



Flood and Coastal Erosion Risk Management Research Programme

Applying behavioural insights to property flood resilience

Project summary FRS17191

This project has researched the motivation behind the decisions people make (behavioural insights) to protect themselves against flood damage.

This will help risk management authorities in England and Wales to encourage more householders and businesses to install property flood resilience measures, protecting more homes and businesses from the impacts of flooding.

Background

Flooding is the most common natural source of damage to properties in the UK. The social and economic costs, and the personal suffering it causes, can be significant. Property flood resilience (PFR) measures can reduce the damage that flooding causes to buildings. Measures include installing flood doors and hard floors, and making sure that electrics are raised off the ground level around the home. This can significantly reduce the amount of time people are away from their home following a flood.

Despite the benefits of PFR measures, and grants to help install them, uptake is still low among homeowners and businesses in the UK. There are also practical challenges not only in the uptake of PFR, but also in standards of construction, operation and long-term maintenance.

Method

This project summarised behavioural sciences research into flooding. It looked at 6 steps in people's decision-making process that determine how prepared they are for floods. These range from knowing that flooding might impact them, to taking action in critical moments.

The research examined the behaviours involved in each step, understanding what might encourage individuals and businesses to install flood resilience measures.

Findings

The project discovered successful ways of encouraging uptake in other areas that could be applied in the flooding context, for example

- homeowners are more likely to install solar panels if more houses in their neighbourhoods

have them, suggesting that the prevalence of adoption amongst peers can increase uptake

- adoption of loft insulation was three times higher when a loft-clearance service was offered, suggesting that removing points of 'hassle' in the process increases uptake
- 'social norms' messages such as "9 out of 10 people pay their tax on time" have been shown to increase response from late payers

This work will support authorities involved in flood management, including Defra and the Welsh Government, the Environment Agency and Natural Resources Wales, local councils and risk management authorities (RMAs).

Next steps

The report recommended the following steps:

- identify **priority areas** for trialling ways of encouraging uptake based on the way people behave, bringing together behavioural science and flood resilience experts;
- commission **future research** to develop and implement new ways to encourage uptake that could lead to some 'quick wins';
- **prioritise and commission future research** to address the most pressing gaps identified.

This summary relates to information from project FRS17191, reported in detail in the following output:

Report: FRS17191

Title: Applying behavioural insights to property flood resilience

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Theme manager: Hayley Bowman: Policy, Strategy and Investment

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Research contractor: The Behavioural Insights Team

This project was commissioned by the Environment Agency's FCRM Directorate, as part of the joint Flood and Coastal Erosion Risk Management Research and Development Programme.

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