

Availability and affordability of insurance

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Availability and affordability of insurance

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Research contractor: BMG Research

Authors: June Wiseman, Stacey Hughes

Publishing organisation

Department for Environment, Food and Rural Affairs Flood Risk Management Division, Nobel House, 17 Smith Square London SW1P 3JR

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Executive summary

This report sets out the findings of research focusing on the affordability and availability of insurance for householders. A survey of 1018 householders with sole or joint responsibility for making decisions about home insurance in their household was undertaken. A comparison has been made between householders in high flood risk areas, termed the 'At risk' group throughout this report, and those at low or no flood risk, termed the 'Control' group (see Defining the groups section below). 718 interviews were completed in the At risk group and 300 in the Control group.

This study represents the third in a series of research projects carried out by Defra in this area. Throughout this report findings from the previous study carried out in 2015 are quoted as a reference point, although there are limitations in the comparability between the studies (see Comparability section below for further details).

The primary focus of this research for Defra was those living in At risk areas, and so 70% of the sample were allocated there, and just 30% was allocated to areas classified as 'Control'. Numbers were dialled at random within respective areas. Research was also undertaken with a representative sample of small businesses concerning the availability of insurance. A separate report has been published to cover these findings.

Uptake of home insurance

Almost nine in ten (88% (493 respondents) ; 83% in 2015) owner occupiers in the At risk group have a policy which covers both buildings and contents insurance whilst 6% have separate policies for contents and buildings insurance. Those in the Control group are significantly more likely to state that they do not have any home insurance (3% vs. 1% of the At risk group; no significant differences were found in 2015).

Amongst renters, those in the At risk group are significantly more likely to state that they do not have contents insurance (34% vs. 21% of the Control group). However, the proportion of At risk stating they have no contents insurance has declined since 2015 (41%).

Actions taken to obtain current home insurance policy

More than half (57%; 53% in 2015) of the At risk group state that they renewed with their existing provider whilst around a third (34%; 36% in 2015) chose to switch.

Reasons for renewing with the existing provider included; being happy with the service provided (54% amongst the At risk group and 75% amongst the Control group) and receiving a competitive price from their existing provider (38% of the At risk and 40% of the Control group). The proportion of At risk respondents citing they are happy with the service from their current provider has increased significantly since 2015 (46% happy with the service).

How insurance company was chosen

For those with home insurance, using a comparison site is the most commonly expressed method for deciding which insurance company to choose (33% of the At risk group and 27% of the Control group). This is followed by having used the company before (23% for each group).

Changes made to policy upon renewal

More than three quarters of both groups (78% of the At risk and 77% of the Control group) state they did not make any changes to the terms of their policy. This represents a significant increase on 2015 for the At risk group (71% of those in the At risk did not make any changes to their policy). Around one in ten state they increased the level of their cover (9% of the At risk group and 10% of the Control group).

Awareness of Flood RE

A new question in the availability and affordability insurance survey this year asked all of those with home insurance if they are aware of Flood RE. Flood RE is a flood re-insurance scheme; it has been set up to help households who live in a flood risk area access affordable home insurance. Those in the At risk group are significantly more likely than those in the Control group to be aware of Flood RE (42% vs. 30%).

Those who were aware of Flood RE were asked if they knew if their insurance company uses Flood RE to cover the flood risk aspect of insurance policy. Two in five (40%) of those in the At risk group state that their current insurer uses Flood RE to cover the flood risk aspect of their insurance policy; this is significantly higher than those in the Control group (21%).

Reasons for not having insurance

Those who state they do not have insurance were asked their reason for this. Any differences cited between the At risk and Control groups should be interpreted with caution due to the low sample base of the Control group.

Reasons are focussed around affordability with 18% of those in the At risk group stating the costs of the premium are too high. In 2015, the cost of the premiums was also the most cited reason for not having insurance (42% of the At risk group); a statistically significant decline. A further 16% of the At risk group state it is too much hassle getting insurance, this compares to just 3% of those in the Control group.

Cost of premiums

All those with home insurance of any kind were asked to select from a list of bandings, how much they currently pay for their home insurance. The average median cost of home insurance amongst the At risk group is £328 (mean £488), significantly higher than the Control group of £276 (mean £340); mean premiums are significantly different. Examining premium costs in more detail, it is noted that

premiums are more expensive in every instance for the At risk group. It should be noted that cost figures are self-reported and that in many cases are dependent on respondents recollection of costs.

Comparison of current home insurance premium compared with previous policy premium

More than one in three (36%; 36% in 2015) of those in the At risk group state their current home insurance premium has increased compared with the cost of their previous year's policy premium, whereas albeit not significant, 29% of the Control group cite an increase.

For those with home insurance who had experienced in increase in their premiums, the most commonly cited reasons for an increase in insurance premiums is that premiums have gone up generally in England (29% At risk group; 51% in 2015) and 26% amongst the Control group. The At risk group also state premiums have increased because of flooding in the area (28%; 7% in 2015). Unsurprisingly, the latter is significantly higher than those in the Control group (1%).

Amongst those in the At risk group, premiums have increased by £63 (mean £128) from the cost of the previous year's policy compared to £38 (mean £74) amongst those in the Control group.

Affordability of home insurance

Overall, more than three quarters (77%; 72% in 2015) of those in the At risk group consider their insurance premium to be affordable, this compares with a significantly higher proportion of the Control group who agree that premiums are affordable (87%). This contrasts with the 2015 finding of consistency between the at risk and control groups in the perception of affordability of the costs of premiums (see Comparability section below for a discussion about the differences in sampling approach between 2015 and 2018).

Seven in ten (70%; 59% in 2015) of those in the At risk group agree that premiums are reasonable however a significantly higher proportion of those in the Control group agree with this statement (82%).

Three in five (62%; 47% in 2015) of the At risk group agree that their insurance premium represents good value for money whilst 19% disagree. In both instances, these results are significantly different compared with the Control group (77% and 10% respectively).

Maximum level of home insurance premiums which would be affordable

With respect to buildings insurance of any type, amongst those who provided a response, the median maximum insurance premium that would be affordable for those in the At risk group is £378 (mean £563) compared with the median of £225 (mean £341) in 2015. For the Control group, this is £350 (mean £1,511).

With respect to contents insurance, amongst those who did provide a response, those in the At risk group state the median maximum insurance premium that would be affordable is £376 (mean £525) compared with £277 (mean £1,264) for the Control group.

Expected behaviour if premiums were to rise above maximum affordability level

All those who provided a maximum premium they could afford to pay if their home was damaged by flood were asked to state how likely or unlikely they would be to adopt a series of different approaches if their premiums increased above their level of affordability. It was assumed that lower premiums were not available from alternative insurers.

Those in the At risk group are most likely to state they would find a way to pay the premium (58%), followed by 52% who state they would increase the level of their excess. Respondents are least likely to go without buildings insurance (7%) or move home (14%). Similarly to those in the At risk group, those in the Control group are most likely to state that they would find a way to pay their premium (62%). However, the Control group are significantly more likely than those in the At risk group to accept exclusions to their cover (55% vs. 37%).

Cost of excess

Around one in six (16%) of those in the At risk group state they have a separate excess for flood damage. This is significantly higher than those in the Control group (10%).

The median cost of excess for those who do not have a separate excess for flood damage amongst those in the At risk group is £176 (mean £299) vs. £124 in 2015. This median excess cost for those in the Control group is the same at £176 (but the mean cost is lower £241).

The median cost of excess for those who do have a separate excess for flood damage amongst those in the At risk group is £326 (mean £903) vs. £335 in 2015. This median excess cost for those in the Control group is also £326 (but the mean cost is lower £769). It should be noted that cost figures are self-reported and that in many cases are dependent on respondent's recollection of costs.

Comparison of current home insurance excess compared with previous policy

The majority (71%; 66% in 2015) of those in At risk group state that their home insurance excess has stayed about the same; a similar proportion to those in the Control group (77%; 71% in 2015). Within the At risk group, both those who are aware that they live in a flood risk area compared to those who are unaware as well as those who state they have a separate excess for flooding are significantly more likely to state that their excess has increased compared to their last policy.

The median average increase of excess value compared to a previous policy is £126 for those in the At risk group and £26 for those in the Control group.

Affordability of excess paid

Overall, three quarters (76% vs. 65% in 2015) of those in the At risk group agree that the excess on their insurance is affordable. The same proportion (76%) of those in the Control group agrees their excess is affordable.

A similar proportion (75% vs. 57% in 2015) of the At risk group also agree that the excess on their insurance is reasonable.

The level of agreement that the excess on insurance represents good value for money is lower, with 56% (44% in 2015) of those in the At risk group agreeing that their excess represents good value for money. Whilst no significant differences exist between the At risk and the Control group, the Control group is more likely to agree that their excess represents good value for money (64%).

Maximum level of excess which would be affordable

Those in the At risk group with buildings insurance of any kind state the median maximum cost of excess they could currently afford to pay is £476 (mean £957) compared to £276 (mean £876) within the Control group. Those in the At risk group with any kind of contents insurance state the median

maximum cost of excess they could currently afford to pay is £476 (mean £959) compared to £277 (mean £922) within the Control group.

Expected behaviour if excesses were to rise above maximum affordability level

Those with any type of insurance and provided a maximum affordable excess were asked what actions would likely be taken if excesses were to rise above maximum affordability level.

Those in the At risk group were most likely to state that they would increase the level of their premium (54%) followed by accepting exclusions to cover (41%). The actions least likely to be considered are to go without buildings insurance (87% unlikely) and to go without contents insurance (79% unlikely).

Those in the Control group are most likely to consider accepting exclusions to their cover (52% likely), followed by reducing the maximum value of their cover (46% likely). Actions least likely to be considered are to go without buildings insurance or contents insurance (84% unlikely for each) or to move home (83% unlikely).

Flood awareness

Awareness of living in a flood risk area

All respondents were asked, as far as they are aware if they knew if they live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding. Two thirds (66%; 33% in 2015) of the At risk group say that they believe they do live in an area at risk of flooding compared to just 16% of those in the Control group; a significant difference between the At risk and Control groups in the current study.

Awareness of flooding in nearby properties

Those in the At risk group are significantly more likely than those in the Control group to state they are aware of properties in their local area that have been affected by flooding in the last 3 years (23%; 17% in 2015 vs. 8% of the Control group).

Experiences of current home flooding

Those in the At risk group are significantly more likely than those in the Control group to state their home has been flooded in the last 3 years (7% vs. less than 0.5%). This is an increase on the 4% reporting flooding in the last 3 years in 2015, however this could be due to the differences in the sample between 2015 and 2017 One in five (21%; 6% in 2015) state their property was flooded more than 3 years ago compared to 10% of the Control group.

Flood protection advice from insurers and claiming for losses

Amongst those who had been flooded, two fifths (41%) of the At risk group state that their insurance company did not speak to them about it, 28% state they did speak to them and 24% state that they had no contact with their insurance company.

In total, three in five (60%; 57% in 2015) of those in the At risk group state they had claimed for flood damage losses; 42% claimed for both buildings and contents, 13% claimed for contents only and 5%

claimed only for buildings insurance. More than one in three (39%; 36% in 2015) did not claim for any flood damage losses.

Amongst the 20 respondents in the At risk group who did not claim on their insurance for the flood, 13 respondents state the reason for not claiming was because the flood didn't damage the property. Other responses included the damage/ losses were below the excess, making a claim is too much hassle and worry that a claim would increase premiums.

Property level resilience

Those who were aware they lived in a flood risk area, or either their property or other properties in their area had flooded in the last 3 years were asked if they had installed various property level resilience measures.

At least two in five respondents in the At risk group state that each of the property level resilience measures are not necessary, with flood doors and water pumps being the least relevant (60% and 57% respectively). Around one in ten state that they have installed airbrick/vent covers (13%) installed flood gates (11%) and have made walls water resistant (11%).

Installation by the respondent is significantly higher in every instance than reported in 2015.

Impact of installing flood resilience measures

Those in the At risk group who had installed flood resilience measures in their home were asked what impact they thought having the item installed has had on their insurance premium.

At least three in five believe that installing any type of flood resilience measure has not had any effect on premiums. For those who have installed flood gates, more than one in ten (13%) believe their premiums have increased as a result of installing the gates. There are a minority who believe their premiums have lowered as a result of installing flood resilience measures; 4% of those who have installed flood doors, non-return valves to drains and sewers and airbrick/vent covers.

Introduction

Background

Throughout 2012, large parts of the UK suffered heavy rain and consequent flooding. Periodic heavy rain and storms continued for much of the rest of the year, leading to localised flooding in many areas.

At the time of the floods, the government was negotiating with the insurance industry about the best way to provide insurance to homes and small businesses at risk of future floods. The then-current arrangements - the Statement of Principles, based on an informal cross-subsidy combined with assurances of continued state investment in flood defences - were due to expire the following year. The Association of British Insurers was opposed to the arrangement being renewed, as it was originally intended as a temporary measure. The ABI argued it led to a 'two-tier market': insurers outside the scheme did not have to offer insurance in flood-risk areas¹ as increasingly sophisticated modelling techniques allowed insurers to assess individual risks. The insurance industry's favoured solution was, instead, a fund derived from a levy on homes at low risk of flooding, with the government as insurer of last resort. However, the government was reluctant to do so, and the potential problem was exacerbated by spending cuts on flood defences (which also undermined the original Statement of Principles deal). Even before the worst flooding, the ABI estimated that if a solution was not found, 200,000 homes would be unable to access flood insurance from mid-2013.²

Given this urgency, the insurance industry proposed a 'Flood RE ' model. This consisted of a levy on all insurers, contributing to a pool system to enable the continuation of insurance cover to homes at a significant risk of flooding (normally defined as a 1.3% or higher annual risk of flooding³). During the Flood RE development process, the Statement of Principles deal was extended, until Flood RE was eventually launched in April 2016. The scheme operates by collecting a tax from every UK home insurer, contributing to a £180m annual central fund (the level being set for the initial five year period). The insurer of a property in a flood risk area reinsures the property with Flood RE at a set (capped) cost based on Council Tax bands, with the cost of insuring against non-flood risks assessed and priced in the normal way. Flood RE funds any valid claims under the flood component of the insurance. This arrangement leads to a level playing field for insurers, and enables households in flood risk areas to access more affordable insurance prices. Householders may not be aware that they are accessing cover through the Flood RE scheme, as it is accessed by insurers, when householders take out the policy or make a flood-related claim, rather than the householder themselves: the householder would simply take out insurance in the usual manner with a 'standard' insurer and submit a claim to their insurer in the normal way.⁴

There have been two previous waves of research commissioned by Defra investigating the affordability and availability of flood insurance. The first was conducted in 2013 by JBA consulting with the objective to provide a baseline report on the availability and affordability of flood insurance between those living in areas that were at risk of or had recently experienced flooding and those that had not (Control

¹ https://consult.defra.gov.uk/flooding/floodinsurance/

² https://www.theguardian.com/money/2012/jan/31/flood-insurance-argument

³ http://www.tritonsystems.co.uk/pdf/EA_Flooding_in_England.pdf

⁴ Full details of how the scheme operates and eligibility are available at https://www.floodre.co.uk/industry/how-it-works/

group) prior to the implementation of the new Flood RE policy. The research included a combination of desk research, omnibus questions, focus group with those in high flood risk areas and a telephone survey. A brief summary of the results of this research suggested that uptake is high as householders regard insurance as being important to hold. With regard to availability, there is little concern given that a high proportion of respondents in both the At risk area and control areas held an insurance policy. There was an indication that some in the At risk areas found it difficult to find an insurance provider who would cover them, and generally respondents in these areas paid a higher premium than those in the control areas. The full report can be accessed <u>here</u>.

The second wave of research was conducted in 2015 by Ipsos Mori with the primary objective being to monitor and assess the affordability and availability of flood insurance for households in England and examine how this has changed since the baseline study. The primary methodology adopted was an online quantitative survey, supported by qualitative telephone interviews. Research findings indicated that the majority of householders continue to take out home insurance with no difference found between the At risk and control areas and the majority agreed that the amount they were paying for their home insurance premiums were affordable and reasonable. There was no significant difference found between those in At risk and control areas with regard to the cost of home insurance. The survey found no clear pattern in how the cost of home insurance is changing, with similar proportions of participants considering the cost to have increased or decreased. The full report can be accessed <u>here</u>.

Research objectives

The objectives of this research are to:

- a. To assess the current affordability and availability of flood insurance for households at risk of flooding compared to those at low/no risk in a way that is comparable to previous Defra studies
- b. To analyse trends in affordability and availability of household flood insurance following the introduction of Flood RE. This requirement is new for this survey, as Flood RE was not operational at the time of the previous research.
- c. To assess the current availability of flood insurance for small businesses at risk of flooding compared to those at low/no risk

More specifically, the research aimed to answer the following questions:

- a. How much does insurance cost for households in areas of high flood risk, compared to other households
- b. Have there been changes in the cost and/or availability of household insurance between the baseline studies and the current study?
- c. How far are householders aware of Flood RE and accessing insurance through Flood RE?
- d. What is Flood RE's penetration in the flood insurance market for households at risk?
- e. Has the aggregate cost of household insurance increased disproportionately?
- f. Have the proportions of those taking out household insurance changed over time?

- g. Are there are discernible patterns or trends in the availability or not of household insurance?
- h. Have flooded households been informed about resilient repair options, and to what extent have they taken these up?
- i. What proportion of small businesses in areas of high flood risk take out insurance compared to other areas?

Methodology

The research for this project comprises two key elements:

- 1. A CATI (Computer Assisted Telephone Interview) survey of households in flood risk areas (including a high proportion of users of Flood RE) and a comparison group of households in non-flood risk areas, focusing on;
 - I. current levels and trends in affordability and availability of insurance;
 - II. awareness, access to and impact of Flood RE ;
 - III. awareness and use of flood protection measures and schemes;

The sampling and weighting approach described below allows accurate representations of the findings in the flood risk and non-flood risk areas, allowing valid comparisons to be drawn on availability and affordability of insurance.

2. Analysis of data collected in the LSBS (Longitudinal Small Business Survey) on the differences between the cost and availability of insurance for businesses in flood risk areas compared to businesses elsewhere. A separate report titled *Availability and affordability of insurance for small businesses* has been written to address objective (c) as the household and business insurance markets are different.

Sampling

The sample was selected from the Environment Agency's (EA) NRD2014 at risk database. Two samples were selected: a sample of addresses in areas either at high or medium risk of flooding, denoted as the At risk sample throughout this report and a control sample of addresses that are at a low or very low risk of flooding, denoted as Control throughout this report. This was to investigate any possible differences in availability and affordability of home insurance between those at risk of flooding and those not at risk.

The EA's database provides the full postcode and flood risk level (high, medium, low, or very low) for all addresses at risk of flooding in England. If a property was at high risk of fluvial flooding but medium risk of surface water it was assigned the higher risk level as this reflects its true risk⁵.

The sampling process for the At risk group was two-fold; Flood RE provided a postcode file detailing where Flood RE has exposure across the UK⁶. This database was matched with EA's at risk database

⁵ If as in the example given a property is at high risk of fluvial flooding then by definition its risk level is high. The medium risk of surface water flooding does not affect this

⁶ Postcodes that could identify particular households were withheld from this provision. A non-disclosure agreement between BMG Research and Flood RE was signed prior to receipt of the Flood RE database

and a 5% full postcode match was achieved (5,526 postcodes). In order to increase the sample for the At risk group to achieve the target of 700 interviews, the last character of the postcode unit was removed from the Flood RE database and this was again matched with the EA's at risk database, this increased the proportion of matches to 76% (14,641); these postcodes formed the sample for the At risk group. Both the At risk and Control addresses were sampled proportionately by risk level within region.

It should be noted that EA's Recorded Flood Outlines database⁷ was considered in the sampling. However, when it was matched against the EA's at risk database, a high proportion of no matches (50%) were found and so the decision was taken to use postcodes that matched with the Flood RE database only, as described above.

The sampling approach set out above differs to that used in the 2015 study. In 2015, the overall purpose of the sampling approach was to provide a nationally representative sample of England produced through a random probability approach. Two samples were therefore selected: a sample of addresses in areas at risk of flooding and a control sample of addresses in other areas. This was to investigate any possible differences in availability and affordability of home insurance between those at risk of flooding and those at a low/very low risk of flooding.

Although the current approach adopted a similar approach by starting with an updated version of the EA at risk of flooding dataset, the availability of the Flood RE dataset meant that the decision was made to revise the sampling approach. Therefore the sample frame for at risk households was refined to effectively target the sample at households deemed to be at high risk by their insurers. One explanation of this higher risk could be that these households have recently flooded. This clearly has implications for the interpretation of the results and the comparability of the results between this study and the 2015 study.

Defining the groups

For clarity, it should be noted that the At risk group is defined as those, according to the EA's database live in an area at a high or medium risk of flooding and live within a postcode found in Flood RE's database with the last postcode unit removed. The Control group is defined as those according to the EA's database live in an area at a low/very low risk of flooding.

Flood areas (or zones referred to by the EA) refer to the probability of river and sea flooding, ignoring the presence of defences. The Table below details the EA's definition of the three different zones.

Table 1: The EA's definition of Flood zones⁸

Flood Zone	Definition
Zone 1 Low/very low	Land having a less than 1 in 1,000 annual probability of river or sea flooding.

⁷ Accessed via <u>https://data.gov.uk/dataset/16e32c53-35a6-4d54-a111-ca09031eaaaf/recorded-flood-outlines</u>

⁸ https://www.gov.uk/guidance/flood-risk-and-coastal-change#Table-1-Flood-Zones

Zone 2 Medium	Land having between a 1 in 100 and 1 in 1,000 annual probability of river flooding; or land having between a 1 in 200 and 1 in 1,000 annual probability of sea flooding.
Zone 3 High	Land having a 1 in 100 or greater annual probability of river flooding; or Land having a 1 in 200 or greater annual probability of sea flooding.

Of the 1,018 responses, 233 stated they had ever flooded; 28% of the At risk group and 11% of the Control group.

The household survey

The overall target was to complete 1,000 interviews with decision makers regarding home insurance; 700 with those in areas at risk of flooding and 300 with those in an area with a low risk of flooding. 1,018 interviews were achieved in total; 718 interviews were completed in At risk areas and 300 were completed in control areas. Interviews were achieved through random dialling in the areas surveyed, and subsequently weighted by ACORN⁹ categories. The response rate on the contacted sample was 29%.

The survey questionnaire (Appendix 1) was largely unchanged from the 2015 study. However there were a small number of new questions added about Flood RE, the consequence of which meant that some revisions were needed to achieve a reduction in the length of interview time. This was necessary to keep the survey manageable for a telephone interview. The decision was taken not to undertake a full-scale review of the questions to ensure comparability with the 2015 study. Whilst this has some benefits, it has meant that some of the research questions can only be partially answered.

In relation to the new questions on Flood RE, it is not clear how effective the questions were. A cross check was made between the insurer that respondents identified as their current insurer and whether that insurer is formally part of Flood RE. This indicated a higher level of discrepancy than might be expected; 47% of those who state their insurer uses Flood RE to cover the flood risk aspect of their policy actually cited a Flood RE insurer as their provider whereas 43% who state their insurer does not use Flood RE actually stated a Flood RE insurer as their provider. In addition, the fact that insurers who are part of Flood RE do not necessarily cede all policies to Flood RE adds further complexity and highlights the challenges of asking individual customers about their involvement with Flood RE. The questions on Flood RE should be revised in any future survey questionnaire.

It should be noted that the survey relies on self-reporting throughout, including for the responses on costs of premiums and excess. This means that there is likely to be some uncertainty attached to these responses and so caution is required in interpreting the findings here. Respondents were asked to provide the cost of their premiums and excesses, if they were at all unsure, interviewers prompted with bandings to aid the respondent in providing their best estimate. Although self-report was also used in the 2015 study, the use of a postal invitation and online survey meant that respondents were potentially more likely to access their insurance information before completing the survey. The online survey specifically suggested that having policy details to hand would be helpful for respondents before questions on premium and excess questions were asked.

⁹ Acorn is a geodemographic classification system that segments UK postcodes and neighbourhoods into 6 Categories. (http://www.esds.ac.uk/doc/6069/mrdoc/pdf/6069_acorn_userguide.pdf)

The Table below shows the sample profile achieved before weighting was applied:

Table 2: Sample profile – unweighted achievement

		Overall	At risk	Control
Tenure	Owned	75%	75%	77%
	Social housing	9%	8%	12%
	Private rented	15%	17%	10%
Age	18-34	13%	14%	10%
	35-54	39%	40%	38%
	55-64	23%	22%	24%
	65+	25%	25%	28%
Insurance	Covers both building and contents insurance	88%	88%	89%
type: owner	Covers building insurance only	2%	2%	2%
occupiers	Covers contents insurance only	1%	2%	1%
	Separate policies for contents and building insurance	6%	6%	4%
	Don't have any home insurance	2%	1%	3%
	Don't know	1%	1%	<0.5%
Insurance	I organise and pay for my own contents insurance	49%	44%	63%
type: renters	My contents insurance is included in my rent so my			
	landlord organises it	16%	17%	12%
	I don't have contents insurance	30%	34%	21%
	Don't know	5%	5%	3%
Ever flooded ¹⁰	Yes	23%	28%	11%
	No/ Don't know	77%	72%	90%
Income	Up to £2,599	2%	2%	2%
	£2,600 up to £5,199	2%	2%	2%
	£5,200 up to £10,399	2%	3%	2%
	£10,400 up to £15,599	6%	6%	6%
	£15,600 up to £20,799	6%	7%	3%
	£20,800 up to £25,999	6%	6%	6%
	£26,000 up to £31,199	6%	6%	5%
	£31,200 up to £36,399	4%	4%	4%
	£36,400 up to £41,599	5%	5%	4%
	£41,600 up to £46,799	3%	3%	4%
	£46,800 up to £51,999	3%	2%	4%
	£52,000 or more	15%	14%	18%
	Don't know	17%	17%	16%
	Prefer not to say	25%	25%	25%
Council Tax	A	19%	20%	18%
band	В	18%	20%	16%
	C	19%	17%	21%
	D	23%	24%	23%
	E	10%	11%	10%

 $^{^{\}rm 10}$ Defined as those who state they ever flooded. Q28/1,3

		Overall	At risk	Control
	F	4%	4%	4%
	G	4%	3%	5%
	Н	2%	2%	1%
	Don't know	1%	<0.5%	2%
Awareness of	Aware of risk	51%	66%	16%
risk level	Unaware of risk/ Don't know	43%	28%	80%

Analysis notes

There are two key groups discussed throughout this report; the At risk group who are those living in areas either at a high or medium risk of flooding according to the EA's at risk database *and* within a Flood RE postcode (last character of the postcode unit removed) and the Control group, those living in areas deemed a low or very low risk of flooding.

Throughout this report, any reference made to 'homeowners' refers to respondents self-reporting of either owning a property outright or buying a property on a mortgage. Likewise, any reference made to 'renters' refers to respondents self-reporting that they rent their property either from a private landlord, from the local authority or from a housing association/trust.

A '*' in the sample base description in charts or tables denotes a low sample base. A low sample base is defined as below 30 and significance testing is not applied to bases that are equal to or lower than this value. All reporting of figures where these symbols are present should be interpreted with caution due to the low sample base from which they are derived. All percentages noted may not sum to 100% due to rounding.

Merlin is used to produce data reports and within this software, Z-tests on percentages and T-tests on means are performed to highlight statistically different results at the 95% confidence interval. These tests are applied within header groups and on individual columns against the total column minus the individual column. Within the data reports, header group significant differences are indicated by a letter. Total column / Individual column significances are identified by a + or – sign. These are the data reports that have been used to denote significant differences. Merlin does not produce p-values on significant differences.

The non-parametric Mann-Whitney U test and Kruskall Wallis tests were performed on ranked data to determine whether any significant differences existed between medians (mean ranks) in this report. These are robust tests of significance as they are less likely than the t-test to spuriously indicate significance because of the presence of outliers which may be present in the data. However, these tests cannot process cases with non-integer case weights, therefore weights are rounded up or down to create integer weights thus meaning the medians used may differ slightly from those reported. To support these tests in light of this the medians were also tested using a weighted chi-squared and results were found to be consistent.

The reader should bear in mind that whilst comparisons have been made with the 2015 Affordability and Availability of Flood Insurance report, the methodology adopted in 2015 was postal and online and so any changes in figures since 2015 may be due to a combination of survey administration amendment and respondent perception of changes over time.

Weighting

The data were sampled by two areas: those classified as At risk (i.e. high/medium risk of flooding) and those not classified as at risk, the Control areas (i.e. those at a low/very low risk of flooding). The population of these two areas across the sampled population (the Environment Agency's NRD2014 at risk database) is 4% and 96% respectively. As Defra were primarily interested in the responses of those living in At risk areas, there was an oversample in the At risk area, with 70% of the sample were allocated there, and just 30% to areas classified as 'Control'. Numbers were dialled at random within respective areas.

Clearly, weighting the data to be representative of the English population will not be desirable, nor a robust approach for a number of reasons. First, the sampling universe did not include all areas of England, the reason for this was because the EA's database does not contain all postcodes for England, and furthermore postcodes from this database were selected based on their match to the Flood RE postcode file (described in the Sampling section of this report). Second, given the magnitude of the expected weights due to the sample design, to do so would lead to *unreliable* population estimates and sub-group comparisons.

Therefore population targets for the At risk and Control populations by Government Office Region (GOR) and ACORN were calculated from data obtained from the UK Data Archive; curators of the UK's largest collection of digital social and economic research data¹¹. Separate targets were calculated for each area to ensure that findings from the survey are representative by GOR and ACORN within each group (i.e. At risk and 'Control'). This approach was taken as it follows the same weighting process used in the 2015 study. It was not necessary to weight data within each group by risk level as the sampling approach had addressed this matter and took account of the proportion of risk level within each group. Data are not representative for England as a whole but are representative of the 'at risk'¹² and Control populations from which they were sampled.

This has important limitations for reporting and analysis. First, the weighting schema can only be used for comparing between the At risk group and the Control group. Second, whilst the data will be representative of At risk areas, it is not entirely definable what the Control areas are representative of as the Control group is representative only of those with a low or very low risk of flooding defined by the EA's database and not the remainder of postcodes outside of the At risk area, i.e. all other areas in England beyond those included in the EA dataset.

All base sizes are reported unweighted but the data are weighted.

¹¹ http://www.data-archive.ac.uk/

¹² It should be borne in mind that the sample for the At risk group was not entirely representative given postcodes were selected based on their match with the Flood RE database

Comparability between 2015 study and current research

Some commentary has been offered above about the limitations in terms of the ability to compare between the current study and the 2015 research. As noted in the Executive Summary, figures from 2015 have been included as a reference point only and caution is needed in making a direct comparison.

The issues that should be considered for comparability purposes are as follows:

- Mode effects: The 2015 study was a self-completion survey and the 2017 survey was undertaken by telephone. Administering the survey in a different way can impact on how respondents answer questions.
- Sampling approach (see Sampling section above for details): The use of Flood RE data has resulted in the At risk group being more targeted at households considered higher risk by their insurers
- Sample distribution: The 2017 survey was designed to deliver a higher proportion of At risk responses; 700 At risk and 300 in the Control group. The 2015 study was designed to produce equal numbers of responses in the At risk group and the Control group (500) in each group).
- Weighting of responses: When considering the total sample, it is not possible to weight the current data to be representative of the England population as a whole for two reasons; firstly, the EA's database does not contain all postcodes for England. Postcodes from this database were selected based on their match to the Flood RE postcode file (described in the Sampling section of this report). Secondly, given the magnitude of the expected weights due to the sample design, such an approach would lead to *unreliable* population estimates and sub-group comparisons.
- 'Overall' (total sample) figures have not been presented in the current research for the reasons stated above regarding high weights for the Control group (weighting up 30% of responses to 96% of the sample population) and so an 'overall' comparison is not possible with 2015.

Glossary

Home insurance – either contents and/or buildings insurance

At risk – High/medium risk of flooding

Control - Low/very low risk of flooding

Uptake of home insurance

This section discusses the uptake of home insurance amongst residents in areas at risk¹³ of flooding compared to those who live in areas with little/ no risk of flooding (control).

Owner occupiers

Almost nine in ten (88%; 83% in 2015) owner occupiers in the At risk group have a policy which covers both buildings and contents insurance whilst 6% have separate policies for contents and buildings insurance. A minority of 2% (5% in 2015) have a policy which covers contents only and likewise, just 2% (5% in 2015) indicate they have a policy which covers buildings insurance only and 6% have separate policies for both buildings and contents insurance (8% in 2015). Those in the Control group are significantly more likely to state that they do not have any home insurance (3% vs. 1% of the At risk group).



Figure 1: Uptake of home insurance (owner occupiers)

Those who have a separate excess for flood insurance are significantly more likely than those without a separate excess to have separate policies for contents and buildings insurance (11% vs. 4% respectively).

Sample bases: At risk (560), Control (212)

¹³ At risk is defined as living in a high/medium risk postcode area as defined by the Environment Agency's flood risk database. Control is defined by those living in a postcode rated as low/ no risk.

Renters

Those in the At risk group are significantly more likely to state that they do not have contents insurance (34% vs. 21% of the Control group). However, the proportion of At risk stating they have no contents insurance has declined since 2015 (41%). Those in the Control group are significantly more likely than those in the At risk group to organise and pay for their own contents insurance (63% vs. 44%).





Sample bases: At risk (158), Control (88)

Actions taken to obtain current home insurance policy

Respondents with insurance of any kind were asked how they obtained their new policy. More than half (57%; 53% in 2015) of the At risk group state that they renewed with their existing provider whilst around a third (34%; 36% in 2015) chose to switch. A minority (6%, 8% in 2015) of those in the At risk group state that their current policy was the first time they had taken out insurance. There are no significant differences between the At risk and Control group with regard to the actions taken to obtain home insurance.





Analysis between subgroups with the At risk group reveals the following significant differences in methods adopted to obtain current home insurance:

- Those in a higher Council tax band (EFGH) are significantly more likely to state that they renewed with their existing provider compared to those in lower bands (65% vs. 55% of those in bands CD and 53% of those in bands AB).
- Those who believe they use a Flood RE covered insurer¹⁴ are significantly more likely to state that they renewed with their existing provider than those who say they do not use a Flood RE covered insurer (66% vs. 50%).

¹⁴ Based on analysis of whether insurers used by respondents are covered by Flood RE (NQ1)

Renewing with existing provider

Those who stated that they renewed with their existing provider were asked their reasons for this. Being happy with the service provided is the most cited reason for both the At risk and the Control group (54% and 75% respectively). This is followed by a competitive price from their existing provider (38% of the At risk and 40% of the Control group). This suggests that people are not purely cost driven and hence indicates the importance of the service provided to the customer. The proportion of At risk respondents citing they are happy with the service from their current provider has increased significantly since 2015 where a competitive price was the main reason (46% happy with the service, 52% price was competitive).

The Control group are significantly more likely than the At risk group to state they remained with their existing insurer because of the service they provided (75% vs. 54%). The At risk group are significantly more likely to state that the reason they remained with their current provider is because it was too much hassle to change (16% vs. 9% of the Control group). No further significant differences exist between the At risk and Control group.

Figure 4: Reasons for renewing with existing provider (where renewed with existing provider)



Analysis to understand if reasons for renewing with existing provider differed between subgroups with the At risk found the following differences to be significant:

- Those in the lower Council tax bands (AB) are significantly more likely to state they renewed with their existing provider because the price was competitive (47% vs. 36% of those in bands CD and 31% of those in bands EFGH);
- Those *without* a separate excess for flood insurance are significantly more likely to state that they are happy with the service provided (57% vs. 40% of those with a separate flood excess); and,
- Those *with* a separate excess for flood insurance are significantly more likely to state that their previous claims history meant that they could not afford to change insurers (11% vs. 1% of those without a separate flood excess).

How insurance company was chosen

All those with home insurance were asked how they chose which company to ensure with. As evident in the Figure below, using a comparison site is the most commonly expressed method for deciding which insurance company to choose (33% of the At risk group and 27% of the Control group). This is followed by having used the company before (23% for each group).





Significant differences between subgroups within the At risk group can be seen amongst the following:

Those who have not been flooded are significantly more likely than those who have been flooded to use a comparison site (35% vs. 27%) whereas those who state they have been flooded are significantly more likely to use a broker (12% vs. 7% of those not flooded) or have received recommendation from a support organisation such as the National Flood Forum (4% vs. 1% of those who have not flooded).

Flood RE

Flood RE was launched in April 2016. By this time the two previous Defra studies on availability and affordability of household insurance were complete. This is therefore the first study that has been carried out since Flood RE became operational. The study was designed to gather some initial data about Flood RE from household customers in terms of awareness of Flood RE itself and in addition,

¹⁵ Codes with an * denote a new code for 2017

how far householders were aware that their insurance was provided by Flood RE. This section presents the results of the data gathered through these questions and analyses how far this data can be relied on in terms of householder awareness of their engagement with Flood RE.

Accurate identification of Flood RE households is challenging because many are not aware that their insurance company uses Flood RE to cover the flood risk aspect of their policy and the decision is often made by the insurer on a case by case basis so being covered by an insurer who is part of Flood RE may not necessarily mean a property will be covered under the Flood RE scheme. This section aims to understand how many respondents are aware of Flood RE and believe their insurer uses Flood RE to cover the flood risk aspect of their policy.

Awareness of Flood RE

A new question in the availability and affordability insurance survey this year asked all of those with home insurance if they are aware of Flood RE . Flood RE is a flood re-insurance scheme; it has been set up to help households who live in a flood risk area access affordable home insurance. Evident in the Figure below, two in five (42%) of those in the At risk group are aware of the Flood RE scheme. Those in the At risk group are significantly more likely than those in the Control group to be aware of Flood RE (42% vs. 30%).



Figure 6: Awareness of Flood RE (all with home insurance)

The following subgroups within the At risk group are significantly more likely to be aware of Flood RE :

- Those who have been flooded (49% vs. 39% of those who have not flooded);
- Those aware of living in a flood risk area (48% vs. 31% of those who are unaware); and,
- Those who renewed with their existing provider (48% vs. 35% of those who switched provider and 29% of those who have taken insurance out for the first time).

Awareness that insurance company uses Flood RE to cover the flood risk aspect of insurance policy

Those who were aware of Flood RE were asked if they knew if their insurance company uses Flood RE to cover the flood risk aspect of insurance policy. Two in five (40%) of those in the At risk group state

that their current insurer uses Flood RE to cover the flood risk aspect of their insurance policy; this is significantly higher than those in the Control group (21%).





There are no subgroups of individuals are who are significantly more likely to state that their current insurer uses Flood RE to cover flood risk aspect of insurance policy. Respondents were also asked who their current home insurance provider is and responses categorised into insurers who are part of Flood RE and those who are not part of Flood RE (NQ1). The sub group analysis on Flood RE throughout the report is based both on self-reported awareness that Flood RE is used to cover flood risk (Figure 7 above), and on the categorisation of insurers who are and are not part of Flood RE . In all cases, the text distinguishes between these groups by denoting whether they are based on beliefs about being in Flood RE or whether insurers are covered by Flood RE .

Current insurance provider

All those with home insurance of any type were asked who their current insurance provider is. More than two in five (43%) cited a Flood RE insurer listed on Flood RE 's website¹⁶ whilst 26% mentioned a different insurer and 31% could not recall the name. Those who renewed with their existing provider are significantly more likely than the average to be insured with a Flood RE insurer (49%).

Cross-matching stated insurance provider with claims of Flood RE cover

To understand how accurate self-reported measures of Flood RE cover are amongst the At risk group, stated insurance provider was cross-matched against self-reported claims that the insurance provider uses Flood RE to cover the flood risk aspect of their insurance policy. No significant difference has been found amongst those who state they are aware that their insurance provider uses Flood RE ; 47% cited they are insured by a provider listed on the Flood RE website compared with 43% who are not aware.

Furthermore, upon examining the proportion who say they believe that their insurance provider uses Flood RE to cover the flood risk aspect of their policy it is found that those who do not use a Flood RE

¹⁶ <u>https://www.floodre.co.uk/can-flood-re-help-me/</u> at the time of surveying, the list contained 47 insurance companies

insurer are more likely than those who do to state that their insurer is part of the Flood RE scheme (50% and 41% respectively).

Reasons for not having insurance

Those who state they do not have insurance were asked their reason for this. Any differences cited between the At risk and Control groups should be interpreted with caution due to the low sample base of the Control group. Differences are not significant and so are indicative only.

As is evident in the Figure below, reasons are focussed around affordability with 18% of those in the At risk group stating the costs of the premium are too high. In 2015, the cost of the premiums was also the most cited reason for not having insurance (42% of the At risk group); a statistically significant decline. A further 16% of the At risk group state it is too much hassle getting insurance, this compares to just 3% of those in the Control group.

Figure 8: Reasons for not having insurance (where do not have any home insurance)¹⁷



Those who do not have any home insurance were asked if they had insurance at any stage during the last 3 years. The vast majority of both groups (95% of the At risk and 92% of the Control group) say

they have not had home insurance during the last 3 years.

 $^{^{\}rm 17}$ Codes with an * denote a new code for 2017

Changes made to policy upon renewal

Those who changed or renewed their home insurance policy were asked which changes, if any, from a list they had made to the terms of their current home insurance policy when they changed/renewed it. More than three quarters of both groups (78% of the At risk and 77% of the Control group) state they did not make any changes to the terms of their policy. This represents a significant increase on 2015 for the At risk group (71% of those in the At risk did not make any changes to their policy). Around one in ten state they increased the level of their cover (9% of the At risk group and 10% of the Control group).



Figure 9: Changes made to policy upon renewal (where switched or renewed policy)

Sample base: At risk (556), Control (223)

Those who believe that their insurer uses Flood RE to cover the flood risk aspect of their policy are significantly more likely than the average to have increased the level of cover on their policy (15% vs. 9% average) and reduced the excess (9% vs. 4% average).

Analysis between subgroups within the At risk group reveals the following individuals are significantly more likely to have made the following changes to their policy:

- Increased the excess;
 - Those aware of Flood RE (8% vs. 2% of those not aware); and,
 - Those aware of living in a flood risk area (7% vs. 1% of those who are unaware).
- Reduced the excess;
 - o Those who have been flooded (6% vs. 2% of those who have not flooded); and,
 - Those with a separate excess for flood insurance (9% vs. 3% who do not have a separate excess).

- Increased the level of cover;
 - Those who use a Flood RE covered insurer¹⁸ (11% vs. 3% of those who do not); and,
 - $\circ~$ Those with a separate excess for flood insurance (16% vs. 8% who do not have a separate excess).
- No changes made to policy terms;
 - Those in the lowest tax bands AB (82% vs. 79% of those in bands CD and 72% of those in bands EFGH); and,
 - Those without a separate excess for flood insurance (82% vs. 65% who do have a separate excess).

The cost of home insurance

This section discusses the cost of home insurance, from current prices paid through to a comparison with the cost of previous policies. This section also discusses respondent perception of the affordability of premiums and the maximum premium respondents feel they could afford to pay to protect their home against flood damage.

Cost of premiums

All those with home insurance of any kind were asked to select from a list of bandings, how much they currently pay for their home insurance.

The average median cost of home insurance amongst the At risk group is £328 (mean £488), significantly higher than the Control group of £276 (mean £340); mean premiums are also significantly different.



Figure 10: Median premiums paid for home insurance (all with home insurance)

¹⁸ Based on analysis of whether insurers used by respondents are covered by Flood RE (NQ1)

Although those who believe their insurer uses Flood RE to cover the flood risk aspect of their policy pay a higher premium (£426 median) than those who are unaware (£376 median), this difference is not significant.

Examining premium costs in more detail, it can be seen that premiums are more expensive in every instance for the At risk group. It is significantly more expensive to have separate policies for contents and buildings insurance with the average premium being around £254 more expensive (median £630, mean £764) for the At risk group than a combined contents and buildings insurance policy would be.





Sample base: Combined buildings and contents (At risk: 491, Control: 193), Contents only (At risk: 81, Control: 55), Separate policies (At risk: 36). Median premiums paid for Buildings only and separate policies for the Control group has not been reported due to a low base size

Those in the At risk group who state their property has been flooded indicate the median cost of their premium is £426 (mean £570), this is significantly higher than £326 (mean £452) for those who have not been flooded; mean premiums are significantly different. The median cost of the home insurance premium for those aware that they live in a flood risk area is £376 (mean £527); significantly higher than £276 (mean £399) for those who are unaware of living in a flood risk area; mean premiums are significantly different.

Comparison of current home insurance premium compared with previous policy premium

When asked to think about how their current home insurance premium compared with their previous policy premium, opinion is split. More than one in three (36%) of those in the At risk group state it has increased (36% in 2015), whereas albeit not significant, 29% of the Control group cite an increase.

Whilst not significant, those in the Control group are more likely than those in the At risk group to state that the cost of their home insurance has decreased compared to their previous policy (33% vs. 30% of those in the At risk group).

Those in the At risk group are more likely than those who have not flooded to state their premiums have increased compared to their previous policy (41% and 34% respectively), albeit not significantly so.

Figure 12: Comparison of current home insurance premium compared with previous policy premium (All who know how much their premium is, and who have had a previous insurance policy)



Within the At risk group, those who do not use a Flood RE insurer¹⁹ are significantly more likely than those who do use a Flood RE insurer to state that the cost of their home insurance has decreased compared to their previous policy (41% vs. 26%).

Within the At risk group, those who are aware of Flood RE ²⁰ are significantly more likely than those who are not aware of Flood RE to state that the cost of their home insurance has increased compared to their previous policy (40% vs. 34%).

Those who chose to renew with the existing provider are significantly more likely to state their home insurance policy has increased compared to those who switched (44% vs. 23%) whilst those who

¹⁹ Based on analysis of whether insurers used by respondents are covered by Flood RE (NQ1)

²⁰ Self-reported awareness. NQ2a

switched are significantly more likely to say that it decreased (49% vs. 17% who remained with their existing provider).

There are no significant differences between the different type of insurance package purchased within the At risk group.

Within the Control group, those with separate policies for buildings and contents are significantly more likely than those with a Contents policy only to say that the cost of their home insurance policy has increased (33% vs. 14%).

Reasons for an increase in premium on previous policy

The most commonly cited reasons for an increase in insurance premiums is that premiums have gone up generally in England (29% At risk group; 51% in 2015) and 26% amongst the Control group. The At risk group also state premiums have increased because of flooding in the area (28%; 7% in 2015). Unsurprisingly, the latter is significantly higher than those in the Control group (1%).

More generally speaking, both groups cited general price increases in their area as a reason as to why their insurance premium had risen (11% amongst the At risk group and 5% amongst the Control group).

Figure 13: Reasons for an increase in premium on previous policy (where premium has increased on previous policy)



Sample base: At risk (148), Control (47)
Extent of increase of insurance premium

Those who stated their insurance premium had increased or decreased compared to their previous policy were asked to state by how much. Overall, amongst those in the At risk group, premiums have increased by £63 (mean £128) compared to £38 (mean £74) amongst those in the Control group.

Amongst those who cite a decrease, the median decrease is £88 amongst both the At risk (mean £203) and the Control group (mean £192).





Sample bases do not permit a full analysis of premium increases and decreases by insurance type held.

Affordability of home insurance

This section details respondent's views on the affordability of home insurance. Respondents were asked how much they are likely to agree or disagree with a series of statements concerning affordability of premiums.

Insurance premiums are affordable

Overall, more than three quarters (77%; 72% in 2015) of those in the At risk group consider their insurance premium to be affordable, this compares with a significantly higher proportion of the Control group who agree that premiums are affordable (87%). Consequently, those in the At risk group are significantly more likely to *disagree* that their insurance premium is affordable (11% vs. 5% of the Control group).

Figure 15: Level of agreement that insurance premiums are affordable (where provided cost of insurance premium)



Analysis of subgroups within the At risk group reveals the following to be significantly more likely to *disagree* that insurance premiums are affordable:

- Those who have been flooded (16% vs. 8% of those who have not flooded);
- Those who *do not* use a Flood RE covered insurer²¹ (19% vs. 9% of those who do use a Flood RE covered insurer);
- Those who are aware that they live in a flood risk area (14% vs. 4% of those who are unaware);
- Those with a lower household income (15% of those with a household income of less than £31,200 a year compared to 7% of those with an income of £31,200 £46,799 and 4% of those with an income of £46,800 or more); and,
- Those with a separate excess for flood insurance (19% vs. 10% of those without a separate excess).

Insurance premiums are reasonable

Seven in ten (70%; 59% in 2015) of those in the At risk group agree that premiums are reasonable however a significantly higher proportion of those in the Control group agree with this statement (82%), consequently resulting in the At risk group being significantly more likely to *disagree* that their insurance premium is reasonable (19% vs. 11% of the Control group).

Figure 16: Level of agreement that insurance premiums are reasonable (where provided cost of insurance premium)



Strongly agree Tend to agree Neither agree nor disagree Tend to disagree Strongly disagree Don't know

Those who believe their insurer uses Flood RE to cover the flood risk aspect of their policy are significantly more likely than the average to *strongly disagree* that their insurance premiums are reasonable (16% vs. 10% average).

Analysis of subgroups within the At risk group reveals the following to be significantly more likely to *disagree* that insurance premiums are reasonable:

- Those who are aware of Flood RE (24% vs. 14% of those who are unaware);
- Those who are aware that they live in a flood risk area (23% vs. 6% of those who are unaware);

Sample base: At risk (439), Control (179)

²¹ Based on analysis of whether insurers used by respondents are covered by Flood RE (NQ1)

- Owner occupiers (21% vs. 4% of renters); and,
- Those with a separate excess for flood insurance (26% vs. 15% of those without a separate excess).

Insurance premiums represent good value for money

Three in five (62%; 47% in 2015) of the At risk group agree that their insurance premium represents good value for money whilst 19% disagree. In both instances, these results are significantly different compared with the Control group (77% and 10% respectively).

Figure 17: Level of agreement that insurance premiums represent good value for money (where provided cost of insurance premium)



Analysis of subgroups within the At risk group reveals the only significant difference between subgroups is found between those who are aware that they live in a flood risk area compared to those who are unaware; those aware are significantly more likely to disagree that insurance premiums represent good value for money (23% vs. 8% of those who are unaware).

Maximum level of home insurance premiums which would be affordable

Respondents were asked to state the maximum premium they could currently afford to pay to protect their home against flood damage. To help contextualise responses, owner occupiers were told that the average cost of flood damage caused is £30,000, whereas renters were told the average cost of flood damage to contents is £5,000. The question was asked of both those with and without insurance.

With respect to buildings insurance, more than half of all respondents with buildings insurance of any type indicated that they did not know what would be the maximum level of home insurance premiums that would be affordable (55% of the At risk group and 60% of the Control group). Amongst those who provided a response, the median maximum insurance premium that would be affordable for those in the At risk group is £378 (mean £563) compared with the median of £225 (mean £341) in 2015. For the Control group, this is £350 (mean £1,511).

Figure 18: Maximum level of home insurance premiums which would be affordable (all with buildings insurance)



Sample base: At risk (236), Control (76). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

With respect to contents insurance, over half of all respondents indicate that they did not know what would be the maximum level of home insurance premiums that would be affordable (55% of the At risk group and 58% of the Control group). Amongst those who did provide a response, those in the At risk group state the median maximum insurance premium that would be affordable is £376 (mean £525) compared with £277 (mean £1,264) for the Control group.



Figure 19: Maximum level of home insurance premiums which would be affordable (all with contents insurance)

Sample base: At risk (272), Control (106). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

Owner occupiers who had contents-only insurance were presented with the £5,000 figure as opposed to £30,000 in order that the question was more relevant to their circumstances.

The median maximum affordable cost for contents only insurance premiums amongst those in the At risk group is £176, for the Control group, the maximum median affordable premium is £200. This may suggest that those in At risk areas who do not have buildings policies may be more financially restrained and so could only afford a lower premium for their contents insurance than those not in a flood risk area.

Figure 20: Maximum level of home insurance premiums which would be affordable (those with contents insurance only)



Sample base: At risk (36), Control (30). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

Expected behaviour if premiums were to rise above maximum affordability level

All those who provided a maximum premium they could afford to pay if their home was damaged by flood were asked to state how likely or unlikely they would be to adopt a series of different approaches if their premiums increased above their level of affordability. It was assumed that lower premiums were not available from alternative insurers.

As is evident in the Figure below, those in the At risk group are most likely to state they would find a way to pay the premium (58%), followed by 52% who state they would increase the level of their excess. Respondents are least likely to go without buildings insurance (7%) or move home (14%).

Figure 21: Expected behaviour of those in the At risk group if premiums were to rise above maximum affordability level (all with insurance and provided a maximum premium)



Sample base: At risk (258)

Those who do not believe their insurer uses Flood RE to cover the flood risk aspect of their policy are significantly more likely than the average to say they would accept exclusions to their cover (70% vs. 37% average).

Those in the At risk group who have been flooded are significantly more *unlikely* than those who have not flooded to reduce the maximum value of their cover (61% vs. 44%) or accept exclusions to their cover (64% vs. 49%).

Those who are aware that they live in a flood risk area are significantly more *likely* than those unaware to increase the level of their excess if their premium became unaffordable (55% vs. 40%).

Similarly to those in the At risk group, those in the Control group are most likely to state that they would find a way to pay their premium (62%). However, the Control group are significantly more likely than those in the At risk group to accept exclusions to their cover (55% vs. 37%).

Figure 22: Expected behaviour of those in the Control group if premiums were to rise above maximum affordability level (all with insurance and provided a maximum premium)



Sample base: Control (92)

Thorough analysis of the likelihood to adopt approaches if premiums were to rise above maximum affordability level between the At risk and Control group shows the following significant differences. Those in the At risk group are significantly more *unlikely* to:

- reduce the maximum value of their cover (50% vs. 38% of the Control group);
- accept exclusions to their cover (54% vs. 34% of the Control group);

Those in the At risk group are also significantly more likely than then Control group to state that they would move home (14% vs. 6%).

Cost of excess

This section details the excess respondents pay on their insurance premiums as well as a comparison of their current excess compared to previous policies. This section also covers any separate excesses respondents may have for flood damage as well as perceptions on the affordability and maximum affordable excesses that could be paid in the event of a claim for flood damage.

Around one in six (16%) of those in the At risk group state they have a separate excess for flood damage. This is significantly higher than those in the Control group (10%).



Figure 23: Separate excess for flood damage (all with home insurance)

Sample base: At risk (620), Control (260)

Cost of insurance excess

Where no additional flood excess premium exists

The median cost of excess for those who do not have a separate excess for flood damage amongst those in the At risk group is £176 (mean £299) vs. £124 in 2015. This median excess cost for those in the Control group is the same at £176 (but the mean cost is lower £241).

Whilst not significantly so, those who believe their insurer uses Flood RE to cover the flood risk aspect of their policy report a higher median excess than those who say that their insurer does not use Flood RE (£176; £354 mean and £126; £210 mean respectively).

Where additional flood excess premium exists

The median cost of excess for those who do have a separate excess for flood damage amongst those in the At risk group is £326 (mean £903) vs. £335 in 2015. This median excess cost for those in the Control group is also £326 (but the mean cost is lower £769).

Examining excess values in more detail where sample bases permit, those in the At risk group who claim to have ever flooded have a significantly higher median excess cost on their insurance compared with those who stated they have not been flooded (£976; mean £1173 and £226; mean £698 respectively).

Whilst not significantly so, those who believe their insurer uses Flood RE to cover the flood risk aspect of their policy report a lower median excess than those who say that their insurer does not use Flood RE (£226; £535 mean and £326; £389 mean respectively).

Comparison of current home insurance excess compared with previous policy

Respondents were asked to consider the cost of their current home insurance excess compared to their previous policy. The majority (71%; 66% in 2015) of those in At risk group state that their home insurance excess has stayed about the same; a similar proportion to those in the Control group (77%; 71% in 2015). Those in the At risk group are significantly more likely than those in the Control group to state that they don't know how their excess compares to their previous policy (8% vs. 2%).

Figure 24: Comparison of current home insurance excess compared with previous policy (All who know how much their excess is, and who have had a previous insurance policy)



Within the At risk group, those who are aware that they live in a flood risk area are significantly more likely than those who are unaware that they live in a flood risk area to state the cost of their excess has increased compared to their previous policy (17% vs. 7%).

Furthermore, those who state that they have a separate excess for flood insurance are significantly more likely than those without a separate flood excess to state the excess has increased compared to their last policy (26% vs. 11%).

Those who believe their insurer uses Flood RE to cover the flood risk aspect of their policy are significantly more likely to state their insurance excess has decreased compared with the average (19% vs. 8% average).Value of excess changes on previous policy

Those who had stated that their excess had either decreased or increased based on their previous policy were asked by how much. The median average increase of excess value compared to a previous policy is £126 for those in the At risk group and £26 for those in the Control group.

Affordability of excess paid

All those who were able to state the amount of excess they pay were asked to detail how much they agree or disagree with a series of statements regarding the affordability of the excess on their insurance. Caution should be expressed when comparing views between the At risk and Control group due to the low sample base of the latter group.

Excess is affordable

Overall, three quarters (76% vs. 65% in 2015) of those in the At risk group agree that the excess on their insurance is affordable. The same proportion (76%) of those in the Control group agrees their excess is affordable.



Figure 25: Level of agreement that excess is affordable (where provided cost of excess)

Subgroup sample bases within the At risk group do not permit further analysis.

Excess is reasonable

A similar proportion (75% vs. 57% in 2015) of the At risk group also agree that the excess on their insurance is reasonable.



Figure 26: Level of agreement that excess is reasonable (where provided cost of excess)

Subgroup sample bases within the At risk group do not permit further analysis.

Excess represents good value for money

The level of agreement that the excess on insurance represents good value for money is lower, with 56% (44% in 2015) of those in the At risk group agreeing that their excess represents good value for money. Whilst no significant differences exist between the At risk and the Control group, the Control group is more likely to agree that their excess represents good value for money (64%).



Figure 27: Level of agreement that excess represents good value for money (where provided cost of excess)

Subgroup sample bases within the At risk group do not permit further analysis.

Maximum level of excess which would be affordable

Respondents with buildings insurance who provided a maximum premium they could afford to pay if faced with submitting a claim for flood damage were also asked what would be the maximum excess they could currently afford to pay.

Those in the At risk group with buildings insurance of any kind state the median maximum cost of excess they could currently afford to pay is £476 (mean £957) compared to £276 (mean £876) within the Control group.

Figure 28: Maximum level of excess which would be affordable (all with buildings insurance and provided a maximum excess value)



Sample base: At risk (174), Control (56). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

Those in the At risk group with any kind of contents insurance state the median maximum cost of excess they could currently afford to pay is £476 (mean £959) compared to £277 (mean £922) within the Control group.



Figure 29: Maximum level of excess which would be affordable (all with contents insurance and provided a maximum excess value)

Sample base: At risk (190), Control (71). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

Expected behaviour if excesses were to rise above maximum affordability level

Those with any type of insurance and provided a maximum affordable excess were asked what actions would likely be taken if excesses were to rise above maximum affordability level, those in the At risk group were most likely to state that they would increase the level of their premium (54%) followed by accepting exclusions to cover (41%). The actions least likely to be considered are to go without buildings insurance (87% unlikely) and to go without contents insurance (79% unlikely).

Figure 30: Expected behaviour if excesses were to rise above maximum affordability level (all with insurance and provided a maximum excess amount)



Sample base: At risk (190)

Those in the Control group are most likely to consider accepting exclusions to their cover (52% likely), followed by reducing the maximum value of their cover (46% likely). Actions least likely to be considered are to go without buildings insurance or contents insurance (84% unlikely for each) or to move home (83% unlikely).



Figure 31: Expected behaviour if excesses were to rise above maximum affordability level (all with insurance and provided a maximum excess amount)

Sample base: Control (72)

Examining the differences in responses between the two groups reveals the following significant differences:

- Those in the At risk group are significantly more *unlikely* to accept exclusions to cover (52% vs. 34% of the Control group); and,
- Those in the Control group are significantly more *unlikely* to increase the level of the excess they pay (49% vs. 33% of the At risk group).

Flood awareness

All respondents were asked a series of questions regarding their awareness levels of the flood risk rating of their areas and any awareness of flooding in recent years in their own and nearby properties.

Awareness of living in a flood risk area

All respondents were asked, as far as they are aware if they knew if they live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding. Two thirds (66%; 33% in 2015) of the At risk group say that they believe they do live in an area at risk of flooding compared to just 16% of those in the Control group; a significant difference.



Figure 32: Awareness of living in a flood risk area (all respondents)

Within the At risk group, those who are significantly more likely to be aware that they live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding are:

- Those who have been flooded compared to those who have not (83% vs. 61%);
- Those who are aware of Flood RE compared to those who are not (78% vs. 61%);
- Owner occupiers (71% vs. 53% of renters); and,
- Those who have a separate excess for flood insurance (81% vs. 66% of those who do not have a separate flood excess).

Those who believe their insurer uses Flood RE to cover the flood risk aspect of their insurance policy are significantly more likely than the average to say that they live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding (83% vs. 66% average).

Awareness of flooding in nearby properties

This section discusses respondent awareness of flooding over the last 3 years, for properties nearby or their own property.

Those in the At risk group are significantly more likely than those in the Control group to state they are aware of properties in their local area that have been affected by flooding in the last 3 years (23%; 17% in 2015 vs. 8% of the Control group).





Experiences of current home flooding

All respondents were also asked whether or not they had experienced flooding at their current home. Those in the At risk group are significantly more likely than those in the Control group to state their home has been flooded in the last 3 years (7% vs. less than 0.5%). This is an increase on the 4% reporting flooding in the last 3 years in 2015. One in five (21%; 6% in 2015) state their property was flooded more than 3 years ago compared to 10% of the Control group.



Figure 34: Whether property has been flooded (all respondents)

■Yes ■No - never flooded ■No - flooded more than three years ago ■ Don't know

Sample base: At risk (718), Control (300)

Those who believe their insurer uses Flood RE to cover the flood risk aspect of their insurance policy are significantly more likely than the average to say they have ever been flooded (36% vs. 28% average).

Those in the At risk group who stated that their property had flooded were asked to be more specific about how recently the flooding occurred. More than four in five (82%) state that their property has flooded within the last 3 years, with one in ten (10%) citing their property has flooded within the last 6 months.

Flood protection advice from insurers

Those who had been flooded in the past 3 years were asked if their insurance company spoke with them about making changes to help protect their home from flood damage in the future.

Amongst those who had been flooded, two fifths (41%) of the At risk group state that their insurance company did not speak to them about it, 28% state they did speak to them and 24% state that they had no contact with their insurance company.

Figure 35: Flood protection advice from insurers (where property has flooded within the last 3 years)



Claiming for flood damage losses

In total, three in five (60%; 57% in 2015) of those in the At risk group state they had claimed for flood damage losses; 42% claimed for both buildings and contents, 13% claimed for contents only and 5% claimed only for buildings insurance. More than one in three (39%; 36% in 2015) did not claim for any flood damage losses.



Figure 36: Claiming for flood damage losses (Where property has flooded in last 3 years and is insured)

Claiming through the Flood RE scheme

Those who believe they use a Flood RE covered insurer²² were asked if their claim was made through the Flood RE scheme. Of the 14 respondents in the At risk group this question applies to, 68% (10 respondents) say they did not make a claim through the Flood RE scheme and the remaining 32% (4 respondents) did not know.

Reasons for not claiming

Amongst the 20 respondents in the At risk group who did not claim on their insurance for the flood, 13 respondents state the reason for not claiming was because the flood didn't damage the property. Other responses included the damage/ losses were below the excess, making a claim is too much hassle and worry that a claim would increase premiums.

²² Based on analysis of whether insurers used by respondents are covered by Flood RE (NQ1)

Property level resilience

Those who were aware they lived in a flood risk area, or either their property or other properties in their area had flooded in the last 3 years were asked if they had installed various property level resilience measures.

The Figure below highlights awareness of property level resilience amongst those in the At risk group. At least two in five respondents state that each of the measures are not really necessary, with flood doors and water pumps being the least relevant (60% and 57% respectively).

Around one in ten state that they have installed airbrick/vent covers (13%) installed flood gates (11%) and have made walls water resistant (11%).

Installation by the respondent is significantly higher in every instance than reported in 2015.



Figure 37: Property level resilience (all living in a flood risk area, or who have flooded or know of properties flooding in their area in the last 3 years)

This measure was already in place in my home when I moved in

Sample base: At risk (523)

Those who have flooded are significantly more likely than those who have not to have installed every single property level flood resilience available:

- Flood barriers (21% vs. 5%);
- Flood doors (14% vs. 4%);
- Made walls water resistant (19% vs. 6%);
- Non-return valves attached to drains or sewers (17% vs. 4%);
- Airbrick/ vent covers (21% vs. 8%); and,
- Water pump (15% vs. 3%).

Those who are aware of Flood RE are also significantly more likely to have installed every property level flood resilience measure available compared to those who are unaware:

- Flood barriers (20% vs. 5%);
- Flood doors (11% vs. 5%);
- Made walls water resistant (17% vs. 6%);
- Non-return valves attached to drains or sewers (17% vs. 3%);
- Airbrick/ vent covers (18% vs. 10%); and,
- Water pump (14% vs. 4%).

Respondents who are aware that they live in a flood risk area, whilst more likely to have installed property level flood resilience measures than those who are unaware, in all cases the differences are *not* significant.

Impact of installing flood resilience measures

Those in the At risk group who had installed flood resilience measures in their home were asked what impact they thought having the item installed has had on their insurance premium.

As is evident in Figure below, at least three in five believe that installing flood resilience measures has not had any effect on premiums. For those who have installed flood gates, more than one in ten (13%) believe their premiums have increased as a result of installing the gates. There are a minority who believe their premiums have lowered as a result of installing flood resilience measures; 4% of those who have installed flood doors, non-return valves to drains and sewers and airbrick/vent covers.

4% 4% 8% 9% 13% 4% 4% 1% 66% 68% 66% 62% 68% 73% 27% 25% 25% 24% 20% 15% Non-return valves Airbrick/ vent Flood barriers Flood doors Having made Water pump your walls water attached to such as a flood covers gate resistant drains or sewers Don't know I do not think installing these measures affected my premium

Figure 38: Impact of installing flood protection measure (where measure has been installed by respondent)

- My premium has decreased as a result of installing the measure(s)
- My premium has increased as a result of installing these measure(s)

Sample base: Flood barriers such as a flood gate (69), Flood doors (46), Having made your walls water resistant (66), Non-return valves attached to drains or sewers (53), Airbrick/ vent covers (81), Water pump (47)

Sample base sizes do not permit detailed subgroup analysis.

Conclusions

This research study aimed to achieve two specific objectives and to answer a series of more particular questions. This concluding section sets each of those objectives and questions and gives, against each, a brief summary of relevant findings.

Overall objective 1: to assess the current affordability and availability of insurance for households at risk of flooding compared to those at no/low risk in a way that is comparable to previous Defra studies.

Affordability

- 77% of those in the At risk group consider their insurance premium to be affordable.
- This figure (77%) s higher than in 2015 (when it was 72%) but is lower than the same measure for no/low risk households, 87% of whom said their premium was affordable.
- As additional measures: (1) 70% of At risk respondents said their premium was reasonable, up from 59% in 2015 (but somewhat below the no/low risk proportion of 82%); (2) 62% of At risk respondents (up from 47% in 2015), said that their premium represents good value for money (but again the 62% figure is below the 77% of no/low risk householders who say they are getting good value).
- Overall, thus, the affordability of insurance for At risk households has increased markedly over the last 3 years but not to the point at which it is equal to the affordability of insurance for no/low risk households.
- It is evident, however, that those in At risk households make a more generous estimate of what is 'affordable' than those in no/low risk households. Thus, the median maximum premium for buildings insurance which would be affordable for At risk households is £378 compared with £350 for no/low risk households. And this median (£378) for At risk households has increased since 2015 when it was £225. These differences suggest that affordability is, in part, a perceptual characteristic reflecting other factors (such as recognition of living in a higher risk location) in addition to the relationship between the level of premiums and the level of household wealth and income.

Availability

- 88% of At risk owner-occupier households have a policy which covers both buildings and contents insurance (up from 83% in 2015). 6% of these households have separate buildings and contents insurance. 1% have no insurance.
- The comparable figures for no/low risk households are 89%, 4%, and 3%.

- 34% of At risk renter households do not have contents insurance, a proportion which has declined since 2015 when 41% of at risk renter households did not have contents insurance.
- Compared with the 34% above, 21% of no/low risk households do not have contents insurance.
- Thus, the availability of insurance, as assessed by take-up of a policy, appears to have increased for owner-occupiers in at risk areas to a point where it is little different from that of owner-occupiers in no/low risk areas.
- The availability of contents insurance, to At risk renters, again if assessed by take-up, has also risen in the last 3 years but remains below that of no/low risk renters.

Affordability and availability

- Further indicators on affordability and availability are:
 - At risk households which do not have insurance of some form (those who are without buildings insurance, those without contents insurance, and those without either) comprise 9% of all At risk households.
 - Of those, only 18% said that the reason for this was that the cost of premiums was too high, whilst 12% said that the risk wasn't high enough to justify the cost of insurance. Even if these two groups have no 'overlap' (which they do) then only around a third of the 9% above around 3% of all At risk households are not insured because of *affordability* issues.
 - Similarly, only 9% of At risk households which do not have insurance of some form said that this was because they could not get insurance. Outright *unavailability* of insurance was thus reported only by fewer than 1 in a 100 of At risk households (9% of the 9% without insurance of some form).
 - These further indicators suggest that, whilst affordability and availability might be problematic to some degree for At risk householders, that is only rarely to the point where it results in the absence of insurance.

In relation to overall objective 1 of the research (as above), a series of more specific questions were asked. These are considered below.

Question: How much does insurance cost for households in areas of high flood risk, compared to other households

• Combined contents and buildings insurance costs a median of £376 for At risk households and of £280 for no/low risk households.

 Contents-only insurance costs a median of £144 for At risk households and of £126 for no/low risk households.

Question: have there been changes in the cost and/or availability of household insurance?

Cost changes

- 36% of At risk households and 29% of no/low risk households say that their home insurance premium has *risen* when the current year is compared with the previous year.
- 30% of At risk households and 33% of no/low risk households say their premium has *decreased* for the current year compared with the previous year.
- The median increase in premiums for At risk households, where it occurred, was greater at (£63) than for no/low risk households (£38).
- In terms of change in costs, therefore, there have been recent cost increases and At risk households are at some disadvantage compared with no/low risk households but for both types of household, cost increases are off-set, in aggregate by reductions in cost for some households in each group.

Availability changes

- As above, if take-up of insurance is taken as a proxy for availability, then the proportion of At risk households which do not have *any* form of household insurance has fallen from 12% to 1% between the 2015 and 2018 surveys.
- When reasons for not having insurance (of buildings or contents or either) are examined, the proportions of At risk households saying that cost is a reason (42% in 2015, 18% in 2018) and/or that the risk isn't high enough to justify the cost of insurance (28% in 2015, 12% in 2018) have fallen sharply.
- The proportion of those saying they were unable to get insurance was the same in 2015 as 2018 (at 9%) but, as above, the 'no insurance' base was much higher in 2015 (and hence, the proportion of all at risk households affected by refusal is lower).
- These variations between 2015 and 2018 may be exaggerated somewhat by variations between survey methods (as discussed earlier in the report) but the direction of travel in respect of availability seems likely to be robust – that is, that insurance for At risk households is now more available than in the recent past, with its cost being seen as less of a barrier (despite some rising costs as noted above) and refusal of insurance being less frequent.

Question: Has the aggregate cost of household insurance increased disproportionately?

- This question could be interpreted in different ways. One interpretation may be: 'Does change in the cost of insurance for at risk households differ from change in the cost of insurance for no/low risk households?' In this case:
 - Those At risk households reporting increased premiums report a median £63 increase in the last year to a median premium of £328 in the current year. This implies a 27% increase on a previous year's median premium of £265.
 - No/low risk households reporting increased premiums report a median £38 increase in the last year to a median premium of £276 in the current year. This implies a 16% increase on a previous year's median premium of £238.
 - Both At risk and no/low risk households which report a decrease in premiums report a median decrease of £88, this representing a more substantial percentage decrease on generally lower premiums for no/low risk households than for at risk households.
 - Overall, thus, in this sense, the 'aggregate cost' of household insurance has increased disproportionately in the last 2 years to the relative disadvantage of At risk households and to the relative advantage of no/low risk households.
- Alternatively, the question could be interpreted as to whether household insurance has increased disproportionately in relation to general inflation. In this case, for those households which have seen increases (as above, of +27% for At risk households and of +16% for no/low risk households), these increases clearly exceed a general inflation rate which has been in the 2.5% -3% range in each of the last 2 years. However, if *all* insured households are considered then:
 - 36% of At risk households have seen median increases of 63% but 30% have seen median decreases of £88 and 34% have experienced no change (or are uncertain).
 - 29% of no/low risk households have seen median increases of £38 but 33% have seen median decreases of £88 and 38% have experienced no change (or are uncertain).
 - Calculating an overall inflation rate for the household insurance costs of all insured households would require an estimate of the numbers of At risk and no/low risk households in the insured household population as a whole and may place too great a burden on survey estimates (which have the usual margins of sampling error and may be prone to some imprecise reporting by respondents). However, the frequency and scale of reported increases and decreases – the latter apparently being approximately as frequent as the former and tending to be more substantial

on average – may suggest that, in relation to general inflation, there has not been an increase in the cost of household insurance in the last 2 years which is greatly disproportionate.

Question: Have the proportions of those taking out household insurance changed over time?

 Comparisons between the 2015 and 2018 surveys are weakened somewhat by methodological variations. However, as noted above, the proportions both of at risk and no/low risk households which have no household insurance of any kind are now very low and appear to be lower than was the case in 2015.

Question: Are there discernible patterns or trends in the availability or not of household insurance?

- As immediately above, if take-up of household insurance is taken as a proxy for its availability, then, allowing for variations in survey methodologies, the availability of household insurance has increased.
- As discussed earlier, At risk households without insurance are, in comparison with 2015, now considerably less likely to see cost barriers as reasons for not taking out insurance and the proportion of At risk households reporting that insurance was unavailable to them also appears to have reduced. Again, these findings suggest that the availability of insurance has increased.
- In terms of the *pattern* of availability, households in rented properties in At risk areas are significantly less likely than renters in no/low risk areas to have contents insurance. However, in this case, using take-up of insurance as a proxy for availability may have limited value. A more practical explanation may simply be that the higher premiums charged in At risk areas (as shown earlier) may dissuade mobile or short-stay tenants with relatively low-value contents (students being an obvious example) from taking out insurance on those contents.

Overall objective 2: to analyse trends in affordability and availability of household flood insurance following the introduction of Flood RE

Flood RE was introduced in April 2016. Correspondingly, therefore, the summary of findings on changes in the cost, affordability, and availability of household insurance which is set out above in the section under the question: 'Have there been changes in the cost and/or availability of household insurance?' also addresses this objective, since that section looks at changes in the last 2 years of households' experiences of seeking and obtaining household insurance – essentially, the period in which Flood RE has been in operation.

Question: are householders aware that their insurer uses Flood RE to cover the flood risk aspect of their policy?

Question: what is Flood RE's penetration in the flood insurance market for householders at risk?

- 42% of At risk households are aware that the Flood RE scheme exists compared with 30% of no/low risk households.
- At risk households in areas which have been flooded are more likely than At risk households in areas which have not been flooded (49% compared with 39%) to be aware of Flood RE.
- 40% of At risk households report that their insurer uses Flood RE to cover the flood risk aspect of their insurance policy. This compares with 21% of no/low risk households which believe this to be the case.
- 43% of all householders with household insurance of any type identified their current insurer as one which is listed on Flood RE's website. 26% reported having a non-listed insurer. 31% could not recall the name of their insurer.
- Considering just those householders who believe that their insurer uses Flood RE to cover the flood risk, those householders who do *not* use a Flood RE insurer are more likely (50% compared with 41%) to report that their insurer is part of the Flood RE scheme than those householders which actually *do* have their policy with a Flood RE insurer.
- Overall, thus, there is some awareness of Flood RE amongst householders and this, as might be expected, is higher in At risk areas than in no/low risk areas. However, even in At risk areas, only a minority of householders are aware of the scheme at all; and, in aggregate, there is little accuracy in householders' beliefs as to whether their insurer is part of the Flood RE scheme or not.

Question: Have flooded households been informed about resilient repair options, and to what extent have these been taken up?

- The proportions of households which live in a flood risk area or which have experienced flooding themselves or nearly in the last 3 years which are *not aware* of each of a range of flood protection measures ranged from 13% (not aware of flood barriers or flood doors) to 21% (not aware of non-return valves for drains). Thus, the great majority of these households *are* aware of each of the main flood defence measures.
- The proportions of these households which *have* each of the various measures in place range from 9% (flood doors and water pumps) to 16% (wall sealing and airbrick covers).
- The proportions of households which have *themselves installed* the measures (as opposed to them being in place when they moved in to the property) have increased substantially since 2015 for example, from 2% to 11% for wall sealing, from 1% to 9% for non-return valves and by similar margins for other resilience measures.

 Installation of resilience measures is also much more frequent amongst households which have experienced actual flooding (though, even here, installation remains a minority activity, ranging from 15% for flood doors to 21% for airbrick covers and flood gates and barriers).

Summary conclusions

- The perceived affordability of household insurance by At risk households has increased since 2015.
- The availability of household insurance to At risk households (indicated by increased takeup and by a reduced and low number of reports of cost barriers and refusals to insure by insurers) has increased since 2015.
- These findings were observed despite other findings which show that At risk households pay more for their household insurance than other households and that, where premiums have been increased, these have increased more, both in absolute and percentage terms, for At risk households than for other households.
- Part of the explanation for this apparent paradox may lie in the fact that a proportion of At risk households have seen decreases in their premiums in the recent period. Whilst this proportion is lower than the proportion which has seen increases, the median decrease in premiums was larger than the median increase.
- Flood RE has achieved market penetration in the sense that there is some awareness of its existence, particularly amongst At risk households, but awareness is not generally accompanied by accurate knowledge of the scheme's sphere of operation.
- Households at most risk of flooding are aware of a range of flood resilience measures. Though only small minorities of these households have each of the measures in place, the proportions which have installed them have increased significantly since 2015 and they have more frequently been installed in households where flooding has been experienced.

Appendix 1: Questionnaire

Introduction:

Good morning/afternoon, my name is I am calling from BMG Research on behalf of the Government Department for Environment, Food and Rural Affairs (known as DEFRA). We are carrying out a survey about home insurance.

Your views will help the Government Department for Environment, Food and Rural Affairs (DEFRA) to allow them to better understand the availability and affordability of home insurance to ensure that everyone has access to home insurance if they want or need it. This is a voluntary survey and if you would like to take part, all of your answers will be treated as strictly confidential in accordance with the principles of the Data Protection Act. Could you spare some time to answer some questions?

Read out if necessary

Depending on the answers you provide, the survey should take no more than 15 minutes to complete. We would like you to give your honest opinions as this is completely confidential and we can assure you that our discussion will be undertaken under strict market research codes of conduct.

Your number has been randomly selected to take part in the survey today to ensure we capture views from a random selection of households across the UK.

Reassure if necessary

The interview and any information I collect is confidential and you will not be identified in any outputs of the research, such as data and written reports unless you give your permission.

The interview should take around 15 minutes.

The contact at BMG is Stacey Hughes on 0121 333 6006.

The contact at DEFRA is Stacy Sharman on 020 802 64120.

Interviewer read out: Just to let you know, calls are being recorded for quality and training purposes.

Screening Questions

INTERVIEWER READ OUT: Before we begin the survey and because we need to speak a broad range of individuals I have to ask a few questions to check that you are eligible to take part in the main survey. ASK ALL S/C

S3 Which of the following age groups do you fall into? PLEASE SELECT ONE RESPONSE ONLY READ OUT 1. Under 18 – THANK AND CLOSE

- 2. 18-24
- 3. 25-34
- 4.35-44
- 5. 45-54
- 6. 55-64
- 7.65-74
- 8. 75+

98. Refused – THANK AND CLOSE

ASK ALL

S/C

S1 Do you make decisions with respect to home insurance in your household? If you don't have insurance, please think about who would make the decisions, if decisions needed to be made. PLEASE SELECT ONE RESPONSE ONLY 1. Yes – I make/would make the decisions on my own

2. Yes - I make/would make the decisions along with someone else / others in the household

3. No - I don't have/wouldn't have any involvement in these decisions - THANK AND CLOSE

ASK ALL

S/C

S2 Do you own or rent your property? PLEASE SELECT ONE RESPONSE ONLY READ OUT

- 1. Being bought on a mortgage
- 2. Owned outright by household
- 3. Part being bought on a mortgage and part rent (shared ownership)
- 4. Part owned outright and part rented
- 5. Rented from Local Authority
- 6. Rented from Housing Association/Trust
- 7. Rented from private landlord
- 95. Other THANK AND CLOSE
- 97. Don't know THANK AND CLOSE

ASK IF CODES 1 to 4 AT S2

S/C

S2a. Is your ownership of this property...leasehold or freehold? PLEASE SELECT ONE RESPONSE ONLY READ OUT

- 1. Small leasehold (3 properties or fewer in the building)
- 2. Large leasehold (4 properties or more in the building)
- 3. Freehold for the entire building
- 4. Share of freehold for the building
- 97. Don't know

ASK IF CODES 1-4 AT S2

S/C

Q1. Which of the following best describes how your home and its contents are insured? PLEASE SELECT ONE RESPONSE ONLY

READ OUT

- 1. I have a policy which covers both building and contents insurance
- 2. I have a policy which covers building insurance only
- 3. I have a policy which covers contents insurance only
- 4. I have separate policies for contents and building insurance
- 5. I don't have any home insurance
- 97. Don't know

SHOW ALL WITH HOME INSURANCE (CODES 1-4 @ Q1)

Interviewer read out: This survey asks for details of your home insurance. We will not share any details you give us with insurance providers or any other third party, and you will not receive any sales calls or other attempts to sell to you as a result of taking part in this survey.

We are interested to know:

What kind of insurance you have, if any;

How much your premium is (what you pay on a monthly or yearly basis for your insurance policy); and How much your excess is (if making a claim, the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim).

You may find it helpful to have your policy details to hand before you go on with the survey, but if you can't easily find them, this isn't a problem.

ASK IF CODES 5-7 AT S2

S/C

Q2. Which of the following best describes how the contents of your home are insured? PLEASE SELECT ONE RESPONSE ONLY

READ OUT

1. I organise and pay for my own contents insurance

2. My contents insurance is included in my rent so my landlord organises it

3. I don't have contents insurance

97. Don't know

SCRIPTING: USE HOVER TEXT FOR FUTURE REFERENCES TO PREMIUM OR EXCESS DISPLAY IF CODE 4 AT Q1

You said you have separate policies for contents and building insurance. When answering the questions in this survey, when we mention home insurance, please tell us about your building insurance policy, rather than your contents insurance policy.

ASK IF CODE 3 OR 5 AT Q1 AND CODE 1 OR 3 AT S2

S/C

Q3. You said you have a mortgage [IF CODE 1 or 2 AT S2a] [for a leasehold property] [IF CODES 3 OR 4 AT S2a] [for a freehold property], but don't have building insurance. Is that right? PLEASE SELECT ONE RESPONSE ONLY READ OUT

1. The freeholder for my property has building insurance for my property, so I do not need my own building insurance [DISPLAY ONLY IF CODE 3 or 4 AT S2a]

2. That is right, I have no building insurance

3. No – I do have building insurance [RETURN TO Q1 IF SELECTED]

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2 NQ1. Can you tell me who your current home insurance provider is? DO NOT READ OUT INSERT LIST OF FLOOD RE INSURERS 95. Other (please specify) 97. Don't know

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

S/C

NQ2a. Are you aware of the Flood RE scheme? PLEASE SELECT ONE RESPONSE ONLY

Interviewer read out if necessary: Flood RE is a flood re-insurance scheme. Flood RE has been set up to help those households who live in a flood risk area find affordable home insurance.

1. Yes

2. No

97. Don't know

ASK IF CODE 1 AT NQ2a

NQ2b. Do you know if your insurance company has used Flood RE to cover the flood risk aspect of your insurance policy?

1. Yes

2. No

97. Don't know

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

S/C

Q4. When you took out your current home insurance policy, which of the following best describes what you did? PLEASE SELECT ONE RESPONSE ONLY

READ OUT

1. I switched provider

2. I renewed with my existing provider

3. This was the first time I had taken out a home insurance policy

97. Don't know

ASK IF CODE 2 AT Q4 M/C UNLESS CODE 96-97 RANDOMISE Q5. Which, if any of the following, were reasons why you renewed your policy with your existing provider? PLEASE SELECT ALL THAT APPLY. READ OUT

- 1. I was happy with the service they provided
- 2. Their price was competitive
- 3. It was too much hassle to change
- 4. I was unable to find an alternative quotation
- 5. My previous claims history meant that I could not change insurers
- 95. Other (DO NOT RANDOMISE)
- 96. None of the above (DO NOT RANDOMISE, S/C)
- 97. Don't know (DO NOT RANDOMISE)

ASK IF CODE 5 AT Q1, OR CODE 3 AT Q2, OR CODE 2 AT Q3

M/C UNLESS CODE 96-97

RANDOMISE

Q6. For which if any of the following reasons [IF CODE 5 AT Q1 OR CODE 3 AT Q2] [do you not have insurance] [IF CODE 2 AT Q3] [do you not have buildings insurance]? PLEASE SELECT ALL THAT APPLY.

READ OUT

- 1. I cannot get any insurance
- 2. It is not possible to find the right kind of insurance to meet my needs
- 3. I do not have any valuable contents that need insuring
- 4. The costs of premiums is too high

5. The excesses are too high (excess is the amount you would have to pay yourself before the insurance company

- would pay for the remainder of the claim)
- 6. I was refused insurance
- 7. It is too much hassle in getting insurance
- 8. The risk isn't high enough to justify the cost of taking out insurance
- 9. My most valuable possessions are insured individually / on a separate policy
- 95. Other (please specify) (DO NOT RANDOMISE)
- 96. None of the above (DO NOT RANDOMISE, S/C)
- 97. Don't know (DO NOT RANDOMISE, S/C)

ASK IF CODE 5 AT Q1 OR CODE 3 AT Q2, OR CODE 2 AT Q3

S/C

Q7. You say that you do not currently have [IF CODE 2 @ Q3] [buildings] insurance. Have you had [IF CODE 2 @ Q3] [buildings] [IF CODE 5 AT Q1] [home] insurance at any stage during the last three years? By home insurance we mean either contents or building insurance. PLEASE SELECT ONE RESPONSE ONLY

- 1. Yes
- 2. No
- 3. Don't know
ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

M/C UNLESS CODE 96-97

RANDOMISE

Q8. Thinking about when you [IF CODE 1 AT Q4] [most recently changed home insurer] [IF CODE 2 AT Q4] [most recently renewed your home insurance] [IF CODE 3 AT Q4] [first took out home insurance], how did you choose which company to insure with? PLEASE SELECT ALL THAT APPLY.

DO NOT READ OUT. INTERVIEWER NOTE: Probe with "anything else?"

- 1. I used a comparison site
- 2. I used a broker
- 3. I saw an advert
- 4. I had used the company before [DO NOT DISPLAY IF CODE 3 AT Q4]
- 5. Recommendation from someone I know
- 6. Recommendation from a support organisation, for example the National Flood Forum
- 7. Mortgage company
- 8. I was not involved in the decision / my partner chose
- 95. Other (please specify) (DO NOT RANDOMISE)
- 96. None of the above (DO NOT RANDOMISE, S/C)
- 97. Don't know (DO NOT RANDOMISE, S/C)

ASK IF CODE 1 OR 2 AT Q4. SKIP IF CODE 8 AT Q8

M/C UNLESS CODE 96

Q9. And which, if any, of the following changes did you make to the terms of your current home insurance policy when you [IF CODE 1 AT Q4] [changed] [IF CODE 2 AT Q4] [renewed] it? PLEASE SELECT ALL THAT APPLY. READ OUT

1. Increased the excess [DO NOT ALLOW IN COMBINATION WITH CODE 2]

2. Reduced the excess [DO NOT ALLOW IN COMBINATION WITH CODE 1]

3. Increased the level of cover [DO NOT ALLOW IN COMBINATION WITH CODE 4]

4. Lowered the level of cover[DO NOT ALLOW IN COMBINATION WITH CODE 3]

95. Other (please specify)

96. I did not make any changes to the terms of my policy

97. Don't know

ASK IF CODE 1 AT Q7

M/C, UP TO THREE RESPONSES, UNLESS CODE 96-97

RANDOMISE

Q10. Which if any of the following were important reasons why you stopped taking out insurance? PLEASE SELECT UP TO THREE RESPONSES ONLY

READ OUT

1. The premium or cost of my insurance increased

2. The <u>excess</u> increased (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim)

3. My household income decreased

4. I moved to a different area

5. I no longer felt it was necessary

6. I needed the money for other things

7. Change in household circumstances, for example, a new baby

8. The cost of living / my household bills have increased

95. Other (please specify) (DO NOT RANDOMISE)

96. None of the above (DO NOT RANDOMISE, S/C)

97. Don't know (DO NOT RANDOMISE, S/C)

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

S/C

Q11. Which of these bands best describes how much you are currently paying for your home insurance? Would you prefer to tell me your annual premium or your monthly payment?

ANNUAL PREMIUM

DROP DOWN MENU WILL INCLUDE £50 INCREMENTS FROM £1-£50 UP TO £2,951-£3,000 AND More than £3000. ALLOW DK

MONTHLY INCREMENTS- SHOULD BE IN ± 4.20 INCREMENTS IN A DROP DOWN AS FOR YEARLY AND INCLUDE 'More than 250'

ASK IF VALUE SELECTED AT Q11. EXCLUDE IF CODE 3 OR 97 AT Q4

S/C

Q12. How does the cost of your current home insurance policy premium compare with [IF CODE 1 AT Q4] [that of your previous policy] [IF CODE 2 AT Q4] [that of your policy before you renewed it]? PLEASE SELECT ONE RESPONSE ONLY READ OUT

1. The cost of my home insurance policy has increased

2. The cost of my home insurance policy has decreased

3. The cost of my home insurance policy has stayed about the same

97. Don't know

ASK IF CODE 1 AT Q12 RANDOMISE

M/C UNLESS CODE 96-97

Q13. You said the cost of your premium (what you pay on a monthly or yearly basis for your insurance policy) has increased. As far as you know, why did this happen? PLEASE SELECT ALL THAT APPLY.

DO NOT READ OUT. INTERVIEWER NOTE: Probe with "anything else?"

1. I put in a claim to my insurance company

2. Insurance premiums have gone up generally in England

3. Insurance premiums have gone up generally in my area

4. I chose a policy with a higher premium as it better suited my needs

5. I have moved home and my new home is more expensive to insure

6. My home contents have changed

7. My household composition / circumstances have changed, for example, a new baby

8. There was flooding in my area / of my home

95. Other (please specify) (DO NOT RANDOMISE)

96. None of the above (DO NOT RANDOMISE, S/C)

97. Don't know (DO NOT RANDOMISE, S/C)

ASK IF CODE 1 AT Q13

M/C

Q14. You said that you made a claim on your home insurance. What was this claim for? PLEASE SELECT ALL THAT APPLY.

DO NOT READ OUT

1. Theft

2. Fire

- 3. Storm
- 4. Subsidence
- 5. Flooding
- 6. Aircraft
- 7. Explosion
- 8. Other (please specify)
- 9. Don't know

ASK IF CODE 1 OR 2 AT Q12 S/C

CODE NEGATIVE FOR DECREASE

Q15. You said the cost of your home insurance policy <u>premium</u> has [IF CODE 1 AT Q12] [increased] [IF CODE 2 AT Q12] [decreased] compared to your previous policy premium. Which of these bands best describes how much your premium has [IF CODE 1 AT Q12] [increased] [IF CODE 2 AT Q12] [decreased] by? Please try to give your best estimate, even if you are not entirely sure.

INTERVIEWER NOTE: Yearly is how much the premium has increased by over the year, and monthly is how much it has increased by each month.

YEARLY DROP DOWN MENU WILL INCLUDE £25 INCREMENTS FROM £1-£25 UP TO £776-800 AND More than £800. ALLOW DK

MONTHLY INCREMENTS SHOULD BE £2.10 INCREMENTS IN A DROP DOWN AS FOR YEARLY INCLUDING 'More than £66.67'

ASK IF VALUE SELECTED AT Q11.

S/C PER ROW

Q16. To what extent do you agree or disagree with the following statements? Please select one response for each row READ OUT

IF NECESSARY: Probe with "is that strongly or tend to agree/disagree?"

	Strongly agree	Tend to agree	Neither agree nor	Tend to disagree	Strongly disagree	Don't know
			disagree			
1. My insurance premiums are affordable						
2. My insurance premiums are reasonable						
3. My insurance premiums represent good value for money						

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

S/C

Q17. Do you have a separate excess amount for flood damage in your home insurance policy?

1. Yes

2. No

3. Don't know

ASK IF CODES 1-4 AT Q1, OR CODE 1 AT Q2

S/C

Q18. Which of these bands best describes how much your <u>excess</u> [IF CODE 1@ Q17 would be in the case of flood damage] [IF CODES 2-3@ Q17 is]?

Please try to give your best estimate, even if you are not entirely sure.

[IF CODES 2-3@ Q17: If you are unsure of the excess amount for flood damage, please select the band for the excess you would pay for any claim on your policy.]

PLEASE SELECT A RESPONSE FROM THE DROP DOWN MENU.

DROP DOWN MENU WILL INCLUDE £50 INCREMENTS FROM £1-£50 UP TO £2,951-£3,000, AND £100 INCREMENTS, BETWEEN £3,001-£3,100 UP TO £4,901-£5000, AND More than £5,000. ALLOW DK

ASK IF GIVE VALUE AT Q18. EXCLUDE IF CODE 3 OR 4 AT Q4

S/C

Q19. How does the cost of your current home insurance <u>excess</u> compare with [IF CODE 1 AT Q4] [that of your previous policy] [IF CODE 2 AT Q4] [that of your policy before you renewed it]? PLEASE SELECT ONE RESPONSE ONLY READ OUT

1. The cost of my insurance excess has increased

2. The cost of my insurance excess has decreased

3. The cost of my insurance excess has stayed about the same

97. Don't know

ASK IF CODE 1 OR 2 AT Q19

S/C

CODE NEGATIVE FOR DECREASE

Q20. You said your <u>excess</u> has [IF CODE 1 AT Q19] [increased] [IF CODE 2 AT Q19] [decreased]. Which of these bands best describes how much your excess has [IF CODE 1 AT Q19] [increased] [IF CODE 2 AT Q19] [decreased] by compared to your previous policy excess? Please try to give your best estimate, even if you are not entirely sure. PLEASE SELECT A RESPONSE FROM THE DROP DOWN MENU.

DROP DOWN MENU WILL INCLUDE £50 INCREMENTS FROM £1-£50 UP TO £2,951-£3,000, AND More than £3000. ALLOW DK

ASK IF VALUE SELECTED AT Q18.

S/C PER ROW

Q21. To what extent do you agree or disagree with the following statements? Please select one response for each row READ OUT

IF NECESSARY: Probe with "is that strongly or tend to agree/disagree?"

	Strongly	Tend to	Neither	Tend to	Strongly	Don't know
	agree	agree	agree nor	disagree	disagree	
			disagree			
1. The <u>excess</u> on my						
insurance is affordable						
2. The excess on my						
insurance is reasonable						
3. The excess on my						
insurance represents good						
value for money						

ASK ALL

S/C

Q22. The average damage caused [IF CODE 3 AT Q1 OR CODES 1-97 AT Q2] [to home contents] by a flood is [IF CODES 1-2 OR CODE 4-97 AT Q1] [£30,000] [CODE 3 AT Q1 OR CODES 1-97 AT Q2] [£5,000]. In order to cover your [IF CODE 1-2 OR 4 AT Q1] [home] [IF CODE 3 AT Q1 OR CODE 1 AT Q2] [contents] home against this type of damage as part of an insurance policy, what is the maximum premium you could currently afford to pay?

Would you prefer to tell me the maximum you could afford to pay each year, or the maximum you could afford to pay each month?

AT START OF DROP DOWN MENU FOR YEARLY INCREMENTS HAVE £0 – I cannot currently afford to pay for home insurance. MENU WILL INCLUDE £50 INCREMENTS FROM £1-£50 UP TO £2951-£3,000 AND More than £3,000. ALLOW DK

DROP DOWN MENU FOR MONTHLY INCREMENTS WILL START WITH '£0 - I cannot currently afford to pay for home insurance.' NEXT CATEGORY SHOULD BE 77

£0.01 - £4.16, THEN £4.20 INCREMENTS IN A DROP DOWN AS FOR YEARLY, INCLUDING 'More than £250.'

ASK IF VALUE SELECTED AT Q22 AND (CODES 1-4 AT Q1 OR CODE 1 AT Q2)

RANDOMISE DOWN SIDE OF GRID

S/ CPER ROW

Q23. You said that the maximum premium you could afford to pay would be [INSERT VALUE SELECTED AT Q22] [IF YEARLY DROP DOWN MENU USED] [per year] [IF MONTHLY DROP DOWN MENU USED] [per month]. If your <u>premiums</u> were to rise above the level you said would be affordable, and if lower premiums were not available from alternative insurers, how likely, if at all, would you be to do the following? Please select one response for each row READ OUT

IF NECESSARY: Probe with "is that very or fairly likely/unlikely?"

	Very likely	Fairly likely	Neither likely nor	Fairly unlikely	Very unlikely	Don't know
			uninkery			
1. Reduce the maximum value of your						
cover						
2. Accept exclusions to your cover (for						
example, remove cover for flooding,						
but remain covered for other perils						
such as fire or theft)						
3. [ONLY SHOW IF CODES 2 OR 4 @						
S2] Go without building insurance						
4. Go without contents insurance						
5. Increase the level of your <u>excess</u>						
6. Move home						
7. Find a way to pay the premium, (for example, go without other things)						

ASK ALL

S/C

Q24. You said that the maximum <u>excess</u> you could afford to pay would be [INSERT VALUE SELECTED AT Q22]. And if you were faced with submitting a claim for flood damage [IF CODE 3 AT Q1 OR CODES 1-4 AT Q2] [to home contents] to the value of [IF CODES 1-2 OR 4-6 AT Q1] [£30,000] [IF CODE 3 AT Q1 OR CODE 1 AT Q2] [£5,000], which of these bands best describes the maximum excess you could currently afford to pay? PLEASE SELECT ONE RESPONSE ONLY

PLEASE SELECT A RESPONSE FROM THE DROP DOWN MENU.

AT START OF YEARLY DROP DOWN MENU LIST £0 - I cannot currently afford to pay the <u>excess</u> for home insurance. DROP DOWN MENU WILL INCLUDE £50 INCREMENTS FROM £1-£50 UP TO £2,951-£3,000, AND £100 INCREMENTS, BETWEEN £3,001-£3,100 UP TO £4,901-£5000, AND More than £5,000. ALLOW DK

ASK IF VALUE SELECTED AT Q24 AND (IF CODES 1-4 AT Q1 OR CODE 1 AT Q2)

RANDOMISE DOWN SIDE OF GRID

S/ C PER ROW

Q25. If your insurance policy stated that the <u>excess</u> for a claim of [IF CODES 1-2 OR 4 AT Q1] [£30,000] [IF CODE 3 AT Q1 OR CODE 1 AT Q2] [£5,000] was to rise above this level, how likely, if at all, would you be to do the following? Please assume that lower excesses would not be available with alternative insurers.

READ OUT

IF NECESSARY: Probe with "is that very or fairly likely/unlikely?"

	Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Don't know
1. Reduce the maximum value of						
your cover						
2. Accept exclusions to your cover						
(for example, remove cover for						
flooding, but remain covered for						
other perils such as fire or theft)						
3. [ONLY SHOW IF CODES 2 OR 4						
@ S2] Go without buildings						
insurance						
4. Go without contents insurance						
5. Increase the level of premium						
6. Move home						

ASK ALL

S/C

Q26. As far as you are aware do you live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding? PLEASE SELECT ONE RESPONSE ONLY

1. Yes, I am certain I do

2. Yes, I think I do

3. No, I don't think I do

4. No, I am certain I don't

97. Don't know

ASK ALL

S/C

Q27. As far as you know have any other properties in your area been affected by flooding in the last 3 years? By 'your area' we mean within half a mile of your home. PLEASE SELECT ONE RESPONSE ONLY

1. Yes

2. No

97. Don't know

ASK ALL

S/C

Q28. As far as you are aware has your current home been flooded in the last 3 years, that is, since December 2014 [SCRIPTING: to change to January 2015 when fieldwork moves into January 2018]? We are talking about flooding from rain, rivers or the sea, rather than from burst pipes. If you live in a flat it could include communal areas such as a hallway. PLEASE SELECT ONE RESPONSE ONLY

1. Yes

2. No – never flooded

3. No – flooded more than three years ago

97. Don't know

ASK IF CODE 1 AT Q28

S/C

Q29. When was the most recent time this happened? PLEASE SELECT ONE RESPONSE ONLY

1. In the last 3 months

2. 3 months up to 6 months ago

- 3. 6 months up to 1 year ago
- 4. 1 year up to 2 years ago
- 5. 2 years up to 3 years ago
- 6.3 years ago
- 7. More than 3 years ago

97. Don't know / can't remember

ASK IF CODE 1 AT Q28

S/C

Q30. Did your insurance company at the time speak with you about making changes to your home to help protect it from flood damage in the future? PLEASE SELECT ONE RESPONSE ONLY

- 1. Yes they spoke to me about this
- 2. No they did not speak to me about this
- 3. No I had no contact with my insurance company
- 4. I was not insured at the time of the flood
- 97. I can't remember / don't know

ASK IF CODE 1 AT Q28 BUT EXCLUDE IF CODE 4 AT Q30

S/C

Q31. Again thinking about the most recent time your home was flooded, did you make an insurance claim for flood damage losses? PLEASE SELECT ONE RESPONSE ONLY

- 1. Yes, for both building and contents
- 2. Yes, for contents only
- 3. Yes, for buildings only
- 4. No
- 97. Don't know

ASK IF CODE 1 AT NQ2b AND CODE 1-3 AT Q31 NQ31b. Was this claim made through the Flood RE scheme? 1. Yes

2. No

97. Don't know

ASK IF CODE 4 AT Q31

M/C

RANDOMISE

Q32. You said you did not make a claim for flood damage losses. What were the reasons for this? PLEASE SELECT ALL THAT APPLY.

- DO NOT READ OUT. INTERVIEWER NOTE: Probe with "anything else?"
- 1. The flood didn't damage my property/ I didn't lose anything
- 2. My property is designed to withstand flooding
- 3. I had flood defences in place
- 4. The damage/ losses were below my excess
- 5. I was worried the claim would increase my premiums
- 6. I was worried the claim would increase my excess
- 7. I thought the claim would affect the value of my property/ make it harder to sell
- 8. Making a claim was too much hassle
- 9. I didn't know how to make a claim
- 10. I meant to but didn't get round to it
- 95. Other (please specify) [DO NOT RANDOMISE]

97. Don't know [DO NOT RANDOMISE]

ASK IF CODES 1 OR 2 AT Q26 OR CODE 1 AT Q27 OR CODES 1 OR 3 AT Q28

S/C PER ROW

RANDOMISE

Q33. Here are a number of things people could do to protect their home in case of flooding. Which, of the following best describes your view on each of these measures? Please select one response for each row READ OUT

	This measure	I had this	I have	This is	This is not	I am not	Don't
	was already in	installed	installed this	something I	really	aware of	know
	place in my	before the	since the last	want to do	necessary for	what this is	
	home when I	last time I was	time I was		me to do		
	moved in	flooded	flooded				
1. Flood							
barriers such							
as a flood							
gate							
2. Flood							
doors							
3. Having							
made your							
walls water							
resistant							
4. Non-							
return valves							
attached to							
drains or							
sewers							
5. Airbrick/							
vent covers							
6. Water							
pump							
							1

ASK IF CODES 2-3 FOR ANY QUESTION AT Q33

S/C

[LIST MEASURE(S) CODED 2-3 AT Q33].

Q34. What impact, if any, do you think having the following installed in your home has had on your insurance premium? PLEASE SELECT ONE RESPONSE ONLY

READ OUT

1. My premium has increased as a result of installing these measure(s)

2. My premium has decreased as a result of installing the measure(s)

3. I do not think installing these measures affected my premium

97. Don't know

NOT ASKED IN 2017

ASK ALL S/C

Q35. Are you aware of any schemes offered by the following bodies to help people protect their homes in case of flooding (for example, installing flood barriers, flood gates, non-return valves)? If you are aware of the scheme(s) please indicate if you have taken part or not. Please select one response in each row that applies READ OUT

	Yes – I am aware of	Yes – I am aware of	No – I am not	Don't
	this, but I have not	this, and have taken	aware of this	know
	taken it up	it up		
1. The renew and repair grant funded by				
the Government				
2. Other schemes funded by the				
Government				
3. Schemes funded by the Environment				
Agency				
4. Schemes funded by your local				
authority				
5. Schemes funded by your water				
company				

NOT ASKED IN 2017

ASK IF CODE 1 TO ANY OPTION ACROSS TOP OF GRID AT Q35

M/C

RANDOMISE

Q36. For what reasons did you not take up [IF CODE 1 SELECTED ONCE @ Q35: the scheme] [IF CODE 1 SELECTED MORE THAN ONCE @ Q35: these schemes]? PLEASE SELECT ALL THAT APPLY.

DO NOT READ OUT. INTERVIEWER NOTE: Probe with "anything else?"

- 1. I didn't know how
- 2. I didn't think it would help
- 3. I thought it was too much hassle
- 4. I thought it would cost me money
- 5. It would have cost me too much money
- 6. I did not think I would be eligible
- 95. Other (please specify) [DO NOT RANDOMISE]
- 97. Don't know [DO NOT RANDOMISE]

ASK ALL

S/C

Q37. How long have you lived in your current home? PLEASE SELECT ONE RESPONSE ONLY

- READ OUT
- 1. Less than 1 year
- 2. 1 year up to 2 years
- 3. 2 years up to 3 years
- 4. 3 years up to 4 years
- 5. 4 years up to 5 years
- 6. 5 years up to 10 years
- 7. 10 years up to 20 years
- 8. More than 20 years
- 97. Don't know

ASK ALL S/C Q38. Is your property? PLEASE SELECT ONE RESPONSE ONLY 1. Detached 2. Semi detached 3. Terraced (including end-terrace) 4. Flat, maisonette or apartment 95. Other 97. Don't know ASK IF CODE 4 AT Q38 NQ38b Is your property situated on the ground floor or on a higher level? 1. Ground floor 2. Higher level floor 98. Refused

ASK ALL

S/C

Q39. Approximately when was your house built? PLEASE SELECT ONE RESPONSE ONLY 1. Before 1900 2. 1900 - 1959

2. 1900 - 1959 3. 1960 - 2008

4. Since 2009

97. Don't know

ASK ALL

S/C

Q40. What is the Council Tax band for your property? All properties in England have a Council Tax band, band A applies to the least expensive and band H applies to the most expensive properties. PLEASE SELECT ONE RESPONSE ONLY

INTERVIEWER NOTE: If respondent is unsure of their Council Tax band you can search for it here: https://www.gov.uk/council-tax-bands

- 1. A
- 2. B

3. C

4. D

5. E

6. F

7. G

8. H

97. Don't know

ASK ALL

S/C

Q41. Which band does your total household income per year from all sources, before tax and other deductions, fall into? PLEASE SELECT ONE RESPONSE ONLY

Weekly	Monthly	Annual
Up to £49	Up to £216	Up to £2,599
£50 up to £99	£217 up to £432	£2600 up to £5199
£100 up to £199	£433 up to £866	£5200 up to £10399
£200 up to £299	£867 up to £1299	£10400 up to £15599
£300 up to £399	£1300 up to £1732	£15600 up to £20799

£400 up to £499	£1733 up to £2166	£20800 up to £25999
£500 up to £599	£2167 up to £2599	£26000 up to £31199
£600 up to £699	£2600 up to £3032	£31200 up to £36399
£700 up to £799	£3033 up to £3466	£36400 up to £41599
£800 up to £899	£3467 up to £3899	£41600 up to £46799
£900 up to £999	£3900 up to £4332	£46800 up to £51999
£1,000 or more	£4,333 or more	£52,000 or more

97. Don't know 98. Prefer not to say

ASK ALL S/C Q42. Are you a landlord? PLEASE SELECT ONE RESPONSE ONLY 1. Yes – I am a landlord 2. No – I am not a landlord

ASK ALL S/C Q44. Thank you for completing this survey.

Defra may want to carry out some follow-up research in the next 12 months. This would be likely to involve talking with someone on the telephone about similar subjects, at a time of your convenience.

Would you be happy to be contacted again for further research on this subject? PLEASE SELECT ONE RESPONSE ONLY 1. Yes

2. No

ASK IF CODE 1 AT Q44

WRITE IN RESPONSE

Q45. Please could you supply the following details so that you can be contacted with respect to this research? Your details will not be passed on to anyone who is not involved in this research.

Telephone number: Email address: END SCREEN

Thank you for sparing the time to take part. This survey was conducted on behalf of the Government Department for Environment, Food and Rural Affairs (DEFRA) and is intended to allow them to better understand the availability and affordability of home insurance to ensure that everyone has access to home insurance if they want or need it.

Should you wish to contact somebody at DEFRA about this survey please call 020 8026 4120. To learn more about DEFRA you can visit their website at

https://www.gov.uk/government/organisations/department-for-environment-food-rural-affairs

Should you want to contact the MRS (the Market Research Society) to verify that BMG Research comply with the code of conduct you can call them on 0800 975 9596.

Appendix 2: Topline data tables

The total column figures in these data tables have been weighted to reflect the population of the sample universe noted in the Weighting section of this report. In summary, the At risk group represents 4% of the sample universe whilst the Control group represents 96% and so the total combined data is weighted to reflect these proportions (shown in the 'Total' columns in the tables below). The weighted base will reflect the weighting applied to the data throughout the report.

S1. Do you make decisions with respect to home insurance in your household?					
Base: All Respondents		_			
		Gro	oup		
	Total	At risk	Control		
Unweighted Bases	1018	718	300		
Weighted Bases	1018	42	976		
Yes – I make/would make the decisions on my own	67%	67%	68%		
Yes – I make/would make the decisions along with someone else / others in the household	33%	33%	32%		
No – I don't have/wouldn't have any involvement in these decisions	0%	0%	0%		
S3. Which of the following age groups do you fall into?					
Base: All Respondents					
		Gre	oup		
	Total	At risk	Control		
Unweighted Bases	1018	718	300		
Weighted Bases	1018	42	976		
Under 18	0%	0%	0%		
18-24	1%	5%	1%		
25-34	9%	9%	9%		
35-44	17%	16%	17%		
45-54	21%	24%	21%		
55-64	24%	22%	24%		
65-74	22%	20%	22%		
75+	6%	5%	6%		
Refused	0%	0%	0%		
S2 Do you own or rent your property?					
Base: All Respondents					
		Gro	oup		
	Total	At risk	Control		
Unweighted Bases	1018	718	300		
Weighted Bases	1018	42	976		
Being bought on a mortgage	29%	27%	29%		
Owned outright by household	48%	48%	48%		
Part being bought on a mortgage and part rent (shared ownership)	<0.5%	1%	<0.5%		
Part owned outright and part rented	0%	0%	0%		
Rented from Local Authority	5%	3%	5%		
Rented from Housing Association/Trust	7%	5%	7%		
Rented from private landlord	10%	17%	10%		
Other	0%	0%	0%		

S2a. Is your ownership of this propertyleasehold or freehold?					
Base: Where own/part own property					
		Gre	oup		
	Total	At risk	Control		
Unweighted Bases	772	560	212		
Weighted Bases	788	32	756		
Small leasehold (3 properties or fewer in the building)	2%	3%	2%		
Large leasehold (4 properties or more in the building)	4%	2%	4%		
Freehold for the entire building	87%	86%	87%		
Share of freehold for the building	4%	2%	4%		
Don't know	3%	6%	3%		
Q1. Which of the following best describes how your home and its contents are insured?					
Base: Where own/part own property					

		Gr	oup
	Total	At risk	Control
Unweighted Bases	772	560	212
Weighted Bases	788	32	756
I have a policy which covers both building and contents insurance	89%	88%	89%
I have a policy which covers building insurance only	2%	2%	2%
I have a policy which covers contents insurance only	1%	2%	1%
I have separate policies for contents and building insurance	4%	6%	4%
I don't have any home insurance	3%	1%	3%
Don't know	<0.5%	1%	<0.5%
Summary: Buildings and Contents combined	93%	94%	93%

Q2. Which of the following best describes how the contents of your home are insured?

Base: where rent property			
		Gre	oup
	Total	At risk	Control
Unweighted Bases	246	158	88
Weighted Bases	230	10	220
I organise and pay for my own contents insurance	62%	44%	63%
My contents insurance is included in my rent so my landlord organises it	13%	17%	12%
I don't have contents insurance	22%	34%	21%
Don't know	3%	5%	3%

Q3. You said you have a mortgage for a leasehold/freehold property, but don't have building insurance. Is that right?

Base: Where have mortgage/part mortgage and do not have home insurance

		Gro	oup
	Total	At risk	Control
Unweighted Bases	11	8	3
Weighted Bases	24	*	23
The freeholder for my property has building insurance for my property, so I do not need my own			
building insurance	27%	25%	27%
That is right, I have no building insurance	73%	75%	73%

No – I do have building insurance	0%	0%	0%

NQ1. Can you tell me who your current home insurance provider is?			
Base: Where have home insurance			
		Group	
	Total	At risk	Control
Unweighted Bases	880	620	260
Weighted Bases	902	35	800
Admiral	1%	1%	1%
Ageas	1%	1%	1%
AIG	0%	0%	0%
Allianz	1%	1%	1%
Avantia (HomeProtect)	0%	0%	0%
Aviva Home Insurance	2%	2%	2%
Аха	1%	1%	1%
Bank of Scotland	<0.5%	<0.5%	0%
Barclays	1%	1%	1%
British Gas	<0.5%	<0.5%	0%
Chelsea Building Society	0%	0%	0%
Cherish Insurance Brokers	<0.5%	<0.5%	0%
Churchill	4%	2%	4%
Clydesdale Bank	0%	0%	0%
Direct Line	3%	4%	3%
esure	2%	<0.5%	2%
First Direct Home Insurance	<0.5%	<0.5%	<0.5%
Halifax	6%	4%	6%
Haven Insurance	0%	0%	0%
Hiscox Home Insurance	<0.5%	<0.5%	0%
HSBC Home Insurance	2%	<0.5%	2%
inet3	0%	0%	0%
Leek United Building Society	0%	0%	0%
Legal & General	3%	1%	3%
Lloyd & Whyte	<0.5%	<0.5%	0%
LV=	5%	1%	5%
Lloyds Bank	4%	5%	4%
Marks & Spencer Bank	<0.5%	<0.5%	0%
More Than	2%	2%	2%
MS Amlin	0%	0%	0%
Nationwide (underwritten by U K Insurance Limited)	2%	5%	2%
Natwest (underwritten by U K Insurance Limited)	1%	1%	1%
NFU Mutual	3%	2%	3%
Norwich & Peterborough Building Society	0%	0%	0%
Nottingham Building Society	0%	0%	0%
Oak Underwriting	0%	0%	0%
Ocaso	0%	0%	0%
Policy Expert	<0.5%	1%	0%
Privilege	2%	2%	2%
RBS (underwritten by LLK Insurance Limited)	1%	<0.5%	1%
		NU.J/0	1/0

Sainsbury's Bank	1%	<0.5%	1%
Santander Home Insurance (administered and underwritten by Aviva Insurance Limited)	2%	1%	2%
Sheilas' Wheels	<0.5%	0%	<0.5%
Swiftcover	<0.5%	1%	<0.5%
The West Brom	0%	0%	0%
Yorkshire Bank	<0.5%	<0.5%	<0.5%
Yorkshire Building Society	<0.5%	1%	0%
AA*	1%	1%	1%
Hastings Direct*	1%	2%	<0.5%
Co-operative*	2%	2%	1%
Tesco*	1%	1%	1%
John Lewis*	4%	1%	5%
Payment Shield*	<0.5%	<0.5%	<0.5%
Post office*	<0.5%	1%	<0.5%
RIAS*	2%	1%	2%
SAGA*	2%	2%	2%
Royal Sun Alliance (RSA)*	1%	1%	1%
Swinton*	<0.5%	1%	<0.5%
Other	12%	15%	14%
Don't know	21%	31%	21%
Summary: Flood RE insurer	52%	43%	53%
Summary: Not a Flood RE insurer	27%	26%	27%
NO22 Are you purge of the Flood PE scheme?			
Base: Where have home insurance			
		Gro	auc
	Total	At risk	Control
Unweighted Bases	880	620	260
Weighted Bases	902	35	866
Yes	30%	42%	30%
No	68%	54%	68%
Don't know	2%	4%	2%
NO2h. Do you know if your insurance company has used Flood PE to sover the flood risk aspect of	fyouring	uranco no	licy2
Base: Where aware of the Flood RE scheme	i your ins	urance po	incy:
		Gro	auc
	Total	At risk	Control
Unweighted Bases	340	269	71
Weighted Bases	275	15	260
	275		
Yes	275	40%	21%
Yes No	273 22% 33%	40% 22%	21% 34%

		Gr	oup
	Total	At risk	Control
Unweighted Bases	880	620	260
Weighted Bases	902	35	866
I switched provider	28%	34%	28%
I renewed with my existing provider	62%	57%	63%
This was the first time I had taken out a home insurance policy	6%	6%	6%
Don't know	3%	3%	3%
Q5. Which, if any of the following, were reasons why you renewed your policy with you	our existing pr	ovider?	
Base: Where renewed home insurance policy		_	
		Gr	oup
	Total	At risk	Control
Unweighted Bases	511	365 20	146 542
Weighted bases	75%	_0 _ 10/	750/
	/0%	200/	75%
Their price was competitive	40%	38%	40%
It was too much hassle to change	9%	16%	9%
I was unable to find an alternative quotation	4%	8%	4%
My previous claims history meant that I could not change insurers	1%	3%	1%
Other	2%	10%	2%
None of the above	2%	1%	2%
Don't know	<0.5%	<0.5%	<0.5%
Q6. For which if any of the following reasons do you not have (buildings) in	nsurance?		
Base: Where do not have home insurance		Gr	
	Total	At risk	Control
Unweighted Bases	88	65	23
Weighted Bases	91	69	22
I cannot get any insurance	5%	9%	4%
It is not possible to find the right kind of insurance to meet my needs	0%	0%	0%
I do not have any valuable contents that need insuring	1%	12%	0%
The costs of premiums is too high	27%	18%	27%
	49%	8%	51%
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim)			
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim) I was refused insurance	0%	0%	0%
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim) I was refused insurance It is too much hassle in getting insurance	0%	0% 16%	0% 3%
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim) I was refused insurance It is too much hassle in getting insurance The risk isn't high enough to justify the cost of taking out insurance	0% 4% 5%	0% 16% 12%	0% 3% 4%
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim) I was refused insurance It is too much hassle in getting insurance The risk isn't high enough to justify the cost of taking out insurance My most valuable possessions are insured individually / on a separate policy	0% 4% 5% 4%	0% 16% 12% 4%	0% 3% 4% 4%
The excesses are too high (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim) I was refused insurance It is too much hassle in getting insurance The risk isn't high enough to justify the cost of taking out insurance My most valuable possessions are insured individually / on a separate policy No need for insurance	0% 4% 5% 4% 23%	0% 16% 12% 4% 8%	0% 3% 4% 4% 24%

Q7. Have you had buildings/home insurance at any stage during the last three	years?		
Base: Where do not have home building insurance			
		Gre	oup
	Total	At risk	Control
Unweighted Bases	88	65	23
Weighted Bases	76	4	72
Yes	8%	2%	8%
No	92%	95%	92%
Don't know	<0.5%	2%	0%

Q8. Thinking about when you most recently changed home insurer/renewed your home insurance/first took out home insurance, how did you choose which company to insure with?

Base: Where have home insurance			
		Group	
	Total	At risk	Control
Unweighted Bases	880	620	260
Weighted Bases	902	35	866
l used a comparison site	27%	33%	27%
l used a broker	4%	9%	4%
I saw an advert	2%	3%	2%
I had used the company before	23%	23%	23%
Recommendation from someone I know	7%	4%	7%
Recommendation from a support organisation, for example the National Flood Forum	3%	2%	3%
Mortgage company	1%	3%	1%
I was not involved in the decision / my partner chose	1%	1%	1%
I did my own research (incl. internet research)*	3%	6%	3%
I got the cheapest (incl. price factor)*	6%	3%	6%
The best offer/deal*	3%	3%	3%
Work for the company/staff member*	<0.5%	1%	<0.5%
Limited choice (incl. the only company)*	<0.5%	2%	<0.5%
I used my bank/through the bank*	3%	2%	3%
Best value/reputation*	0%	0%	0%
Other	5%	4%	5%
None of the above	10%	6%	10%
Don't know	7%	4%	7%

Q9. And which, if any, of the following changes did you make to the terms of your current home i changed/renewed it?	insurance	policy wh	en you
Base: Where involved in changing/renewing home insurance			
		Gre	oup
	Total	At risk	Control
Unweighted Bases	779	556	223
Weighted Bases	807	32	775
Increased the excess	4%	5%	4%
Reduced the excess	5%	4%	5%
Increased the level of cover	10%	9%	10%
Lowered the level of cover	4%	2%	4%
Other	<0.5%	1%	<0.5%
I did not make any changes to the terms of my policy	77%	78%	77%
Don't know	3%	4%	3%
Q10. Which if any of the following were important reasons why you stopped taking o	ut insuran	ce?	
Base: Where have not had building/home insurance in the last 3 years			
		Gr	oup
	Total	At risk	Control

	Total	At risk	Control
Unweighted Bases	4	2	2
Weighted Bases	6	*	6
The premium or cost of my insurance increased	99%	47%	100%
The excess increased (excess is the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim)	99%	47%	100%
My household income decreased	1%	47%	0%
I moved to a different area	0%	0%	0%
I no longer felt it was necessary	0%	0%	0%
I needed the money for other things	0%	0%	0%
Change in household circumstances, for example, a new baby	0%	0%	0%
The cost of living / my household bills have increased	0%	0%	0%
Other	0%	0%	0%
None of the above	1%	53%	0%
Don't know	0%	0%	0%

Q11. Which of these bands best describes how much you are currently paying for your home insurance?

Base: Where have home insurance). Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

		Gro	oup
	Total	At risk	Control
Unweighted Bases	618	439	179
Weighted Bases	648	26	623
Up to £100	7%	4%	7%
£101-£200	28%	17%	29%
£201-£300	23%	22%	24%
£301-£400	14%	16%	14%
£401-£500	11%	14%	11%
£501-£800	9%	13%	9%
£801+	6%	14%	6%
Median	276	328	276
Minimum	0	26	0
Maximum	3049	3049	3025
Base for stats	648	26	623
Mean	345.80	488.40	339.94
Standard deviation	318.88	485.87	309.29
Standard error	12.83	23.19	23.12

Q12. How does the cost of your current home insurance policy premium compare with that of your previous policy (before you renewed it)?

Base: Where changed/renewed home insurance and provided a payment amo	ount				
		Gre	Group		
	Total	At risk	Control		
Unweighted Bases	571	409	162		
Weighted Bases	600	24	576		
The cost of my home insurance policy has increased	29%	36%	29%		
The cost of my home insurance policy has decreased	33%	30%	33%		
The cost of my home insurance policy has stayed about the same	37%	32%	37%		
Don't know	1%	3%	1%		

Base: Where cost of home insurance policy has increased	1		
	-	Gr	oup
	Total	At risk	Control
Unweighted Bases	195	148	47
Weighted Bases	175	9	167
I put in a claim to my insurance company	10%	5%	10%
Insurance premiums have gone up generally in England	27%	29%	26%
Insurance premiums have gone up generally in my area	6%	11%	5%
I chose a policy with a higher premium as it better suited my needs	2%	0%	2%
I have moved home and my new home is more expensive to insure	<0.5%	1%	0%
My home contents have changed	1%	1%	1%
My household composition / circumstances have changed, for example, a new baby	<0.5%	1%	0%
There was flooding in my area / of my home	2%	28%	1%
Other	18%	10%	18%
None of the above	13%	8%	13%
Don't know	24%	15%	24%
	a dhia alainn (a 2		
Q14. You said that you made a claim on your home insurance. What wa	is this claim for?		
Base. Where put in a claim		Gr	0110
	Total	At risk	Control
Unweighted Bases	9	7	2
Weighted Bases	18	*	17
Theft	0%	0%	0%
Fire	1%	41%	0%
Storm	9%	0%	10%
Subsidence	0%	0%	0%
Flooding	89%	50%	90%
Aircraft	0%	0%	0%

Explosion Other

Don't know

0%

0%

<0.5%

0%

0%

9%

0%

0%

0%

Q15. You said the cost of your home insurance policy premium has increased compared to your previous policy premium. Which
of these bands best describes how much your premium has increased by?

of these bands best describes now much your premium has increased by?				
Base: Where cost of home insurance policy has increased. Valid responses only – those stating 'do from the analysis and figures re-based	n't know'	have been re	emoved	
		Gro	up	
	Total	At risk	Control	
Unweighted Bases	176	132	44	
Weighted Bases	165	8	158	
£1 to £25	39%	30%	39%	
£26 to £50	22%	19%	22%	
£51 to £100	16%	22%	16%	
£101 to £200	8%	11%	8%	
£201+	15%	17%	15%	
Median	38	63	38	
Minimum	10	10	13	
Maximum	1013	1013	363	
Base for stats	165	8	158	
Mean	76.67	127.68	74.24	
Standard deviation	96.99	214.32	88.41	
Standard error	7.31	18.65	13.33	

Q15. You said the cost of your home insurance policy premium has decreased compared to your previous policy premium. Which of these bands best describes how much your premium has decreased by?

Base: Where cost of home insurance policy has decreased. Valid responses only – those stating 'don't know' have been removed from the analysis and figures re-based

		Gro	auc
	Total	At risk	Control
Unweighted Bases	160	107	53
Weighted Bases	184	6	177
-£1 to -£25	13%	15%	13%
-£26 to -£50	24%	18%	25%
-£51 to -£100	32%	19%	32%
-£101 to -£200	6%	23%	6%
-£201+	25%	25%	25%
Median	-88	-88	-88
Minimum	-1512	-1512	-819
Maximum	-13	-13	-13
Base for stats	184	6	177
			-
Mean	-192.0	9 -202.56	191.72
Standard deviation	258.83	299.84	258.25
Standard error	20.46	28.99	35.47

Q15. You said the cost of your home insurance policy premium has increased/decreased compared to your previous policy premium. Which of these bands best describes how much your premium has increased/decreased by?

Base: Where cost of home insurance policy has increased/decreased. Valid responses only – those sta	ating 'don'	't know' h	ave been
removed from the analysis and figures re-based			
		Group	
	Total	At risk	Control
Unweighted Bases	336	239	97
Weighted Bases	349	14	335
-£201+	13%	11%	13%
-£101 to -£200	3%	10%	3%
-£51 to -£100	17%	8%	17%
-£26 to -£50	13%	8%	13%
-£1 to -£25	7%	7%	7%
£1 to £25	18%	17%	18%
£26 to £50	11%	11%	11%
£51 to £100	8%	12%	7%
£101 to £200	4%	6%	4%
£201+	7%	10%	7%
Median	-13	13	-13
Minimum	-1512	-1512	-819
Maximum	1013	1013	363
Base for stats	349	14	335
Mean	-64.71	-20.67	-66.51
Standard deviation	240.11	298.77	237.79
Standard error	13.1	19.33	24.14

Summary: Q16. To what extent do you agree or disagree with the following statements?											
Base: Where have home insurance and provided a payment amount											
	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know	Summary : Agree	Summary : Disagree	Mean	Base For Stats	Standard Error
My insurance premiums are affordable	47%	40%	7%	5%	1%	1%	87%	6%	4.28	642	0.03
My insurance premiums are reasonable	37%	44%	7%	8%	3%	1%	82%	11%	4.06	644	0.04
My insurance premiums represent good value for money	37%	39%	7%	8%	2%	6%	76%	10%	4.08	607	0.04

Q16/1. To what extent do you agree or disagree with the follow	ing statement? My i	nsurance premiums a	are affordable	
Base: Where have home insurance and	provided a payment	amount		
		Group		
	Total	At risk	Control	
Unweighted Bases	618	439	179	
Weighted Bases	648	26	623	
Strongly agree (5)	47%	32%	47%	
Tend to agree (4)	40%	44%	40%	
Neither agree nor disagree (3)	7%	9%	6%	
Tend to disagree (2)	5%	6%	5%	
Strongly disagree (1)	1%	5%	1%	
Don't know	1%	3%	1%	
Summary: Agree	87%	77%	87%	
Summary: Disagree	6%	11%	5%	
Base for stats	642	424	190	
Mean	4.28	3.96	4.30	
Standard error	0.03	0.05	0.06	
		· · · · · · · · · · · · · · · · · · ·		
Q16/2. To what extent do you agree or disagree with the follow	Ing statement? IVIY II	amount	ire reasonable	
		Gro	aun	
	Total	At rick	Control	
Unweighted Bases	618	439	179	
Weighted Bases	648	26	623	
Strongly agree (5)	37%	27%	38%	
Tend to agree (4)	44%	44%	44%	
Neither agree nor disagree (3)	7%	8%	7%	
Tend to disagree (2)	8%	9%	8%	
Strongly disagree (1)	3%	10%	3%	
Don't know	1%	3%	1%	
Summary: Agree	82%	70%	82%	
Summary: Disagree	11%	19%	11%	
Base for stats	644	427	190	
Mean	4.06	3.70	4.07	
Standard error	0.04	0.06	0.08	

Q16/3. To what extent do you agree or disagree with the follow for mor	ing statement? My in ney	nsurance premiums re	present good value		
Base: Where have home insurance a	ind provided a payme	ent amount			
		Gre	Group		
	Total	At risk	Control		
Unweighted Bases	618	439	179		
Weighted Bases	648	26	623		
Strongly agree (5)	37%	25%	38%		
Tend to agree (4)	39%	37%	39%		
Neither agree nor disagree (3)	7%	11%	7%		
Tend to disagree (2)	8%	10%	8%		
Strongly disagree (1)	2%	9%	2%		
Don't know	6%	8%	6%		
Summary: Agree	76%	62%	77%		
Summary: Disagree	10%	19%	10%		
Base for stats	607	404	179		
Mean	4.08	3.65	4.09		
Standard error	0.04	0.06	0.08		
Q17. Do you have a separate excess amount for f	lood damage in you	r home insurance polic	:γ?		
Base: Where have h	nome insurance	-			
		Gro	pup		
	Total	At risk	Control		
Unweighted Bases	880	620	260		
Weighted Bases	902	35	866		
Yes	10%	16%	10%		
No	63%	53%	63%		
Don't know	27%	32%	27%		

Q18. Which of these bands best describes how mu	ch your excess would b	be in the case of flood	damage?
Base: Where have home insurance. Valid responses only – tho figures	se stating 'don't know' s re-based	have been removed fr	om the analysis and
		Gro	oup
	Total	At risk	Control
Unweighted Bases	461	316	145
Weighted Bases	508	18	490
£1 - £50	7%	6%	7%
£51 - £100	29%	20%	29%
£101 - £200	21%	23%	21%
£201 - £300	23%	23%	23%
£301 - £400	9%	5%	9%
£401 - £500	2%	8%	2%
£5011 - £1,000	4%	6%	4%
£1,001+	5%	8%	5%
Median	176	226	176
Minimum	26	26	26
Maximum	5050	5050	3051
Base for stats	508	18	490
Mean	303.78	411.25	299.88
Standard deviation	521.65	783.44	510.39
Standard error	24.3	44.07	42.39

Q18. Which of these bands best describes how much your excess would be in the case of flood damage?

Base: Where have home insurance (with separate flood excess). Valid responses only	y – those stating 'don't know' have been					
removed from the analysis and figures re-based							

		Gro	up
	Total	At risk	Control
Unweighted Bases	82	65	17
Weighted Bases	58	3	55
£1 - £50	9%	0%	9%
£51 - £100	13%	10%	14%
£101 - £200	10%	14%	9%
£201 - £300	4%	20%	3%
£301 - £400	36%	8%	38%
£401 - £500	4%	5%	4%
£5011 - £1,000	1%	15%	0%
£1,001+	23%	28%	23%
Median	326	326	326
Minimum	26	76	26
Maximum	5050	5050	3051
Base for stats	58	3	55
Mean	776.24	903.23	768.61
Standard deviation	1084.51	1395.59	1078.9
Standard error	119.76	173.1	261.67

Q18. Which of these bands best describes ho	w much your excess wo	ould be in the case of flood	d damage?
Base: Where have home insurance (without separate flo	ood excess). Valid respo	nses only – those stating 'c	lon't know' have been
removed from t	the analysis and figures i	re-based	
		Gro	up
	Total	At risk	Control
Unweighted Bases	379	251	128
Weighted Bases	450	15	435
£1 - £50	6%	8%	6%
£51 - £100	31%	22%	31%
£101 - £200	23%	25%	23%
£201 - £300	25%	24%	25%
£301 - £400	6%	4%	6%
£401 - £500	2%	8%	1%
£5011 - £1,000	4%	4%	4%
£1,001+	3%	4%	3%
Median	176	176	176
Minimum	26	26	26
Maximum	5050	5050	3051
Base for stats	450	15	435
Mean	242.66	299.34	240.78
Standard deviation	353.33	599.64	343.1
Standard error	18.15	37.85	30.33

Q19. How does your current home insurance, i.e. if making a claim, the amount you would have to pay yourself before the insurance company would pay for the remainder of the claim excess, that of your previous policy/policy before you renewed it?

it:						
Base: Where changed/renewed home insurance and provided an excess amount						
		Group				
	Total	At risk	Control			
Unweighted Bases	430	296	134			
Weighted Bases	480	17	464			
The cost of my insurance excess has increased	10%	14%	10%			
The cost of my insurance excess has decreased	11%	8%	11%			
The cost of my insurance excess has stayed about the same	77%	71%	77%			
Don't know	2%	8%	2%			

Q20. You said your excess has increased. How much ha	as your excess increased by	compared to your pre	vious policy excess?	
Base: Where cost of home insurance policy has increase from the ar	d. Valid responses only – the	ose stating 'don't know	have been removed	
		Group		
	Total	At risk	Control	
Unweighted Bases	51	35	16	
Weighted Bases	41	2	39	
£1 to £50	50%	30%	51%	
£51 to £100	21%	18%	21%	
£101 to £200	23%	12%	23%	
f201+	6%	40%	4%	
Median	26	126	26	
Minimum	26	26	26	
Maximum	3025	3025	1326	
Base for stats	41	2	39	
Mean	129.15	421.28	114.96	
Standard deviation	300.46	988.68	259.14	
Standard error	42.07	167.12	64.78	
Q20. You said your excess has decreased. How much has Base: Where cost of home insurance policy has decrease from the ar	as your excess decreased by d. Valid responses only – th nalysis and figures re-based	y compared to your pre ose stating 'don't know	vious policy excess? ' have been removed	
		Gro	up	
	Total	At risk	Control	
Unweighted Bases	33	23	10	
Weighted Bases	48	1	47	
-£1 to -£50	22%	8%	22%	
-£51 to -£100	43%	45%	43%	
-£101 to -£200	15%	4%	15%	
-£201+	21%	44%	20%	
Median	-76	-100	-76	
Minimum	-3025	-3025	-326	
Maximum	-26	-26	-26	
Base for stats	48	1	47	
Mean	-135.21	-662.36	-122.28	

209.76

36.51

2846.48

593.53

107.57

34.02

Mean

Standard deviation

Standard error

Q20. You said your excess has increased/decreased. How much has your excess increased/decreased by compared to your						
previous policy excess?						
Base: where cost of nome insurance policy has increased/decreased. valid responses only – those stating don't know have						
	Group					
	Total	At risk	Control			
Unweighted Bases	84	58	26			
Weighted Bases	89	3	86			
-£201+	11%	17%	11%			
-£101 to -£200	8%	1%	8%			
-£51 to -£100	23%	17%	23%			
-£1 to -£50	12%	3%	12%			
£1 to £50	23%	19%	23%			
£51 to £100	10%	11%	10%			
£101 to £200	11%	8%	11%			
£201+	3%	25%	2%			
Median	-26	26	-26			
Minimum	-3025	-3025	-326			
Maximum	3025	3025	1326			
Base for stats	89	3	86			
Mean	-13.21	13.65	-14.16			
Standard deviation	286.6	1195.61	224.8			
Standard error	31.27	156.99	44.09			

Summary: Q21. To what extent do you agree or disagree with the following statements?											
	Base	: Where h	nave home i	nsurance	and provi	ded an	excess amo	unt			
	Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know	Summary: Agree	Summary: Disagree	Mean	Base For Stats	Standard Error
The excess on my insurance is affordable	40%	36%	4%	14%	4%	3%	76%	18%	3.97	87	0.13
The excess on my insurance is reasonable	35%	34%	3%	19%	7%	3%	69%	26%	3.72	87	0.15
The excess on my insurance represents good value for money	34%	29%	5%	17%	12%	3%	64%	29%	3.58	87	0.16

Q21/1. To what extent do you agree or disagree with the following statement? The excess on my insurance is affordable				
Base: Where have home insurance and provided an excess	s amount			
		Group		
	Total	At risk	Control	
Unweighted Bases	9	58	26	
Weighted Bases	89	3	86	
Strongly agree (5)	40%	24%	40%	
Tend to agree (4)	36%	52%	36%	
Neither agree nor disagree (3)	4%	5%	4%	
Tend to disagree (2)	14%	8%	14%	
Strongly disagree (1)	4%	8%	3%	
Don't know	3%	3%	3%	
Summary: Agree	76%	76%	76%	
Summary: Disagree	18%	16%	18%	
Base for stats	87	51	26	
Mean	3.97	3.78	3.98	
Standard error	0.13	0.16	0.24	
Q21/2. To what extent do you agree or disagree with the following statement? The e	excess on my ir	nsurance is re	asonable	
Base: Where have home insurance and provided an excess	s amount			
		Gro	oup	
	Total	At risk	Control	
Unweighted Bases	84	58	26	
Weighted Bases	89	3	86	
Strongly agree (5)	35%	28%	35%	
Tend to agree (4)	34%	47%	33%	
Neither agree nor disagree (3)	3%	8%	2%	
Tend to disagree (2)	19%	8%	19%	
Strongly disagree (1)	7%	7%	7%	
Don't know	3%	1%	3%	
Summary: Agree	69%	75%	68%	
Summary: Disagree	26%	15%	26%	
Base for stats	87	52	26	
Mean	3.72	3.82	3.72	
Standard error	0.15	0.15	0.27	

Q21/3. To what extent do you agree or disagree with the follow value for	wing statement? The excess on money	my insurance re	epresents good
Base: Where have home insurance	and provided an excess amoun	t	
		Gr	oup
	Total	At risk	Control
Unweighted Bases	84	58	26
Weighted Bases	89	3	86
Strongly agree (5)	34%	25%	35%
Tend to agree (4)	29%	31%	29%
Neither agree nor disagree (3)	5%	13%	4%
Tend to disagree (2)	17%	17%	17%
Strongly disagree (1)	12%	14%	12%
Don't know	3%	0%	3%
Summary: Agree	64%	56%	64%
Summary: Disagree	29%	31%	29%
Base for stats	87	52	26
Mean	3.58	3.35	3.59
Standard error	0.16	0.18	0.29

Q22. In order to cover your home/contents against this type of damage as part of an insurance policy, what is the maximum premium you could currently afford to pay?

figures re-based			
		Gr	oup
	Total	At risk	Control
Unweighted Bases	378	272	106
Weighted Bases	372	16	357
£0 - I cannot currently afford to pay for home insurance	13%	5%	13%
£1 - £100	8%	7%	8%
£101 - £200	15%	16%	15%
£201 - £300	17%	14%	17%
£301 - £400	7%	12%	6%
£401 - £500	12%	11%	12%
£501 - £800	14%	16%	14%
£801+	14%	19%	14%
£1 - £200	23%	24%	23%
£201 - £400	24%	26%	24%
£401+	40%	45%	40%
Median	277	376	277
Minimum	0	0	0
Maximum	120000	3025	120000
Base for stats	375	16	359
Mean	1233.14	525.20	1263.81
Standard deviation	9593.43	567.64	9797.76
Standard error	492.78	34.42	947.19

Base: Where have home insurance. Valid responses only - those stating 'don't know' have been removed from the analysis and

Summary: Q23. How likely, if at all, would you be to do the following?											
	Base: Where have home insurance										
	Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Don't know	Summary: Likely	Summar y: Unlikely	Mean	Base For Stats	Standard Error
Reduce the maximum value of your cover	17%	26%	12%	13%	25%	6%	43%	39%	2.96	322	0.08
Accept exclusions to your cover	22%	33%	5%	10%	25%	6%	54%	35%	3.17	324	0.08
Go without building insurance	1%	11%	<0.5%	16%	72%	<0.5 %	12%	88%	1.54	162	0.08
Go without contents insurance	3%	15%	5%	24%	53%	<0.5 %	17%	77%	1.89	343	0.06
Increase the level of your excess	21%	26%	5%	11%	24%	12%	47%	35%	3.1	303	0.09
Move home	2%	4%	11%	21%	61%	1%	6%	82%	1.64	340	0.05
Find a way to pay the premium	29%	33%	10%	13%	13%	2%	62%	26%	3.54	335	0.08

Q23/1. How likely, if at all, would you be to do the following? Reduce the maximum value of your cover					
Base: Where have home insurance					
		Group			
	Total	At risk	Control		
Unweighted Bases	352	260	92		
Weighted Bases	344	15	329		
Very likely (5)	17%	13%	17%		
Fairly likely (4)	26%	26%	26%		
Neither likely nor unlikely (3)	12%	6%	12%		
Fairly unlikely (2)	13%	21%	13%		
Very unlikely (1)	25%	29%	25%		
Don't know	6%	5%	6%		
Summary: Likely	43%	39%	43%		
Summary: Unlikely	39%	50%	38%		
Base for stats	322	245	94		
Mean	2.96	2.71	2.97		
Standard error	0.08	0.09	0.16		

Q23/2. How likely, if at all, would you be to do the following? Accept exclusions to your cover (for example, remove cover for flooding, but remain covered for other perils such as fire or theft)

Base: Where have home insurance

		Group		
	Total	At risk	Control	
Unweighted Bases	352	260	92	
Weighted Bases	344	15	329	
Very likely (5)	22%	14%	22%	
Fairly likely (4)	33%	23%	33%	
Neither likely nor unlikely (3)	5%	5%	5%	
Fairly unlikely (2)	10%	15%	10%	
Very unlikely (1)	25%	39%	24%	
Don't know	6%	3%	6%	
Summary: Likely	54%	37%	55%	
Summary: Unlikely	35%	54%	34%	
Base for stats	324	249	95	
Mean	3.17	2.56	3.20	
Standard error	0.08	0.1	0.16	

Q23/3. How likely, if at all, would you be to do the followin	g? Go without bui	Iding insurance				
Base: Where have home insurance						
		Group				
	Total	At risk	Control			
Unweighted Bases	163	131	32			
Weighted Bases	162	7	155			
Very likely (5)	1%	3%	1%			
Fairly likely (4)	11%	4%	11%			
Neither likely nor unlikely (3)	<0.5%	5%	0%			
Fairly unlikely (2)	16%	12%	16%			
Very unlikely (1)	72%	76%	71%			
Don't know	<0.5%	1%	0%			
Summary: Likely	12%	7%	12%			
Summary: Unlikely	88%	87%	88%			
Base for stats	162	126	48			
Mean	1.54	1.46	1.55			
Standard error	0.08	0.09	0.18			
Q23/4. How likely, if at all, would you be to do the followin	g? Go without con	tents insurance				
Base: Where have home insura	ance					
		Gro	oup			
	Total	At risk	Control			
Unweighted Bases	352	260	92			
Weighted Bases	344	15	329			
Very likely (5)	3%	6%	3%			
Fairly likely (4)	15%	9%	15%			
Neither likely nor unlikely (3)	5%	5%	5%			
Fairly unlikely (2)	24%	13%	25%			
Very unlikely (1)	53%	64%	53%			
Don't know	<0.5%	4%	0%			
Summary: Likely	17%	14%	18%			
Summary: Unlikely	77%	77%	77%			
Base for stats	343	249	101			
Mean	1.89	1.74	1.90			
Standard error	0.06	0.08	0.12			

Q23/5. How likely, if at all, would you be to do the following? Increase the level of your excess				
Base: Where have home insu	rance			
		Group		
	Total	At risk	Control	
Unweighted Bases	352	260	92	
Weighted Bases	344	15	329	
Very likely (5)	21%	17%	21%	
Fairly likely (4)	26%	35%	26%	
Neither likely nor unlikely (3)	5%	8%	5%	
Fairly unlikely (2)	11%	17%	11%	
Very unlikely (1)	24%	18%	25%	
Don't know	12%	5%	12%	
Summary: Likely	47%	52%	47%	
Summary: Unlikely	35%	35%	35%	
Base for stats	303	246	89	
Mean	3.10	3.17	3.09	
Standard error	0.09	0.09	0.17	
022/C How likely if at all would you ha to do the	e fellowing? Mew	. .		
Q23/6. How likely, if at all, would you be to do the	rance	e nome		
		Gro	un	
	Total	At rick	Control	
Unweighted Bases	352	260	92	
Weighted Bases	344	15	329	
Very likely (5)	2%	5%	2%	
Fairly likely (4)	4%	9%	4%	
Neither likely nor unlikely (3)	11%	7%	11%	
Fairly unlikely (2)	21%	16%	22%	
Very unlikely (1)	61%	59%	61%	
Don't know	1%	4%	1%	
Summary: Likely	6%	14%	6%	
Summary: Unlikely	82%	75%	83%	
Base for stats	340	247	100	
Mean	1.64	1.79	1.63	
Ctour do not o more	0.05	0.08	0.1	
Q23/7. How likely, if at all, would you be to do the following? Find a way to pay the premium (for example, go without other things)				
--	-----------	---------	---------	
Base: Where have home	insurance			
		Gro	up	
	Total	At risk	Control	
Unweighted Bases	352	260	92	
Weighted Bases	344	15	329	
Very likely (5)	29%	30%	29%	
Fairly likely (4)	33%	28%	33%	
Neither likely nor unlikely (3)	10%	6%	10%	
Fairly unlikely (2)	13%	12%	13%	
Very unlikely (1)	13%	20%	12%	
Don't know	2%	4%	2%	
Summary: Likely	62%	58%	62%	
Summary: Unlikely	26%	32%	25%	
Base for stats	335	14	321	
Mean	3.54	3.38	3.55	
Standard error	0.08	0.1	0.15	

Q24. If you were faced with submitting a claim for flood damage to h	nome contents £30,0	00/£5,000, which o	f these bands best
describes the maximum excess you co	uld currently afford	to pay?	
Base: Where have home insurance and provided an excess value. Va	alid responses only – T ad figures re-based	those stating 'don't	know' have been
		Cra	
		Gro	bup
	Total	At risk	Control
Unweighted Bases	265	193	72
Weighted Bases	267	11	256
£0 - I cannot currently afford to pay the excess for home insurance	<0.5%	1%	0%
£1 - £50	5%	2%	5%
£51 - £100	2%	6%	2%
£101 - £200	11%	13%	11%
£201 - £300	36%	14%	37%
£301 - £400	8%	7%	8%
£401 - £500	4%	15%	4%
£501 - £1000	11%	23%	11%
£1,001+	23%	19%	23%
£1 - £100	7%	8%	7%
£101 - £300	47%	27%	48%
£301 - £500	12%	22%	12%
£501 - £1,000	11%	23%	11%
£1001+	23%	19%	23%
Median	276	476	276
Minimum	0	0	25
Maximum	5050	5050	5050
Base for stats	267	11	256
Mean	878.99	956.80	875.58
Standard deviation	1277.4	1421.77	1273.67
Standard error	78.47	102.34	150.1

Summary: Q25. How likely, if at all, would you be to do the following?								
Base	e: Where h	nave home	insurance and prov	/ided a maxi	mum excess	s amount		
	Very likely	Fairly likely	Neither likely nor unlikely	Fairly unlikely	Very unlikely	Don't know	Summary: Likely	Summary: Unlikely
Reduce the maximum value of your cover	8%	38%	5%	23%	24%	1%	46%	48%
Accept exclusions to your cover	24%	28%	12%	11%	24%	2%	51%	35%
Go without building insurance	<0.5%	14%	2%	11%	73%	<0.5%	14%	84%
Go without contents insurance	5%	6%	6%	31%	53%	<0.5%	10%	84%
Increase the level of your premium	16%	28%	7%	20%	28%	<0.5%	44%	48%
Move home	1%	10%	6%	19%	64%	<0.5%	11%	83%

Q25/1. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Reduce the maximum value of your cover

Base: Where have home insura	ance and provided a max	imum excess amount	
	Group		
	Total	At risk	Control
Unweighted Bases	262	190	72
Weighted Bases	267	11	256
Very likely	8%	7%	8%
Fairly likely	38%	30%	38%
Neither likely nor unlikely	5%	3%	5%
Fairly unlikely	23%	21%	23%
Very unlikely	24%	33%	24%
Don't know	1%	6%	1%
Summary: Likely	46%	37%	46%
Summary: Unlikely	48%	54%	47%

Q25/2. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Accept exclusions to your cover (for example, remove cover for flooding, but remain covered for other perils such as fire or theft)

Base: Where have home insurance and provided a maximum excess amount				
		Group		
	Total	At risk	Control	
Unweighted Bases	262	190	72	
Weighted Bases	267	11	256	
Very likely	24%	17%	24%	
Fairly likely	28%	25%	28%	
Neither likely nor unlikely	12%	3%	13%	
Fairly unlikely	11%	18%	11%	
Very unlikely	24%	35%	23%	
Don't know	2%	4%	2%	
Summary: Likely	51%	41%	52%	
Summary: Unlikely	35%	52%	34%	

Q25/3. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Go without building insurance

Base: Where have home insurance and provided a maximum excess amount

		Group	
	Total	At risk	Control
Unweighted Bases	123	98	25
Weighted Bases	123	6	117
Very likely	<0.5%	4%	0%
Fairly likely	14%	3%	15%
Neither likely nor unlikely	2%	6%	1%
Fairly unlikely	11%	11%	11%
Very unlikely	73%	76%	73%
Don't know	<0.5%	1%	0%
Summary: Likely	14%	6%	15%
Summary: Unlikely	84%	87%	84%

Q25/4. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Go without contents insurance

Base: Where have home insur	ance and provided a max	imum excess amount	
		Gr	oup
	Total	At risk	Control
Unweighted Bases	262	190	72
Weighted Bases	267	11	256
Very likely	5%	4%	5%
Fairly likely	6%	10%	5%
Neither likely nor unlikely	6%	4%	6%
Fairly unlikely	31%	20%	32%
Very unlikely	53%	60%	52%
Don't know	<0.5%	3%	0%
Summary: Likely	10%	14%	10%
Summary: Unlikely	84%	79%	84%

Q25/5. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Increase the level of your excess

Base: Where have home insurance and provided a maximum excess amount				
		Gre	oup	
	Total	At risk	Control	
Unweighted Bases	262	190	72	
Weighted Bases	267	11	256	
Very likely	16%	13%	16%	
Fairly likely	28%	41%	27%	
Neither likely nor unlikely	7%	9%	7%	
Fairly unlikely	20%	15%	20%	
Very unlikely	28%	19%	29%	
Don't know	<0.5%	4%	0%	
Summary: Likely	44%	54%	44%	
Summary: Unlikely	48%	33%	49%	

Q25/6. If your insurance policy stated that the excess for a claim of £30,000/£5,000 was to rise above this level, how likely, if at all, would you be to do the following? Move home

Base: Where have home insurance and provided a maximum excess amount			
		Gre	oup
	Total	At risk	Control
Unweighted Bases	262	190	72
Weighted Bases	267	11	256
Very likely	1%	6%	<0.5%
Fairly likely	10%	13%	10%
Neither likely nor unlikely	6%	4%	7%
Fairly unlikely	19%	18%	19%
Very unlikely	64%	58%	64%
Don't know	<0.5%	3%	0%
Summary: Likely	11%	18%	10%
Summary: Unlikely	83%	75%	83%

Q26. As far as you are aware do you live in an area that is shown on the Environment Agency's Flood Maps as being at risk of flooding?						
Base:	Base: All Respondents					
		Gre	oup			
	Total	At risk	Control			
Unweighted Bases	1018	718	300			
Weighted Bases	1018	42	976			
Yes, I am certain I do	12%	48%	11%			
Yes, I think I do	5%	18%	5%			
No, I don't think I do	28%	14%	28%			
No, I am certain I don't	50%	14%	52%			
Don't know	4%	6%	4%			
Summary: Yes	18%	66%	16%			
Summary: No	78%	28%	80%			

Q27. As far as you know have any other properties in your area been affected by flooding in the last 3 years? By 'your area' we mean within half a mile of your home.

Base: All Respondents				
	Group			
	Total	At risk	Control	
Unweighted Bases	1018	718	300	
Weighted Bases	1018	42	976	
Yes	8%	23%	8%	
No	84%	70%	84%	
Don't know	8%	7%	8%	

Q28. As far as you are aware has your current home been flooded in the last 3 years, that is, since December 2014/15?

Base: All Respondents			
		Gr	oup
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Yes	1%	7%	<0.5%
No – never flooded	87%	69%	88%
No – flooded more than three years ago	11%	21%	10%
Don't know	2%	3%	2%
Summary: Yes - flooded	11%	28%	11%

Q29. When was the most recent time this happened?			
Base: Where property	v has flooded in last 3 y	ears	
		Gre	oup
	Total	At risk	Control
Unweighted Bases	61	58	3
Weighted Bases	7	3	4
In the last 3 months	3%	7%	0%
3 months up to 6 months ago	1%	2%	0%
6 months up to 1 year ago	0%	0%	0%
1 year up to 2 years ago	13%	29%	0%
2 years up to 3 years ago	30%	35%	26%
3 years ago	35%	16%	49%
More than 3 years ago	19%	11%	26%
Don't know / can't remember	0%	0%	0%
Summary: Within the last 3 years	46%	73%	26%

Q29. When was the most recent time this happened?

Base: Where property has flooded in last 3 years (excluding More than 3 years ago) Group Total At risk Control 55 Unweighted Bases 53 2 6 3 3 Weighted Bases 4% 8% 0% In the last 3 months 1% 2% 0% 3 months up to 6 months ago 0% 0% 0% 6 months up to 1 year ago 16% 33% 0% 1 year up to 2 years ago 37% 39% 34% 2 years up to 3 years ago 43% 18% 66% 3 years ago 0% 0% 0% More than 3 years ago 0% 0% 0% Don't know / can't remember 57% 82% 34% Summary: Within the last 3 years

Q30. Did your insurance company at the time speak with you about making changes to your home to help protect it from flood damage in the future?

Base: Where property has flooded in last 3 years				
		Group		
	Total	At risk	Control	
Unweighted Bases	61	58	3	
Weighted Bases	7	3	4	
Yes – they spoke to me about this	12%	28%	0%	
No – they did not speak to me about this	18%	41%	0%	
No – I had no contact with my insurance company	53%	24%	74%	
I was not insured at the time of the flood	14%	0%	26%	
I can't remember / don't know	3%	7%	0%	

Q31. Again thinking about the most recent time your home was flooded, losses?	did you make an	insurance claim fo	or flood damage	
Base: Where property has flooded in last 3	years and is insure	d		
		Group		
	Total	At risk	Control	
Unweighted Bases	60	58	2	
Weighted Bases	6	3	3	
Yes, for both building and contents	22%	42%	0%	
Yes, for contents only	56%	13%	100%	
Yes, for buildings only	2%	5%	0%	
No	20%	39%	0%	
Don't know	1%	1%	0%	
Summary: Yes	80%	60%	100%	
NQ31b. Was this claim made through the Flood RE scheme? Base: Where insurance company used Flood RE	E and a claim was r	nade		
. ,		Gr	quo	
	Total	At risk	Control	
Unweighted Bases	16	14	2	
Weighted Bases	4	1	3	
Yes	0%	0%	0%	
No	66%	68%	66%	
Don't know	34%	32%	34%	
Q32. You said you did not make a claim for flood damage losses. What we Base: Where did not make a	re the reasons for claim	this?		
		Gr	oup	
	Total	At risk	Control	
Unweighted Bases	20	20	0	
Weighted Bases	1	1	0	
The flood didn't damage my property/ I didn't lose anything	69%	69%	0%	
My property is designed to withstand flooding	4%	4%	0%	
I had flood defences in place	0%	0%	0%	
The damage/ losses were below my excess	4%	4%	0%	
I was worried the claim would increase my premiums	3%	3%	0%	
I was worried the claim would increase my excess	0%	0%	0%	
I thought the claim would affect the value of my property/ make it harder to sell	0%	0%	0%	
Making a claim was too much hassle	4%	4%	0%	
I didn't know how to make a claim	0%	0%	0%	
I meant to but didn't get round to it	4%	4%	0%	
Other	9%	9%	0%	
Don't know	4%	4%	0%	

Summary: Q33. Which, of the following best describes your view on each of these measures?									
	Base: Where at risk of flooding								
	This measure was already in place in my home when I moved in	I had this installed before the last time I was flooded	I have installed this since the last time I was flooded	This is somethi ng I want to do	This is not really necessary for me to do	l am not aware of what this is	Don't know	Summary: Installed by the responden t	
Flood barriers such as a flood gate	2%	1%	1%	5%	62%	16%	13%	2%	
Flood doors	2%	<0.5%	1%	7%	67%	15%	9%	1%	
Having made your walls water resistant	5%	3%	1%	7%	52%	18%	15%	4%	
Non-return valves attached to drains or sewers	3%	1%	1%	6%	56%	16%	17%	1%	
Airbrick/ vent covers	16%	3%	1%	6%	52%	12%	10%	4%	
Water pump	2%	1%	1%	3%	76%	9%	8%	2%	

Q33/1. Which, of the following best describes your view on each of these measures? Flood barriers such as a flood gate				
Base: Where at risk of flooding				
		Gre	oup	
	Total	At risk	Control	
Unweighted Bases	617	534	83	
Weighted Bases	284	30	254	
This measure was already in place in my home when I moved in	2%	5%	2%	
I had this installed before the last time I was flooded	1%	3%	1%	
I have installed this since the last time I was flooded	1%	8%	0%	
This is something I want to do	5%	8%	4%	
This is not really necessary for me to do	62%	55%	63%	
I am not aware of what this is	16%	13%	17%	
Don't know	13%	8%	13%	
Summary: Installed by the respondent	2%	11%	1%	

Q33/2. Which, of the following best describes your view on each of these measures?	Flood de	oors	
Base: Where at risk of flooding			
		Gr	oup
	Total	At risk	Control
Unweighted Bases	617	534	83
Weighted Bases	284	30	254
This measure was already in place in my home when I moved in	2%	2%	2%
	<0.5	2%	0%
I had this installed before the last time I was flooded	%	2% 07	
I have installed this since the last time I was flooded	1%	5%	0%
This is something I want to do	7%	8%	7%
This is not really necessary for me to do	67%	60%	68%
I am not aware of what this is	15%	13%	15%
Don't know	9%	10%	8%
Summary: Installed by the respondent	1%	8%	0%

Q33/3. Which, of the following best describes your view on each of these measures? Having made your walls water resistant Base: Where at risk of flooding

		Gre	oup
	Total	At risk	Control
Unweighted Bases	617	534	83
Weighted Bases	284	30	254
This measure was already in place in my home when I moved in	5%	5%	5%
I had this installed before the last time I was flooded	3%	4%	3%
I have installed this since the last time I was flooded	1%	7%	0%
This is something I want to do	7%	8%	6%
This is not really necessary for me to do	52%	48%	53%
I am not aware of what this is	18%	16%	18%
Don't know	15%	13%	15%
Summary: Installed by the respondent	4%	11%	3%

Q33/4. Which, of the following best describes your view on each of these measures? Non-return valves attached to drains or sewers

Seweis			
Base: Where at risk of flooding			
		Gre	oup
	Total	At risk	Control
Unweighted Bases	617	534	83
Weighted Bases	284	30	254
This measure was already in place in my home when I moved in	3%	5%	3%
I had this installed before the last time I was flooded	1%	4%	<0.5%
I have installed this since the last time I was flooded	1%	5%	0%
This is something I want to do	6%	9%	6%
This is not really necessary for me to do	56%	41%	58%
I am not aware of what this is	16%	21%	15%
Don't know	17%	15%	17%
Summary: Installed by the respondent	1%	9%	<0.5%

Base: Where at risk of flooding			
¥		Gr	oup
	Total	At risk	Control
Unweighted Bases	617	534	83
Weighted Bases	284	30	254
This measure was already in place in my home when I moved in	16%	12%	17%
I had this installed before the last time I was flooded	3%	5%	3%
I have installed this since the last time I was flooded	1%	8%	<0.5%
This is something I want to do	6%	9%	5%
This is not really necessary for me to do	52%	41%	53%
I am not aware of what this is	12%	15%	12%
Don't know	10%	10%	10%
Summary: Installed by the respondent	4%	13%	3%
Q33/6. Which, of the following best describes your view on each of these measures:	Water p	ump	
Base. Where at risk of hooding			
		Gr	oup
	Total	At risk	Control
Unweighted Bases	617	534	83
Weighted Bases	284	30	254
This measure was already in place in my home when I moved in	2%	2%	3%
	1%	2%	<0.5%
I had this installed before the last time I was flooded			
I had this installed before the last time I was flooded I have installed this since the last time I was flooded	1%	5%	<0.5%
I had this installed before the last time I was flooded I have installed this since the last time I was flooded This is something I want to do	1% 3%	5% 7%	<0.5% 3%
I had this installed before the last time I was flooded I have installed this since the last time I was flooded This is something I want to do This is not really necessary for me to do	1% 3% 76%	5% 7% 57%	<0.5% 3% 78%
I had this installed before the last time I was flooded I have installed this since the last time I was flooded This is something I want to do This is not really necessary for me to do I am not aware of what this is	1% 3% 76% 9%	5% 7% 57% 14%	<0.5% 3% 78% 9%

Summary: Installed by the respondent

Summary: Q34. What impact, if any, do you think having the following installed in your home has had on your insurance premium?							
	Base: Where installed protective measure						
My premium hasMy premium hasNot affected myDon'tincreaseddecreasedpremiumknow							
Flood barriers such as a flood gate	26%	1%	60%	13%			
Flood doors	8%	4%	73%	15%			
Having made your walls water resistant	1%	1%	71%	27%			
Non-return valves attached to drains or sewers	37%	3%	47%	14%			
Airbrick/ vent covers	19%	1%	55%	24%			
Water pump	28%	1%	57%	14%			

2%

8%

1%

Q34/1. What impact, if any, do you think having the fo Flood barri	llowing installed in you ers such as a flood gate	r home has had on your	insurance premium?
Base: Where ir	stalled protective meas	ure	
		Gro	oup
	Total	At risk	Control
Unweighted Bases	71	69	2
Weighted Bases	6	3	3
My premium has increased	26%	13%	42%
My premium has decreased	1%	1%	0%
Not affected my premium	60%	62%	58%
Don't know	13%	24%	0%

Q34/2. What impact, if any, do you think having the following installed in your home has had on your insurance premium? Flood doors

Bas	e: Where installed protective mea	sure	
		Gr	oup
	Total	At risk	Control
Unweighted Bases	46	46	0
Weighted Bases	2	2	0
My premium has increased	8%	8%	0%
My premium has decreased	4%	4%	0%
Not affected my premium	73%	73%	0%
Don't know	15%	15%	0%

Q34/3. What impact, if any, do you think having the following installed in your home has had on your insurance premium? Having made your walls water resistant

Bas	e: Where installed protective meas	sure		
	Group			
	Total	At risk	Control	
Unweighted Bases	69	66	3	
Weighted Bases	10	3	7	
My premium has increased	1%	4%	0%	
My premium has decreased	1%	3%	0%	
Not affected my premium	71%	68%	72%	
Don't know	27%	25%	28%	

Q34/4. What impact, if any, do you think having the following installed in your home has had on your insurance premium? Non-return valves attached to drains or sewers

Base: Where installed protective measure				

		Group	
	Total	At risk	Control
Unweighted Bases	54	53	1
Weighted Bases	4	3	1
My premium has increased	37%	9%	100%
My premium has decreased	3%	4%	0%
Not affected my premium	47%	68%	0%
Don't know	14%	20%	0%

Q34/5. What impact, if any, do you think having the fo Airb	llowing installed in you rick/ vent covers	r home has had on your	insurance premium?
Base: Where ir	nstalled protective measure	ure	
		Gro	oup
	Total	At risk	Control
Unweighted Bases	85	81	4
Weighted Bases	12	4	8
My premium has increased	19%	4%	27%
My premium has decreased	1%	4%	0%
Not affected my premium	55%	66%	50%
Don't know	24%	25%	24%

Q34/6. What impact, if any, do you think having the following installed in your home has had on your insurance premium? Water pump

Base: Where in	stalled protective measu	ure	
		Group	
	Total	At risk	Control
Unweighted Bases	49	47	2
Weighted Bases	5	2	2
My premium has increased	28%	4%	53%
My premium has decreased	1%	3%	0%
Not affected my premium	57%	66%	47%
Don't know	14%	27%	0%

037	How I	ong ha	lived	in v	our ci	irrent	home?
Q3/.	110 44 1	ung na	IIIVEU	111 9	uui uu	an chiu	nome:

Bases	All Respondents		
		Gro	oup
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Less than 1 year	5%	4%	5%
1 year up to 2 years	4%	5%	4%
2 years up to 3 years	4%	3%	4%
3 years up to 4 years	4%	3%	4%
4 years up to 5 years	3%	3%	3%
5 years up to 10 years	8%	12%	8%
10 years up to 20 years	33%	34%	33%
More than 20 years	39%	35%	39%
Don't know	1%	1%	1%
Summary: Less than 3 years	12%	12%	12%
Summary: 3 - 5 years	7%	6%	7%
Summary: 5 years or more	80%	81%	80%

	Base: All Respondents		
		Gr	oup
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Detached	26%	24%	26%
Semi detached	32%	26%	32%
Ferraced (including end-terrace)	31%	41%	31%
- lat, maisonette or apartment	9%	8%	9%
 Dther	1%	1%	1%
Don't know	1%	<0.5%	1%

Base: Where property is a flat/ maisonette/ apartment				
		Group		
	Total	At risk	Control	
Unweighted Bases	82	53	29	
Weighted Bases	94	3	91	
Ground floor	71%	33%	72%	
Higher level floor	29%	67%	28%	
Refused	0%	0%	0%	

Q39. Approximately when was your house built?

	Base: All Respondents			
	Group			
	Total	At risk	Control	
Unweighted Bases	1018	718	300	
Weighted Bases	1018	42	976	
Before 1900	11%	15%	11%	
1900 - 1959	43%	35%	44%	
1960 - 2008	37%	35%	37%	
Since 2009	2%	2%	2%	
Don't know	7%	13%	7%	

Q40. What is the Council Tax band for your property?

Base: All Respondents				
		Group		
	Total	At risk	Control	
Unweighted Bases	1018	718	300	
Weighted Bases	1018	42	976	
А	18%	20%	18%	
В	16%	20%	16%	
с	21%	17%	21%	
D	23%	24%	23%	
E	10%	11%	10%	
F	4%	4%	4%	
G	5%	3%	5%	
н	1%	2%	1%	

Don't know	2%	<0.5%	2%
Q41. Which band does your total househol	d income per year from all so	urces, before tax and other	deductions, fall into?
	Base: All Respondents		
		Gro	oup
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Up to £2,599	2%	2%	2%
£2,600 up to £5,199	2%	2%	2%
£5,200 up to £10,399	2%	3%	2%
£10,400 up to £15,599	6%	6%	6%
£15,600 up to £20,799	3%	7%	3%
£20,800 up to £25,999	6%	6%	6%
£26,000 up to £31,199	5%	6%	5%
£31,200 up to £36,399	4%	4%	4%
£36,400 up to £41,599	4%	5%	4%
£41,600 up to £46,799	4%	3%	4%
£46,800 up to £51,999	4%	2%	4%
£52,000 or more	17%	14%	18%
Don't know	16%	17%	16%
Prefer not to say	25%	25%	25%
	O42 Are you a landlard		
	Base [.] All Respondents	ſ	
		Gr	aua
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Yes – I am a landlord	10%	9%	10%
No – I am not a landlord	90%	91%	90%
Q44. Thank you for completing this survey. Defra may want to carry out some follow-up research in the next 12 months. This would be likely to involve talking with someone on the telephone about similar subjects, at a time of your convenience. Would you be happy to be contacted again for further research on this subject?			

base. All Respondents			
		Group	
	Total	At risk	Control
Unweighted Bases	1018	718	300
Weighted Bases	1018	42	976
Yes	55%	55%	55%
No	45%	45%	45%