75	0.92	-0.10	-0.42	0.38
	Age	49.76	50.00	0.96	-0.05	-11.63	11.14
	Female	0.61	0.62	0.94	-0.08	-0.46	0.43
	White	0.93	1.00	0.08	-1.78	-0.16	0.01
	Children	0.37	0.38	0.96	-0.05	-0.45	0.44
	Education	2.78	2.50	0.23	1.24	-0.20	0.77
	Tenure	33.88	31.00	0.70	0.39	-13.53	19.29
	Mortgage	0.71	0.75	0.82	-0.23	-0.45	0.36
	Community hrs.	2.78	4.31	0.27	-1.18	-4.50	1.43
	External network	7.02	9.38	0.30	-1.09	-7.19	2.49
	Avoid flood costs	4.54	4.62	0.71	-0.38	-0.58	0.40
	Avoid inconveniences	3.44	3.88	0.34	-0.99	-1.41	0.54
	Keep home	4.68	4.75	0.74	-0.34	-0.49	0.35
	Community	4.15	4.25	0.73	-0.36	-0.74	0.53
	Coast	3.59	4.50	0.01	-2.74	-1.62	-0.21
	Flood perception	0.87	0.94	0.39	-0.88	-0.24	0.10
	Flood concern	0.95	0.88	0.57	0.59	-0.22	0.37
	Climate perception	0.87	0.94	0.36	-0.95	-0.23	0.09
	Experience	0.44	0.62	0.37	-0.93	-0.63	0.26
	Damage	34.88	48.12	0.09	-1.85	-28.91	2.41
	Surveyed	0.07	0.25	0.33	-1.05	-0.57	0.21
	Generator	0.44	0.50	0.77	-0.30	-0.52	0.40
	Insured	0.66	0.75	0.62	-0.51	-0.49	0.31
	Other adaptation	0.17	0.00	0.01	2.87	0.05	0.29
No adaptations	0.12	0.00	0.02	2.36	0.02	0.23	
<b>Dependent</b>	Relocate	0.66	0.38	0.18	1.43	-0.16	0.73
	Insure	0.59	0.38	0.32	1.06	-0.23	0.66
	Elevate	0.61	0.75	0.46	-0.78	-0.54	0.26

Table S-8: Comparison of in-person and mailed samples for owners in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	$p$	$t$	CI	
<b><i>Independent</i></b>	Income	92.67	90.70	0.92	0.11	-37.55	41.48
	Married	0.78	0.60	0.43	0.81	-0.29	0.64
	Age	48.89	39.00	0.13	1.59	-3.27	23.05
	Female	0.56	0.60	0.86	-0.19	-0.55	0.46
	White	0.89	0.60	0.16	1.46	-0.13	0.71
	Children	0.44	0.20	0.28	1.11	-0.22	0.71
	Education	3.11	3.10	0.97	0.04	-0.67	0.69
	Tenure	25.22	26.70	0.83	-0.21	-16.29	13.33
	Mortgage	0.67	0.60	0.82	0.23	-0.55	0.68
	Community hrs.	3.17	4.45	0.44	-0.78	-4.74	2.18
	External network	5.67	6.80	0.69	-0.40	-7.12	4.85
	Avoid flood costs	4.22	3.40	0.23	1.24	-0.58	2.23
	Avoid inconveniences	3.89	3.40	0.39	0.88	-0.69	1.67
	Keep home	4.22	4.40	0.72	-0.37	-1.24	0.88
	Community	3.56	3.90	0.59	-0.55	-1.65	0.97
	Coast	3.89	4.10	0.66	-0.45	-1.21	0.79
	Flood perception	0.78	0.70	0.72	0.37	-0.37	0.53
	Flood concern	0.56	0.70	0.54	-0.62	-0.64	0.35
	Climate perception	0.94	0.95	0.94	-0.07	-0.16	0.15
	Experience	0.22	0.40	0.43	-0.81	-0.64	0.29
	Damage	15.56	34.00	0.07	-1.97	-38.18	1.29
	Surveyed	0.11	0.20	0.62	-0.51	-0.46	0.28
	Generator	0.44	0.20	0.28	1.11	-0.22	0.71
	Insured	0.56	0.50	0.82	0.23	-0.46	0.57
	Other adaptation	0.22	0.20	0.91	0.11	-0.40	0.44
	No adaptations	0.44	0.40	0.86	0.19	-0.46	0.55
<b><i>Dependent</i></b>	Relocate	0.78	0.50	0.23	1.25	-0.19	0.75
	Insure	0.56	0.40	0.53	0.65	-0.35	0.66
	Elevate	0.56	0.50	0.82	0.23	-0.46	0.57

Table S-9: Comparison of in-person and mailed samples for renters in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values (*p*), t-statistic (*t*), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	<i>p</i>	<i>t</i>	CI	
<b><i>Independent</i></b>	Income	49.67	63.50	0.57	-0.65	-85.52	57.86
	Married	0.00	0.42	0.02	-2.80	-0.74	-0.09
	Age	53.33	45.00	0.57	0.64	-35.44	52.10
	Female	1.00	0.25	0.00	5.74	0.46	1.04
	White	1.00	0.83	0.17	1.48	-0.08	0.41
	Children	0.00	0.17	0.17	-1.48	-0.41	0.08
	Education	3.67	3.00	0.17	1.61	-0.43	1.77
	Tenure	21.67	22.17	0.97	-0.04	-33.39	32.39
	Community hrs.	2.17	3.96	0.14	-1.60	-4.29	0.71
	External network	8.00	6.08	0.67	0.47	-11.92	15.75
	Avoid flood costs	4.33	4.42	0.92	-0.11	-2.49	2.33
	Home quality	4.33	4.50	0.71	-0.39	-1.26	0.93
	Home affordability	3.67	4.42	0.38	-1.08	-3.35	1.85
	Community	4.33	4.17	0.71	0.39	-0.93	1.26
	Coast	4.67	4.33	0.48	0.76	-0.77	1.43
	Flood perception	0.67	0.83	0.67	-0.48	-1.47	1.14
	Flood concern	0.67	0.92	0.53	-0.73	-1.58	1.08
	Climate perception	1.00	0.88	0.19	1.39	-0.07	0.32
	Experience	0.00	0.42	0.02	-2.80	-0.74	-0.09
	Damage	20.00	29.58	0.61	-0.56	-62.89	43.72
	Surveyed	0.33	0.25	0.83	0.23	-1.15	1.31
	Generator	0.00	0.25	0.08	-1.91	-0.54	0.04
	Insured	0.00	0.08	0.34	-1.00	-0.27	0.10
	Other adaptation	0.00	0.08	0.34	-1.00	-0.27	0.10
No adaptations	1.00	0.67	0.04	2.35	0.02	0.65	
<b><i>Dependent</i></b>	Relocate	0.67	0.58	0.83	0.23	-1.11	1.28
	Insure	0.33	0.58	0.54	-0.68	-1.45	0.95
	Elevate	0.00	0.00				

Table S-10: Comparison of in-person and mailed samples for renters in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values (*p*), t-statistic (*t*), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	<i>p</i>	<i>t</i>	CI	
<b><i>Independent</i></b>	Income	39.94	68.27	0.12	-1.69	-64.76	8.10
	Married	0.24	0.55	0.12	-1.63	-0.71	0.09
	Age	35.29	40.91	0.30	-1.06	-16.55	5.32
	Female	0.82	0.73	0.58	0.57	-0.26	0.45
	White	0.29	0.55	0.21	-1.29	-0.66	0.15
	Children	0.29	0.18	0.51	0.67	-0.23	0.46
	Education	2.76	2.73	0.90	0.13	-0.57	0.64
	Tenure	18.53	17.75	0.90	0.13	-11.68	13.25
	Community hrs.	3.38	3.14	0.84	0.20	-2.33	2.82
	External network	5.47	9.18	0.09	-1.79	-8.02	0.60
	Avoid flood costs	3.88	3.91	0.94	-0.07	-0.82	0.76
	Home quality	3.94	3.82	0.69	0.41	-0.50	0.75
	Home affordability	4.35	4.18	0.55	0.60	-0.42	0.76
	Community	3.65	3.27	0.41	0.84	-0.57	1.31
	Coast	3.47	2.82	0.29	1.09	-0.64	1.94
	Flood perception	0.65	0.41	0.21	1.28	-0.15	0.62
	Flood concern	0.79	0.45	0.06	1.98	-0.02	0.70
	Climate perception	0.94	1.00	0.33	-1.00	-0.18	0.07
	Experience	0.41	0.18	0.20	1.33	-0.13	0.59
	Damage	16.18	10.91	0.53	0.63	-11.88	22.41
	Surveyed	0.24	0.00	0.04	2.22	0.01	0.46
	Generator	0.06	0.09	0.77	-0.30	-0.26	0.20
	Insured	0.06	0.09	0.77	-0.30	-0.26	0.20
	Other adaptation	0.06	0.09	0.77	-0.30	-0.26	0.20
No adaptations	0.82	0.82	0.97	0.03	-0.32	0.33	
<b><i>Dependent</i></b>	Relocate	0.82	1.00	0.08	-1.85	-0.38	0.03
	Insure	0.82	0.73	0.58	0.57	-0.26	0.45
	Elevate	0.00	0.00				

Table S-11: Comparison of in-person and mailed samples for renters in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Mailed sample)	Mean (In-person sample)	$p$	$t$	CI	
<b><i>Independent</i></b>	Income	45.60	68.60	0.36	-0.97	-78.45	32.45
	Married	0.20	0.20	1.00	0.00	-0.65	0.65
	Age	42.00	46.00	0.71	-0.38	-28.30	20.30
	Female	0.80	0.60	0.55	0.63	-0.53	0.93
	White	0.40	0.80	0.24	-1.26	-1.13	0.33
	Children	0.40	0.20	0.55	0.63	-0.53	0.93
	Education	3.00	2.80	0.69	0.41	-0.94	1.34
	Tenure	11.20	24.80	0.15	-1.65	-34.24	7.04
	Community hrs.	4.20	4.20	1.00	0.00	-5.37	5.37
	External network	6.00	9.00	0.10	-1.90	-6.67	0.67
	Avoid flood costs	3.20	3.60	0.65	-0.48	-2.43	1.63
	Home quality	4.20	4.00	0.61	0.53	-0.69	1.09
	Home affordability	4.20	3.80	0.47	0.76	-0.82	1.62
	Community	3.00	3.00	1.00	0.00	-2.31	2.31
	Coast	4.40	2.40	0.01	3.54	0.70	3.30
	Flood perception	0.80	0.60	0.55	0.63	-0.53	0.93
	Flood concern	0.80	0.80	1.00	0.00	-0.65	0.65
	Climate perception	1.00	0.80	0.37	1.00	-0.36	0.76
	Experience	0.20	0.40	0.55	-0.63	-0.93	0.53
	Damage	4.00	16.00	0.25	-1.33	-35.85	11.85
	Surveyed	0.00	0.20	0.37	-1.00	-0.76	0.36
	Generator	0.00	0.00				
	Insured	0.20	0.20	1.00	0.00	-0.65	0.65
	Other adaptation	0.00	0.40	0.18	-1.63	-1.08	0.28
	No adaptations	0.80	0.40	0.24	1.26	-0.33	1.13
	<b><i>Dependent</i></b>	Relocate	0.80	0.40	0.24	1.26	-0.33
Insure		0.80	0.60	0.55	0.63	-0.53	0.93
Elevate		0.00	0.00				

Table S-12: Comparison of online and in-person samples for owners in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	136.18	122.09	0.39	0.87	-19.74	47.92
	Married	0.73	0.61	0.47	0.73	-0.23	0.47
	Age	52.73	49.39	0.62	0.51	-10.67	17.34
	Female	0.64	0.45	0.32	1.03	-0.19	0.55
	White	1.00	0.76	0.00	3.20	0.09	0.40
	Children	0.27	0.36	0.59	-0.55	-0.44	0.25
	Education	3.36	3.18	0.46	0.75	-0.33	0.69
	Tenure	21.64	34.42	0.01	-2.81	-22.11	-3.47
	Mortgage	0.64	0.64	1.00	0.00	-0.49	0.49
	Community hrs.	1.64	2.71	0.22	-1.27	-2.84	0.69
	External network	11.09	10.27	0.64	0.47	-2.77	4.40
	Avoid flood costs	4.55	4.12	0.12	1.59	-0.13	0.97
	Avoid inconveniences	3.91	3.52	0.20	1.31	-0.22	1.01
	Keep home	4.36	4.30	0.84	0.21	-0.55	0.68
	Community	3.36	3.94	0.14	-1.54	-1.35	0.20
	Coast	4.09	4.36	0.44	-0.80	-1.01	0.46
	Flood perception	0.91	0.85	0.58	0.56	-0.17	0.29
	Flood concern	0.91	0.79	0.31	1.04	-0.12	0.36
	Climate perception	0.77	0.86	0.51	-0.67	-0.38	0.20
	Experience	0.00	0.30	0.00	-3.73	-0.47	-0.14
	Damage	37.73	36.52	0.88	0.15	-15.59	18.01
	Surveyed	0.09	0.21	0.31	-1.04	-0.36	0.12
	Generator	0.45	0.48	0.87	-0.17	-0.41	0.35
	Insured	0.55	0.79	0.18	-1.40	-0.61	0.13
Other adaptation	0.09	0.12	0.78	-0.28	-0.26	0.20	
No adaptations	0.27	0.09	0.25	1.21	-0.14	0.51	
<b>Dependent</b>	Relocate	0.82	0.52	0.06	2.01	-0.01	0.62
	Insure	0.64	0.64	1.00	0.00	-0.37	0.37
	Elevate	0.27	0.42	0.37	-0.91	-0.50	0.20

Table S-13: Comparison of online and in-person samples for owners in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	102.73	88.10	0.49	0.70	-28.31	57.57
	Married	0.73	0.52	0.27	1.13	-0.17	0.58
	Age	49.09	51.43	0.72	-0.36	-15.59	10.91
	Female	0.45	0.57	0.55	-0.61	-0.52	0.28
	White	0.55	0.57	0.89	-0.13	-0.43	0.38
	Children	0.09	0.24	0.27	-1.12	-0.42	0.12
	Education	3.00	3.00	1.00	0.00	-0.68	0.68
	Tenure	22.16	31.33	0.23	-1.23	-24.69	6.34
	Mortgage	0.64	0.57	0.78	0.28	-0.43	0.56
	Community hrs.	1.27	2.52	0.16	-1.44	-3.03	0.53
	External network	6.64	6.71	0.97	-0.04	-4.10	3.94
	Avoid flood costs	4.64	3.95	0.06	1.94	-0.04	1.40
	Avoid inconveniences	4.27	4.00	0.47	0.74	-0.48	1.03
	Keep home	4.27	3.95	0.40	0.86	-0.45	1.09
	Community	4.18	3.57	0.13	1.56	-0.19	1.41
	Coast	3.27	3.76	0.41	-0.85	-1.70	0.72
	Flood perception	0.55	0.55	0.99	-0.01	-0.40	0.39
	Flood concern	0.55	0.71	0.38	-0.90	-0.56	0.22
	Climate perception	0.59	0.81	0.21	-1.32	-0.57	0.13
	Experience	0.18	0.24	0.72	-0.36	-0.38	0.26
	Damage	17.27	15.24	0.79	0.27	-13.88	17.94
	Surveyed	0.18	0.24	0.72	-0.36	-0.38	0.26
	Generator	0.18	0.14	0.79	0.27	-0.27	0.34
	Insured	0.45	0.48	0.91	-0.11	-0.42	0.38
	Other adaptation	0.00	0.10	0.16	-1.45	-0.23	0.04
No adaptations	0.45	0.43	0.89	0.13	-0.38	0.43	
<b>Dependent</b>	Relocate	0.73	0.67	0.73	0.34	-0.31	0.43
	Insure	0.64	0.57	0.73	0.35	-0.33	0.46
	Elevate	0.55	0.43	0.55	0.61	-0.28	0.52



Table S-14: Comparison of online and in-person samples for owners in Central Jamaica Bay neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	104.82	114.00	0.73	-0.35	-67.06	48.70
	Married	0.55	0.75	0.38	-0.90	-0.69	0.28
	Age	51.82	50.00	0.81	0.25	-13.66	17.30
	Female	0.55	0.62	0.75	-0.33	-0.59	0.43
	White	0.73	1.00	0.08	-1.94	-0.59	0.04
	Children	0.18	0.38	0.40	-0.88	-0.67	0.28
	Education	2.91	2.50	0.17	1.44	-0.19	1.01
	Tenure	24.45	31.00	0.46	-0.76	-25.02	11.93
	Mortgage	0.55	0.75	0.38	-0.90	-0.69	0.28
	Community hrs.	1.27	4.31	0.05	-2.22	-6.09	0.01
	External network	8.09	9.38	0.65	-0.47	-7.10	4.53
	Avoid flood costs	3.64	4.62	0.07	-1.95	-2.08	0.11
	Avoid inconveniences	3.73	3.88	0.77	-0.29	-1.22	0.93
	Keep Home	4.18	4.75	0.14	-1.56	-1.35	0.21
	Community	3.45	4.25	0.13	-1.59	-1.86	0.27
	Coast	2.82	4.50	0.01	-3.14	-2.82	-0.54
	Flood perception	0.59	0.94	0.05	-2.16	-0.69	-0.00
	Flood concern	0.27	0.88	0.01	-3.20	-1.00	-0.20
	Climate perception	1.00	0.94	0.35	1.00	-0.09	0.21
	Experience	0.00	0.62	0.01	-3.42	-1.06	-0.19
	Damage	15.00	48.12	0.00	-3.41	-53.61	-12.64
	Surveyed	0.00	0.25	0.17	-1.53	-0.64	0.14
	Generator	0.00	0.50	0.03	-2.65	-0.95	-0.05
	Insured	0.36	0.75	0.10	-1.73	-0.86	0.09
Other adaptation	0.09	0.00	0.34	1.00	-0.11	0.29	
No adaptations	0.55	0.00	0.01	3.46	0.19	0.90	
<b>Dependent</b>	Relocate	0.82	0.38	0.07	2.02	-0.03	0.92
	Insure	0.64	0.38	0.29	1.10	-0.25	0.77
	Elevate	0.00	0.75	0.00	-4.58	-1.14	-0.36

Table S-15: Comparison of online and in-person samples for owners in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	101.01	90.70	0.41	0.86	-15.43	36.06
	Married	0.71	0.60	0.54	0.64	-0.27	0.49
	Age	55.00	39.00	0.01	3.27	5.31	26.69
	Female	0.49	0.60	0.53	-0.65	-0.49	0.27
	White	0.65	0.60	0.77	0.30	-0.33	0.43
	Children	0.16	0.20	0.79	-0.27	-0.34	0.27
	Education	3.09	3.10	0.97	-0.04	-0.43	0.42
	Tenure	28.80	26.70	0.65	0.46	-7.74	11.94
	Mortgage	0.50	0.60	0.57	-0.58	-0.48	0.28
	Community hrs.	1.53	4.45	0.04	-2.39	-5.64	-0.19
	External network	5.33	6.80	0.52	-0.67	-6.40	3.45
	Avoid flood costs	3.80	3.40	0.43	0.82	-0.69	1.49
	Avoid inconveniences	3.70	3.40	0.49	0.72	-0.62	1.22
	Keep home	4.13	4.40	0.29	-1.10	-0.80	0.26
	Community	3.26	3.90	0.18	-1.42	-1.65	0.36
	Coast	2.97	4.10	0.01	-3.28	-1.88	-0.39
	Flood perception	0.35	0.70	0.05	-2.19	-0.70	0.00
	Flood concern	0.53	0.70	0.31	-1.06	-0.53	0.18
	Climate perception	0.81	0.95	0.04	-2.19	-0.27	-0.01
	Experience	0.12	0.40	0.12	-1.70	-0.66	0.09
	Damage	8.02	34.00	0.00	-3.89	-40.88	-11.07
	Surveyed	0.03	0.20	0.25	-1.22	-0.47	0.14
	Generator	0.08	0.20	0.41	-0.87	-0.42	0.19
	Insured	0.29	0.50	0.25	-1.20	-0.59	0.17
	Other adaptation	0.03	0.20	0.25	-1.22	-0.47	0.14
	No adaptations	0.65	0.40	0.17	1.47	-0.13	0.63
<b>Dependent</b>	Relocate	0.72	0.50	0.23	1.27	-0.16	0.60
	Insure	0.76	0.40	0.06	2.10	-0.02	0.73
	Elevate	0.29	0.50	0.25	-1.20	-0.59	0.17

Table S-16: Comparison of online and in-person samples for renters in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values (*p*), t-statistic (*t*), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	<i>p</i>	<i>t</i>	CI	
<b>Independent</b>	Income	141.67	63.50	0.02	4.20	19.73	136.61
	Married	1.00	0.42	0.00	3.92	0.26	0.91
	Age	43.33	45.00	0.85	-0.20	-23.63	20.30
	Female	0.67	0.25	0.34	1.16	-0.81	1.65
	White	1.00	0.83	0.17	1.48	-0.08	0.41
	Children	0.33	0.17	0.67	0.47	-1.10	1.43
	Education	3.67	3.00	0.17	1.61	-0.43	1.77
	Tenure	21.33	22.17	0.96	-0.05	-52.52	50.85
	Community hrs.	2.33	3.96	0.32	-1.10	-5.47	2.22
	External network	8.67	6.08	0.30	1.14	-2.96	8.13
	Avoid flood costs	5.00	4.42	0.07	2.03	-0.05	1.22
	Home quality	4.67	4.50	0.71	0.39	-0.93	1.26
	Home affordability	5.00	4.42	0.01	3.02	0.16	1.01
	Community	3.00	4.17	0.17	-1.83	-3.22	0.88
	Coast	3.33	4.33	0.07	-2.28	-2.10	0.10
	Flood perception	1.00	0.83	0.10	1.77	-0.04	0.37
	Flood concern	1.00	0.92	0.34	1.00	-0.10	0.27
	Climate perception	1.00	0.88	0.19	1.39	-0.07	0.32
	Experience	0.67	0.42	0.54	0.68	-0.95	1.45
	Damage	50.00	29.58	0.02	2.64	3.36	37.47
	Surveyed	0.00	0.25	0.08	-1.91	-0.54	0.04
	Generator	0.00	0.25	0.08	-1.91	-0.54	0.04
	Insured	0.00	0.08	0.34	-1.00	-0.27	0.10
	Other adaptation	0.00	0.08	0.34	-1.00	-0.27	0.10
No adaptations	1.00	0.67	0.04	2.35	0.02	0.65	
<b>Dependent</b>	Relocate	1.00	0.58	0.02	2.80	0.09	0.74
	Insure	0.33	0.58	0.54	-0.68	-1.45	0.95
	Elevate	0.00	0.00				

Table S-17: Comparison of online and in-person samples for renters in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	45.50	68.27	0.26	-1.18	-63.67	18.13
	Married	0.25	0.55	0.21	-1.30	-0.78	0.19
	Age	50.00	40.91	0.24	1.23	-6.98	25.16
	Female	0.62	0.73	0.66	-0.44	-0.60	0.39
	White	0.25	0.55	0.21	-1.30	-0.78	0.19
	Children	0.00	0.18	0.17	-1.49	-0.45	0.09
	Education	2.75	2.73	0.94	0.07	-0.66	0.70
	Tenure	21.75	17.75	0.64	0.48	-14.01	22.02
	Community hrs.	0.38	3.14	0.02	-2.70	-5.01	-0.51
	External network	7.38	9.18	0.47	-0.74	-7.01	3.39
	Avoid flood costs	3.88	3.91	0.94	-0.08	-1.00	0.93
	Home affordability	4.25	3.82	0.28	1.12	-0.40	1.26
	Home quality	4.38	4.18	0.63	0.49	-0.66	1.04
	Community	2.75	3.27	0.39	-0.88	-1.79	0.74
	Coast	3.50	2.82	0.34	0.98	-0.79	2.15
	Flood perception	0.75	0.41	0.11	1.71	-0.08	0.76
	Flood concern	0.38	0.45	0.74	-0.34	-0.58	0.42
	Climate perception	0.88	1.00	0.17	-1.53	-0.32	0.07
	Experience	0.25	0.18	0.74	0.33	-0.37	0.51
	Damage	14.38	10.91	0.75	0.33	-19.56	26.49
	Surveyed	0.00	0.00				
	Generator	0.00	0.09	0.34	-1.00	-0.29	0.11
	Insured	0.12	0.09	0.83	0.22	-0.30	0.37
	Other adaptation	0.25	0.09	0.41	0.85	-0.25	0.57
No adaptations	0.75	0.82	0.74	-0.33	-0.51	0.37	
<b>Dependent</b>	Relocate	0.88	1.00	0.35	-1.00	-0.42	0.17
	Insure	0.50	0.73	0.35	-0.96	-0.73	0.28
	Elevate	0.00	0.00				

Table S-18: Comparison of online and in-person samples for renters in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (In-person sample)	$p$	$t$	CI	
<b>Independent</b>	Income	64.69	68.60	0.85	-0.19	-56.32	48.49
	Married	0.43	0.20	0.33	1.07	-0.32	0.77
	Age	46.94	46.00	0.90	0.13	-17.50	19.39
	Female	0.76	0.60	0.56	0.63	-0.51	0.83
	White	0.46	0.80	0.17	-1.59	-0.88	0.21
	Children	0.20	0.20	0.99	0.02	-0.54	0.55
	Education	3.06	2.80	0.54	0.67	-0.77	1.28
	Tenure	18.72	24.80	0.48	-0.78	-26.71	14.56
	Community hrs.	1.14	4.20	0.14	-1.83	-7.60	1.48
	External network	5.56	9.00	0.05	-2.37	-6.81	-0.08
	Avoid flood costs	3.13	3.60	0.33	-1.06	-1.55	0.61
	Home quality	4.31	4.00	0.40	0.92	-0.54	1.17
	Home affordability	4.44	3.80	0.16	1.64	-0.37	1.66
	Community	2.72	3.00	0.72	-0.38	-2.21	1.65
	Coast	2.72	2.40	0.49	0.73	-0.76	1.41
	Flood perception	0.41	0.60	0.48	-0.76	-0.86	0.48
	Flood concern	0.40	0.80	0.12	-1.91	-0.95	0.14
	Climate perception	0.86	0.80	0.78	0.30	-0.49	0.61
	Experience	0.20	0.40	0.47	-0.78	-0.87	0.48
	Damage	6.76	16.00	0.35	-1.04	-33.18	14.70
	Surveyed	0.00	0.20	0.37	-1.00	-0.76	0.36
	Generator	0.02	0.00	0.32	1.00	-0.02	0.06
	Insured	0.06	0.20	0.51	-0.71	-0.70	0.41
	Other adaptation	0.07	0.40	0.26	-1.32	-1.00	0.35
No adaptations	0.85	0.40	0.14	1.81	-0.22	1.13	
<b>Dependent</b>	Relocate	0.93	0.40	0.10	2.12	-0.15	1.20
	Insure	0.67	0.60	0.80	0.26	-0.60	0.74
	Elevate	0.00	0.00				

Table S-19: Comparison of online and mailed samples for owners in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b>Independent</b>	Income	136.18	110.14	0.17	1.41	-12.18	64.26
	Married	0.73	0.86	0.46	-0.76	-0.49	0.23
	Age	52.73	53.57	0.91	-0.12	-16.08	14.39
	Female	0.64	0.57	0.75	0.32	-0.36	0.49
	White	1.00	0.79	0.08	1.88	-0.03	0.46
	Children	0.27	0.21	0.75	0.32	-0.32	0.44
	Education	3.36	3.50	0.62	-0.51	-0.69	0.42
	Tenure	21.64	30.21	0.17	-1.42	-21.08	3.93
	Mortgage	0.64	0.36	0.27	1.15	-0.23	0.79
	Community hrs.	1.64	2.86	0.15	-1.50	-2.93	0.49
	External network	11.09	8.43	0.20	1.31	-1.54	6.86
	Avoid flood costs	4.55	4.07	0.19	1.34	-0.26	1.21
	Avoid inconveniences	3.91	3.71	0.62	0.51	-0.60	0.99
	Keep home	4.36	4.71	0.25	-1.19	-0.97	0.27
	Community	3.36	4.43	0.02	-2.59	-1.92	-0.21
	Coast	4.09	4.50	0.32	-1.02	-1.25	0.43
	Flood perception	0.91	0.93	0.87	-0.17	-0.26	0.22
	Flood concern	0.91	1.00	0.34	-1.00	-0.29	0.11
	Climate perception	0.77	0.86	0.58	-0.57	-0.40	0.23
	Experience	0.00	0.29	0.04	-2.28	-0.56	-0.02
	Damage	37.73	50.00	0.11	-1.76	-27.84	3.29
	Surveyed	0.09	0.07	0.87	0.17	-0.22	0.26
	Generator	0.45	0.36	0.64	0.47	-0.33	0.53
	Insured	0.55	0.64	0.64	-0.47	-0.53	0.33
	Other adaptation	0.09	0.14	0.70	-0.39	-0.33	0.22
	No adaptations	0.27	0.29	0.95	-0.07	-0.40	0.38
<b>Dependent</b>	Relocate	0.82	0.57	0.19	1.34	-0.13	0.63
	Insure	0.64	0.43	0.32	1.01	-0.22	0.63
	Elevate	0.27	0.57	0.14	-1.52	-0.71	0.11

Table S-20: Comparison of online and mailed samples for owners in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b><i>Independent</i></b>	Income	102.73	91.44	0.58	0.56	-30.27	52.84
	Married	0.73	0.50	0.23	1.22	-0.16	0.61
	Age	49.09	46.11	0.63	0.49	-9.67	15.63
	Female	0.45	0.67	0.29	-1.09	-0.62	0.19
	White	0.55	0.50	0.82	0.23	-0.37	0.46
	Children	0.09	0.28	0.20	-1.32	-0.48	0.10
	Education	3.00	3.11	0.71	-0.38	-0.74	0.52
	Tenure	22.16	24.78	0.72	-0.36	-17.66	12.42
	Mortgage	0.64	0.67	0.91	-0.12	-0.57	0.51
	Community hrs.	1.27	3.50	0.03	-2.28	-4.23	-0.22
	External network	6.64	10.44	0.06	-1.95	-7.85	0.23
	Avoid flood costs	4.64	4.44	0.56	0.58	-0.48	0.87
	Avoid inconveniences	4.27	3.83	0.22	1.25	-0.28	1.16
	Keep home	4.27	4.72	0.16	-1.48	-1.10	0.20
	Community	4.18	3.78	0.28	1.11	-0.35	1.15
	Coast	3.27	4.44	0.04	-2.27	-2.29	-0.05
	Flood perception	0.55	0.81	0.17	-1.43	-0.64	0.12
	Flood concern	0.55	0.94	0.03	-2.39	-0.76	-0.04
	Climate perception	0.59	0.97	0.03	-2.53	-0.71	-0.05
	Experience	0.18	0.28	0.56	-0.59	-0.43	0.24
	Damage	17.27	26.11	0.30	-1.06	-26.14	8.46
	Surveyed	0.18	0.17	0.92	0.10	-0.30	0.33
	Generator	0.18	0.39	0.23	-1.22	-0.56	0.14
Insured	0.45	0.56	0.62	-0.51	-0.51	0.31	
Other adaptation	0.00	0.11	0.16	-1.46	-0.27	0.05	
No adaptations	0.45	0.33	0.54	0.62	-0.28	0.53	
<b><i>Dependent</i></b>	Relocate	0.73	0.67	0.74	0.33	-0.32	0.44
	Insure	0.64	0.61	0.90	0.13	-0.38	0.43
	Elevate	0.55	0.39	0.44	0.80	-0.25	0.57

Table S-21: Comparison of online and mailed samples for owners in Central Jamaica Bay neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b>Independent</b>	Income	104.82	104.63	0.99	0.01	-29.68	30.05
	Married	0.55	0.73	0.30	-1.08	-0.56	0.18
	Age	51.82	49.76	0.74	0.34	-11.13	15.25
	Female	0.55	0.61	0.72	-0.37	-0.44	0.31
	White	0.73	0.93	0.20	-1.36	-0.52	0.12
	Children	0.18	0.37	0.22	-1.28	-0.49	0.12
	Education	2.91	2.78	0.61	0.53	-0.39	0.64
	Tenure	24.45	33.88	0.15	-1.50	-22.71	3.86
	Mortgage	0.55	0.71	0.37	-0.92	-0.54	0.21
	Community hrs.	1.27	2.78	0.04	-2.17	-2.96	-0.06
	External network	8.09	7.02	0.61	0.52	-3.37	5.50
	Avoid flood costs	3.64	4.54	0.09	-1.82	-1.98	0.18
	Avoid inconveniences	3.73	3.44	0.43	0.81	-0.46	1.04
	Keep home	4.18	4.68	0.17	-1.46	-1.25	0.24
	Community	3.45	4.15	0.16	-1.51	-1.69	0.30
	Coast	2.82	3.59	0.15	-1.52	-1.85	0.32
	Flood perception	0.59	0.87	0.10	-1.75	-0.62	0.07
	Flood concern	0.27	0.95	0.00	-4.68	-1.00	-0.36
	Climate perception	1.00	0.87	0.00	3.13	0.05	0.22
	Experience	0.00	0.44	0.00	-5.60	-0.60	-0.28
	Damage	15.00	34.88	0.03	-2.42	-37.39	-2.37
	Surveyed	0.00	0.07	0.08	-1.78	-0.16	0.01
	Generator	0.00	0.44	0.00	-5.60	-0.60	-0.28
	Insured	0.36	0.66	0.10	-1.74	-0.66	0.07
Other adaptation	0.09	0.17	0.47	-0.73	-0.31	0.15	
No adaptations	0.55	0.12	0.02	2.56	0.06	0.78	
<b>Dependent</b>	Relocate	0.82	0.66	0.28	1.12	-0.14	0.46
	Insure	0.64	0.59	0.77	0.30	-0.31	0.41
	Elevate	0.00	0.61	0.00	-7.91	-0.77	-0.45



Table S-22: Comparison of online and mailed samples for owners in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b>Independent</b>	Income	101.01	92.67	0.61	0.52	-27.34	44.03
	Married	0.71	0.78	0.67	-0.44	-0.41	0.28
	Age	55.00	48.89	0.21	1.34	-3.96	16.18
	Female	0.49	0.56	0.72	-0.37	-0.48	0.34
	White	0.65	0.89	0.08	-1.94	-0.51	0.03
	Children	0.16	0.44	0.15	-1.56	-0.69	0.13
	Education	3.09	3.11	0.95	-0.07	-0.63	0.59
	Tenure	28.80	25.22	0.56	0.61	-9.57	16.73
	Mortgage	0.50	0.67	0.51	-0.69	-0.72	0.38
	Community hrs.	1.53	3.17	0.19	-1.43	-4.24	0.97
	External network	5.33	5.67	0.86	-0.18	-4.69	4.01
	Avoid flood costs	3.80	4.22	0.40	-0.87	-1.50	0.66
	Avoid inconveniences	3.70	3.89	0.65	-0.47	-1.10	0.72
	Keep home	4.13	4.22	0.84	-0.21	-1.11	0.92
	Community	3.26	3.56	0.53	-0.65	-1.34	0.74
	Coast	2.97	3.89	0.03	-2.43	-1.76	-0.09
	Flood perception	0.35	0.78	0.02	-2.77	-0.77	-0.08
	Flood concern	0.53	0.56	0.89	-0.14	-0.44	0.39
	Climate perception	0.81	0.94	0.07	-1.95	-0.27	0.01
	Experience	0.12	0.22	0.50	-0.70	-0.45	0.24
	Damage	8.02	15.56	0.30	-1.10	-23.06	8.00
	Surveyed	0.03	0.11	0.52	-0.68	-0.33	0.18
	Generator	0.08	0.44	0.07	-2.04	-0.77	0.04
Insured	0.29	0.56	0.18	-1.45	-0.68	0.15	
Other adaptation	0.03	0.22	0.24	-1.26	-0.53	0.15	
No adaptations	0.65	0.44	0.29	1.13	-0.20	0.62	
<b>Dependent</b>	Relocate	0.72	0.78	0.72	-0.37	-0.40	0.29
	Insure	0.76	0.56	0.30	1.10	-0.21	0.61
	Elevate	0.29	0.56	0.18	-1.45	-0.68	0.15

Table S-23: Comparison of online and mailed samples for renters in West Rockaway neighborhoods. Differences in means for each variable within a sample, p-values (*p*), t-statistic (*t*), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	<i>p</i>	<i>t</i>	CI	
<b><i>Independent</i></b>	Income	141.67	63.50	0.02	4.20	19.73	136.61
	Married	1.00	0.42	0.00	3.92	0.26	0.91
	Age	43.33	45.00	0.85	-0.20	-23.63	20.30
	Female	0.67	0.25	0.34	1.16	-0.81	1.65
	White	1.00	0.83	0.17	1.48	-0.08	0.41
	Children	0.33	0.17	0.67	0.47	-1.10	1.43
	Education	3.67	3.00	0.17	1.61	-0.43	1.77
	Tenure	21.33	22.17	0.96	-0.05	-52.52	50.85
	Community hrs.	2.33	3.96	0.32	-1.10	-5.47	2.22
	External network	8.67	6.08	0.30	1.14	-2.96	8.13
	Avoid flood costs	5.00	4.42	0.07	2.03	-0.05	1.22
	Home quality	4.67	4.50	0.71	0.39	-0.93	1.26
	Home affordability	5.00	4.42	0.01	3.02	0.16	1.01
	Community	3.00	4.17	0.17	-1.83	-3.22	0.88
	Coast	3.33	4.33	0.07	-2.28	-2.10	0.10
	Flood perception	1.00	0.83	0.10	1.77	-0.04	0.37
	Flood concern	1.00	0.92	0.34	1.00	-0.10	0.27
	Climate perception	1.00	0.88	0.19	1.39	-0.07	0.32
	Experience	0.67	0.42	0.54	0.68	-0.95	1.45
	Damage	50.00	29.58	0.02	2.64	3.36	37.47
	Surveyed	0.00	0.25	0.08	-1.91	-0.54	0.04
	Generator	0.00	0.25	0.08	-1.91	-0.54	0.04
	Insured	0.00	0.08	0.34	-1.00	-0.27	0.10
	Other adaptation	0.00	0.08	0.34	-1.00	-0.27	0.10
	No adaptations	1.00	0.67	0.04	2.35	0.02	0.65
<b><i>Dependent</i></b>	Relocate	1.00	0.58	0.02	2.80	0.09	0.74
	Insure	0.33	0.58	0.54	-0.68	-1.45	0.95
	Elevate	0.00	0.00				

Table S-24: Comparison of online and mailed samples for renters in East Rockaway neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b>Independent</b>	Income	45.50	39.94	0.67	0.44	-22.03	33.15
	Married	0.25	0.24	0.94	0.08	-0.41	0.44
	Age	50.00	35.29	0.06	2.04	-1.03	30.45
	Female	0.62	0.82	0.36	-0.96	-0.65	0.26
	White	0.25	0.29	0.83	-0.22	-0.47	0.38
	Children	0.00	0.29	0.02	-2.58	-0.54	-0.05
	Education	2.75	2.76	0.97	-0.04	-0.71	0.69
	Tenure	21.75	18.53	0.67	0.44	-13.05	19.49
	Community hrs.	0.38	3.38	0.00	-3.87	-4.63	-1.38
	External network	7.38	5.47	0.41	0.85	-2.90	6.70
	Avoid flood costs	3.88	3.88	0.99	-0.02	-0.93	0.92
	Home quality	4.25	3.94	0.42	0.83	-0.50	1.11
	Home affordability	4.38	4.35	0.95	0.06	-0.78	0.83
	Community	2.75	3.65	0.11	-1.77	-2.02	0.22
	Coast	3.50	3.47	0.95	0.06	-1.03	1.08
	Flood perception	0.75	0.65	0.56	0.59	-0.26	0.47
	Flood concern	0.38	0.79	0.07	-2.03	-0.87	0.04
	Climate perception	0.88	0.94	0.52	-0.66	-0.28	0.15
	Experience	0.25	0.41	0.44	-0.79	-0.60	0.27
	Damage	14.38	16.18	0.87	-0.17	-24.60	20.99
	Surveyed	0.00	0.24	0.04	-2.22	-0.46	-0.01
	Generator	0.00	0.06	0.33	-1.00	-0.18	0.07
	Insured	0.12	0.06	0.64	0.48	-0.24	0.37
	Other adaptation	0.25	0.06	0.30	1.10	-0.20	0.59
	No adaptations	0.75	0.82	0.70	-0.39	-0.49	0.34
	<b>Dependent</b>	Relocate	0.88	0.82	0.75	0.33	-0.28
Insure		0.50	0.82	0.16	-1.53	-0.79	0.14
Elevate		0.00	0.00				

Table S-25: Comparison of online and mailed samples for renters in Central Jamaica Bay neighborhoods. Differences in means for each variable within a sample, p-values (*p*), t-statistic (*t*), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	<i>p</i>	<i>t</i>	CI	
<b><i>Independent</i></b>	Income	46.00	64.91	0.43	-0.94	-92.64	54.82
	Married	0.00	0.27	0.08	-1.94	-0.59	0.04
	Age	50.00	50.91	0.97	-0.04	-199.79	197.97
	Female	1.00	0.91	0.34	1.00	-0.11	0.29
	White	1.00	0.82	0.17	1.49	-0.09	0.45
	Children	0.50	0.18	0.64	0.62	-4.76	5.39
	Education	2.50	2.55	0.94	-0.08	-3.28	3.19
	Tenure	32.50	29.00	0.83	0.26	-87.38	94.38
	Community hrs.	3.00	1.50	0.70	0.49	-33.48	36.48
	External network	2.00	4.91	0.06	-2.09	-6.01	0.19
	Avoid flood costs	2.00	4.36	0.24	-2.30	-12.51	7.79
	Home quality	4.50	4.55	0.95	-0.08	-2.95	2.86
	Home affordability	4.50	4.45	0.95	0.07	-2.32	2.41
	Community	3.00	4.18	0.66	-0.58	-24.44	22.07
	Coast	1.00	3.82	0.00	-6.35	-3.81	-1.83
	Flood perception	0.75	1.00	0.50	-1.00	-3.43	2.93
	Flood concern	1.00	0.91	0.34	1.00	-0.11	0.29
	Climate perception	1.00	0.95	0.34	1.00	-0.06	0.15
	Experience	0.00	0.45	0.02	-2.89	-0.81	-0.10
	Damage	25.00	34.55	0.77	-0.37	-256.32	237.23
	Surveyed	0.00	0.00				
	Generator	0.00	0.00				
	Insured	0.00	0.27	0.08	-1.94	-0.59	0.04
	Other adaptation	0.00	0.00				
No adaptations	1.00	0.73	0.08	1.94	-0.04	0.59	
<b><i>Dependent</i></b>	Relocate	0.50	0.73	0.73	-0.44	-4.99	4.53
	Insure	0.50	0.73	0.73	-0.44	-4.99	4.53
	Elevate	0.00	0.00				

Table S-26: Comparison of online and mailed samples for renters in Brooklyn neighborhoods. Differences in means for each variable within a sample, p-values ( $p$ ), t-statistic ( $t$ ), and confidence intervals (CI) are shown.

	Variables	Mean (Online sample)	Mean (Mailed sample)	$p$	$t$	CI	
<b>Independent</b>	Income	64.69	45.60	0.25	1.28	-17.92	56.09
	Married	0.43	0.20	0.33	1.07	-0.32	0.77
	Age	46.94	42.00	0.58	0.59	-16.90	26.78
	Female	0.76	0.80	0.85	-0.20	-0.59	0.50
	White	0.46	0.40	0.82	0.25	-0.61	0.73
	Children	0.20	0.40	0.47	-0.78	-0.87	0.48
	Education	3.06	3.00	0.87	0.17	-0.81	0.92
	Tenure	18.72	11.20	0.09	1.95	-1.40	16.44
	Community hrs.	1.14	4.20	0.14	-1.83	-7.60	1.48
	External network	5.56	6.00	0.73	-0.35	-3.27	2.38
	Avoid flood costs	3.13	3.20	0.93	-0.09	-2.08	1.94
	Home quality	4.31	4.20	0.64	0.48	-0.44	0.67
	Home affordability	4.44	4.20	0.56	0.62	-0.77	1.26
	Community	2.72	3.00	0.72	-0.38	-2.21	1.65
	Coast	2.72	4.40	0.01	-3.82	-2.76	-0.59
	Flood perception	0.41	0.80	0.12	-1.86	-0.94	0.15
	Flood concern	0.40	0.80	0.12	-1.91	-0.95	0.14
	Climate perception	0.86	1.00	0.00	-3.62	-0.22	-0.06
	Experience	0.20	0.20	0.99	0.02	-0.54	0.55
	Damage	6.76	4.00	0.39	0.89	-4.13	9.65
	Surveyed	0.00	0.00				
	Generator	0.02	0.00	0.32	1.00	-0.02	0.06
	Insured	0.06	0.20	0.51	-0.71	-0.70	0.41
	Other adaptation	0.07	0.00	0.04	2.06	0.00	0.15
	No adaptations	0.85	0.80	0.81	0.25	-0.50	0.60
	<b>Dependent</b>	Relocate	0.93	0.80	0.57	0.62	-0.42
Insure		0.67	0.80	0.55	-0.63	-0.68	0.41
Elevate		0.00	0.00				