



From Risk to Resilience

Preparing Australia for the
2024-25 bushfire season

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Preamble

The 2019-20 Australian bushfire season – one of the largest fires ever by area burned – made an indelible impression on the minds of Australians for its catastrophic impact on wildlife, homes and livelihoods.

The extreme bushfires tore through large parts of Australia, with estimates of the area burned ranging from 30 million to 40 million hectares. The fires pushed at least 119 animal species to the ‘imminent risk of extinction’.*

While Australians continue to face the threat of bushfire every year, there are indications that despite our resilience to bushfires, we’re not always as readily prepared as we could be.

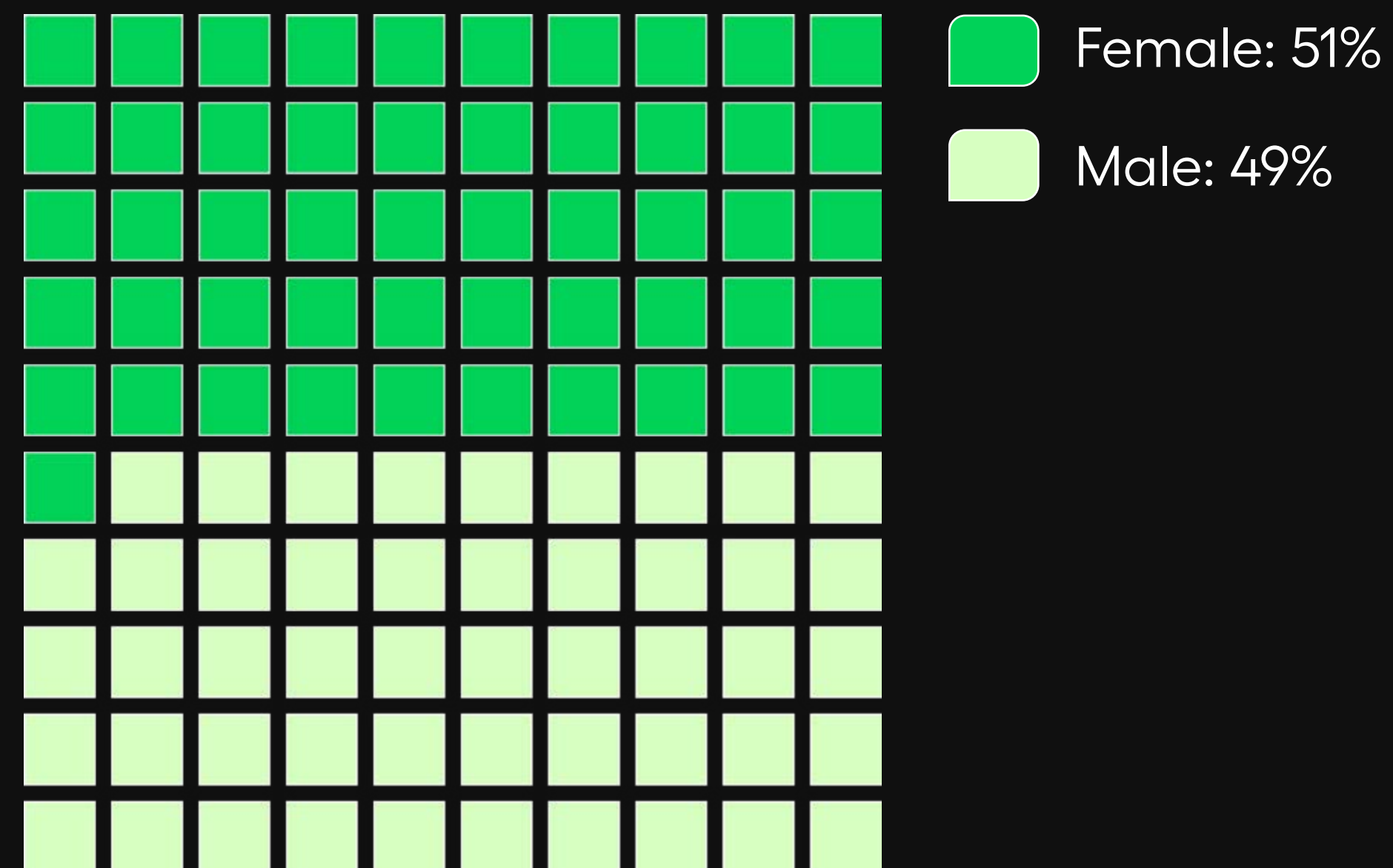
We spoke to Australians living in areas exposed to the threat of bushfires to better understand their levels of preparedness. This report shines a light on the measures that Australians have taken to prepare their homes and their families, and where they may need to apply extra focus.

*https://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/pubs/rp/rp2122/201920AustralianBushfiresFAQupdate#_Toc76127705

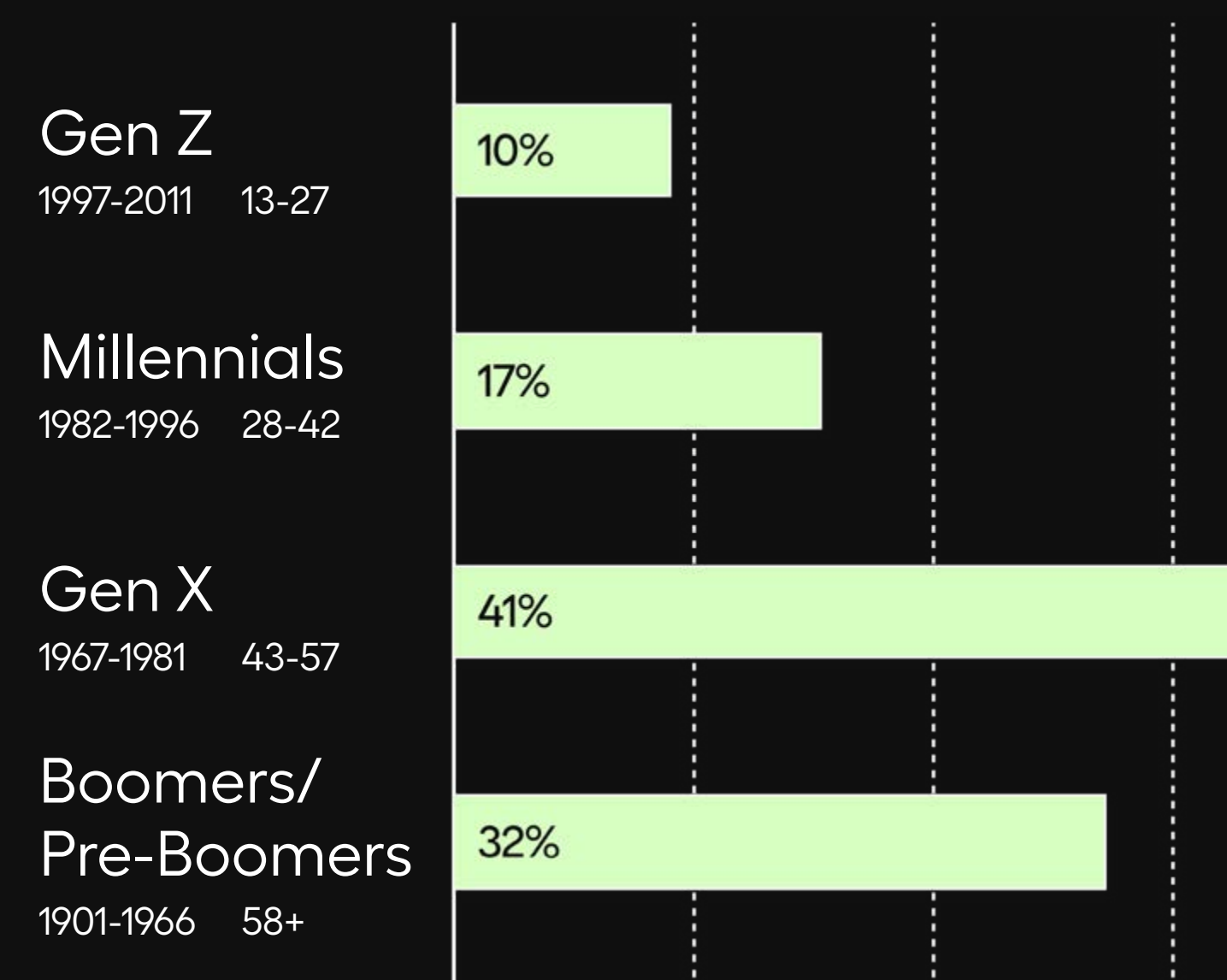
Methodology

This report's data is sourced from a survey conducted on the Dynata research panel, involving 1,006 individuals from high bushfire risk locations in Australia, excluding the ACT and NT. These individuals were selected based on Youi's classification using postcodes of policyholders located in high bushfire risk locations across Australia.

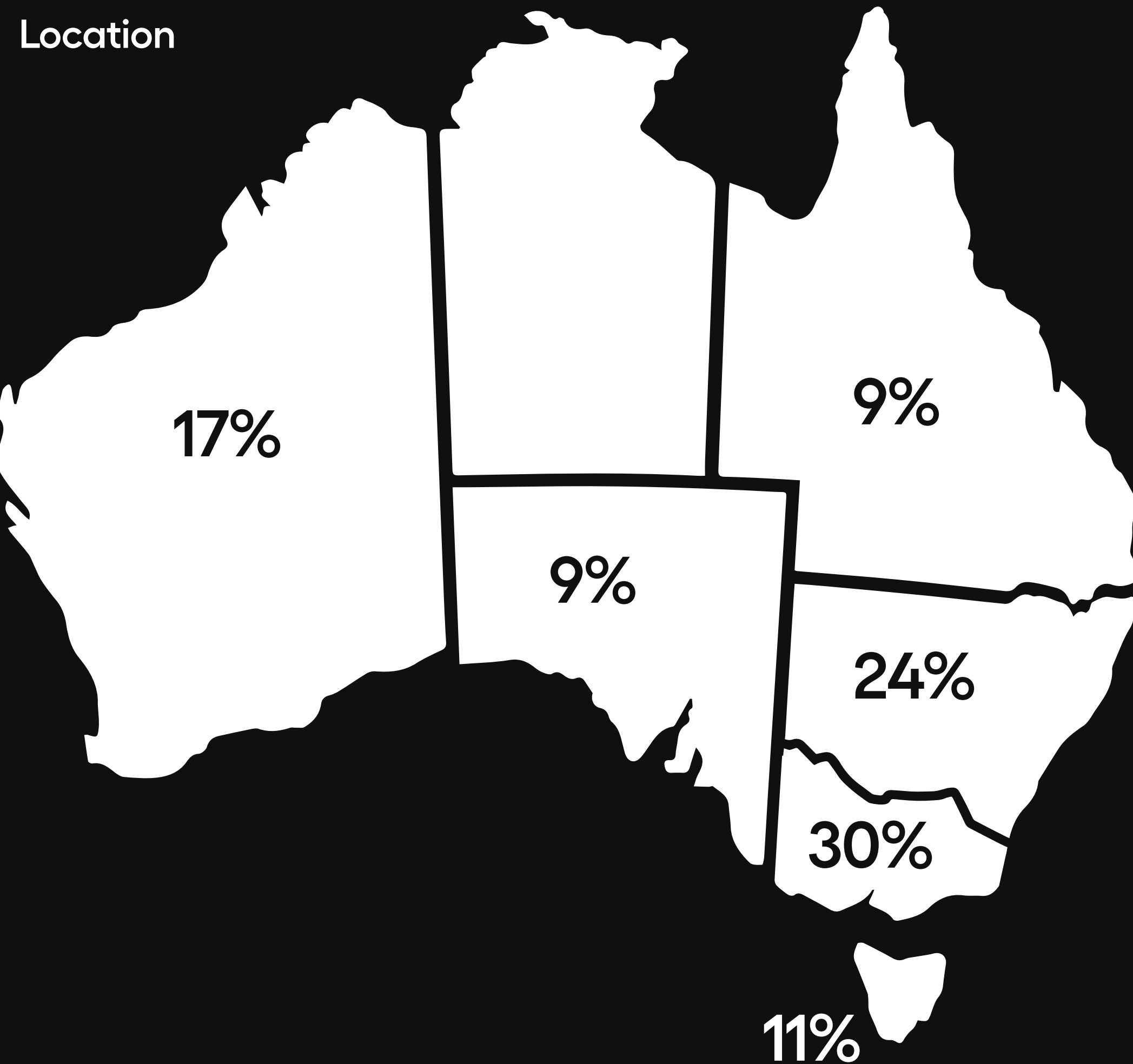
Gender



Generation breakdown as of 2024



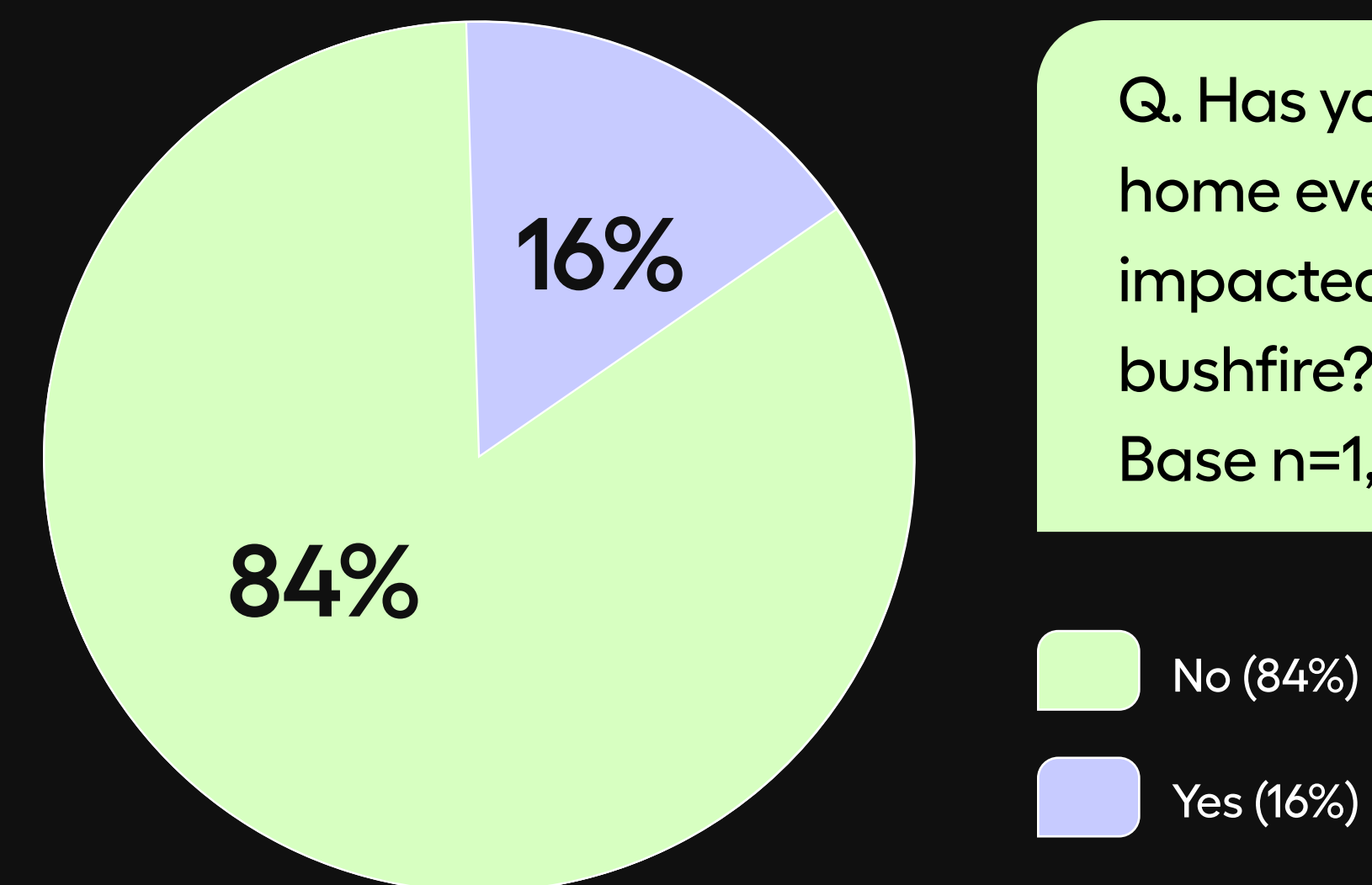
Methodology



Age, gender and state quotas were also applied. Any information contained in this report is general information only and is not comprehensive advice. Any recommendations should be considered against your personal circumstances.

Research was conducted via a 10-minute online survey between 10th April 2024 and 30th April 2024.

Previously impacted by bushfire



Q. Has your current home ever been impacted by a bushfire?
Base n=1,006

Where you have increased your cover or reduced your excess within 72 hours of a flood, storm, hail or bushfire occurring, cover will be limited to the amount that was effective prior to the change. Loss, damage or legal liability caused by, resulting or arising from flood, storm, hail or bushfire during the first 72 hours of your policy first being purchased is excluded unless certain conditions apply. See [PDS](#) for full details.

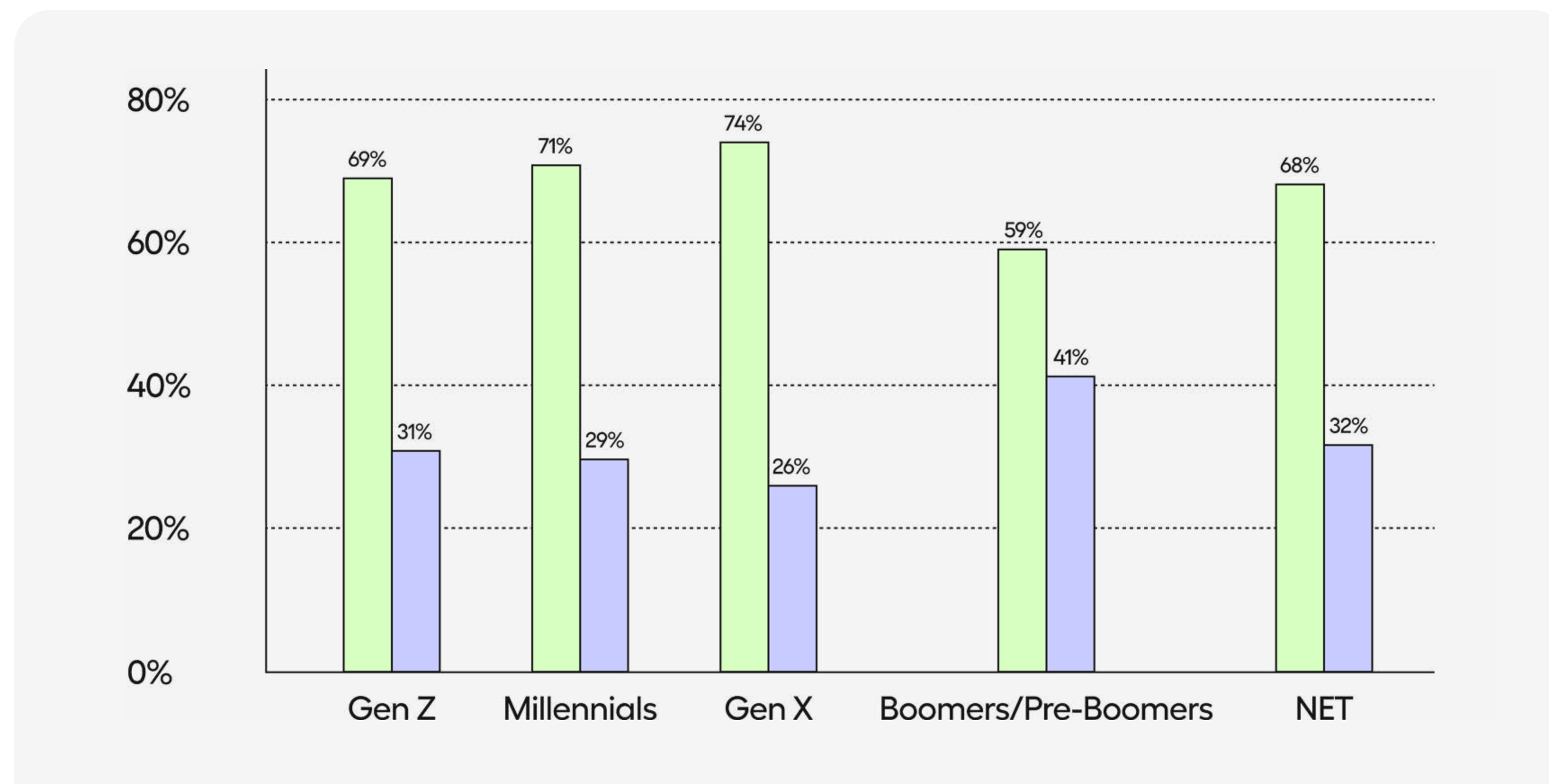
Are we aware of the risks?

One-third of those living in areas at risk of bushfire are unaware of it.

The older you are, the less likely you are to know that you're in an at-risk area.

Boomers and older – those aged 58 and up – are the least likely to be aware of the danger, despite having lived through more bushfires than any other generation, including the Black Summer fires of 2019-20, the Ash Wednesday fires of 1983 and the Black Saturday fires of Victoria in 2009, amongst many others.

Bushfire risk awareness by generation



Q. Are you aware that you may live in an area that is at risk from bushfires?

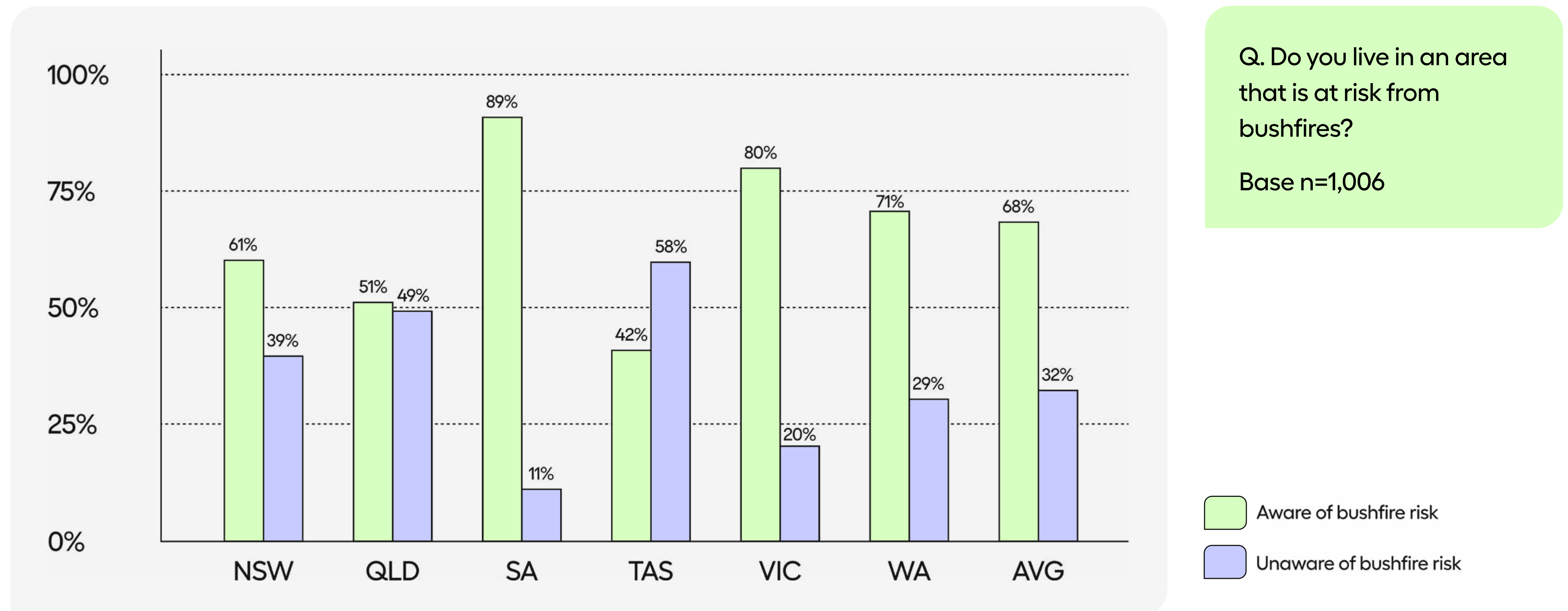
Base n=1,006

- Aware of bushfire risk
- Unaware of bushfire risk

Residents of New South Wales, Tasmania and Queensland are least aware of their risk of bushfires.

Despite New South Wales and Queensland making up almost 33% of Australia's land mass,* and with both states regularly affected by bushfires, residents in these states are the least likely to be aware of their risk of bushfires despite living in high-risk areas.

Bushfire risk awareness by state



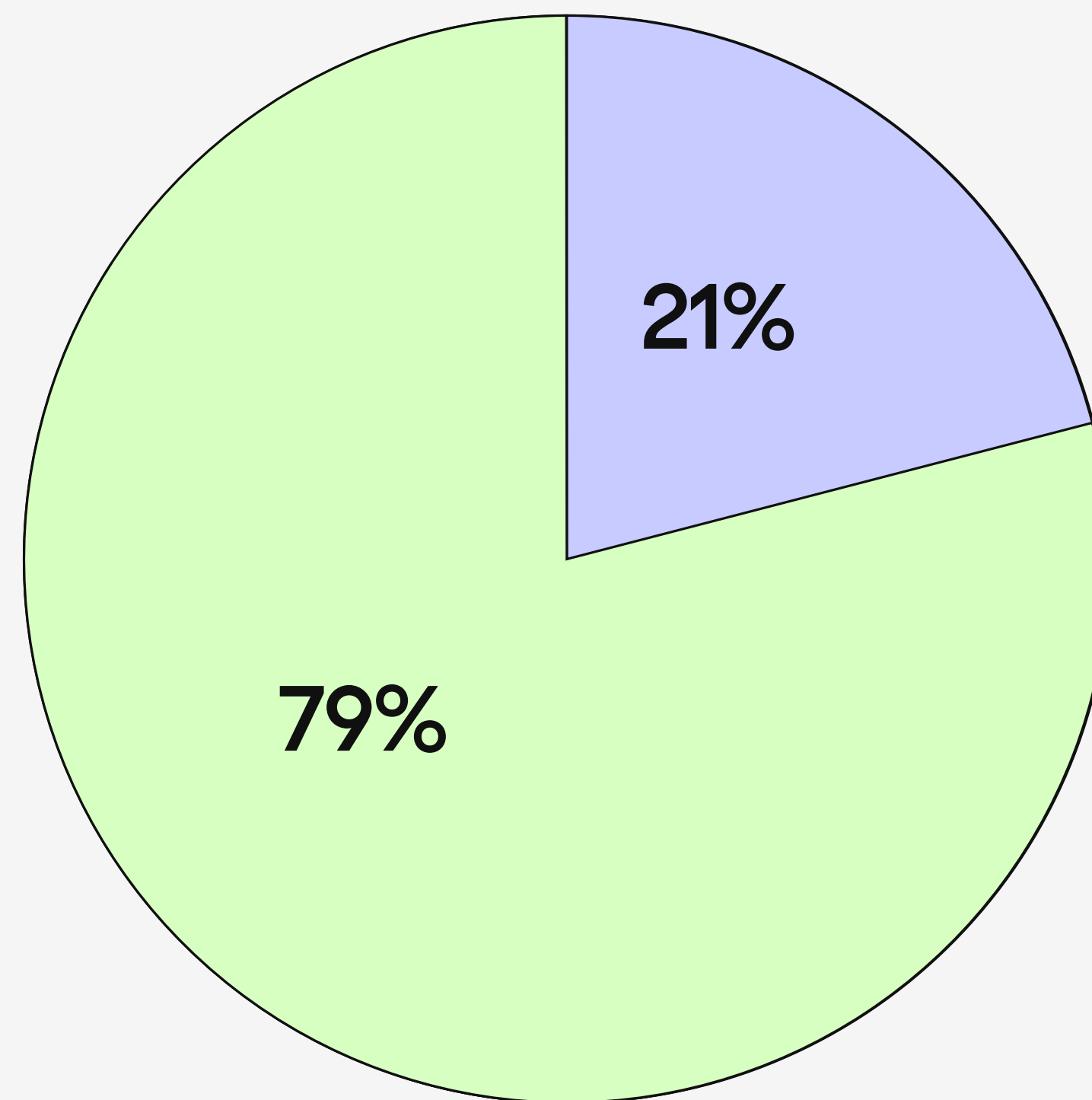
*<https://www.ga.gov.au/scientific-topics/national-location-information/dimensions/area-of-australia-states-and-territories>

It couldn't happen again. Could it?

Even those who've previously been impacted by bushfire don't always consider themselves at risk of it happening again.


13% of those who've had to previously evacuate to avoid a bushfire don't consider themselves to be at risk of future bushfires.


Even amongst those who have been previously impacted by bushfires there is a concerning lack of awareness of future risk



Q. Do you live in an area that is at risk for bushfires?

Base: Those previously impacted by bushfire in their current home (n=161)

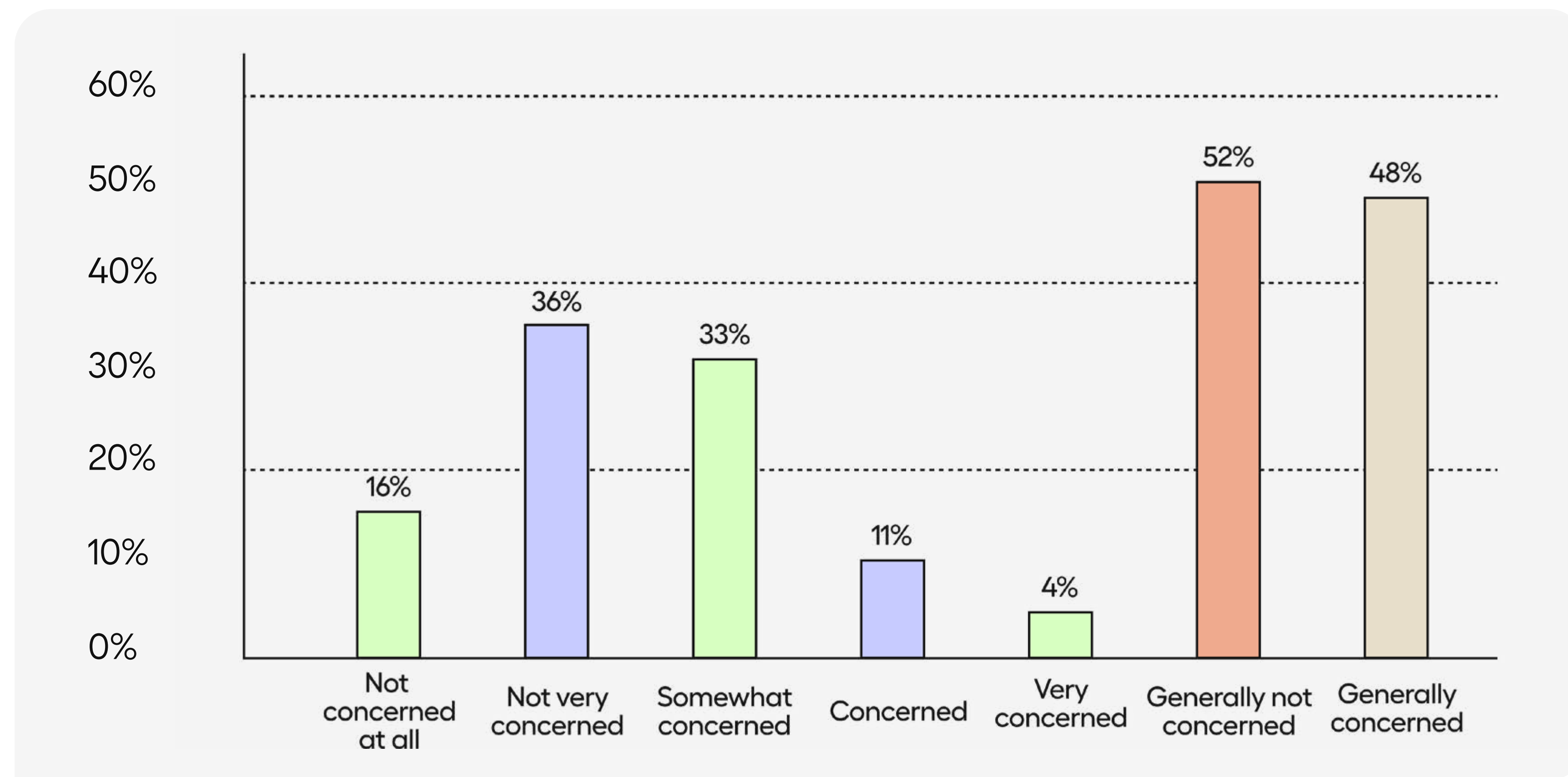
 Aware of bushfire risk to their current home (79%)

 Unaware of bushfire risk to their current home (21%)

How concerned are we?

Despite a host of major bushfire events in the past decade*, amongst those living in at-risk areas, the number of respondents who are generally not concerned about the threat is actually slightly higher than those who are concerned. Ambivalence towards a real threat is high, with only 15% of respondents concerned or very concerned about future bushfire events.

Most Australians are generally not concerned about bushfire risk

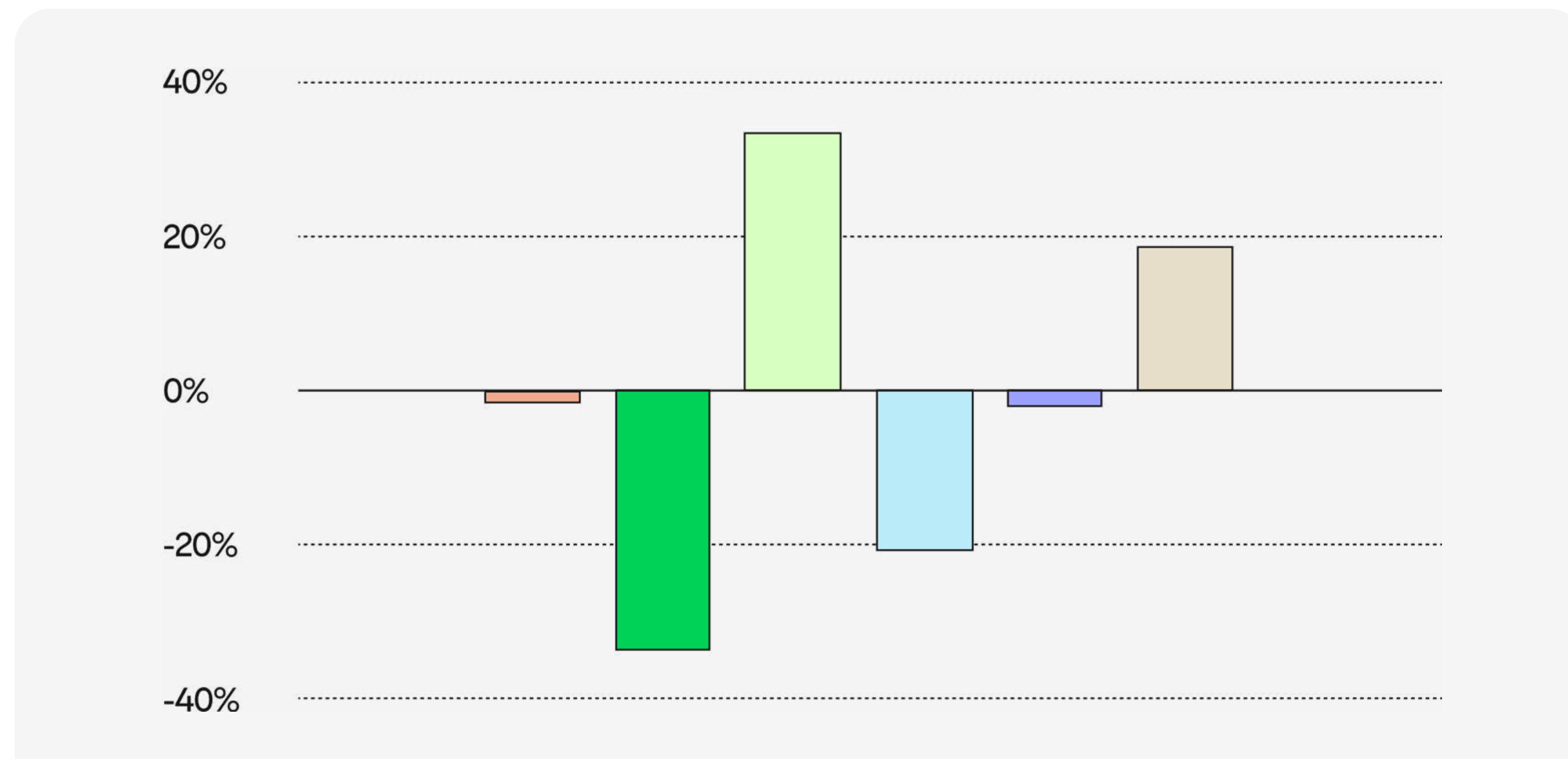


Q. How concerned are you currently about the threat of a bushfire to your home?
Base n=1,006

*<https://www.soe.epa.nsw.gov.au/all-themes/land/fire> <https://www.cfs.sa.gov.au/about/about/bushfire-history/>

Residents in South Australia and Western Australia are more attuned to the bushfire threat in their states than those living in other parts of the country, whilst those in Queensland and Tasmania report the lowest levels of concern, significantly below the average.

Relative concern of bushfire risk (state vs. net)



Q. How concerned are you currently about the threat of a bushfire to your home?
Base n=1,006



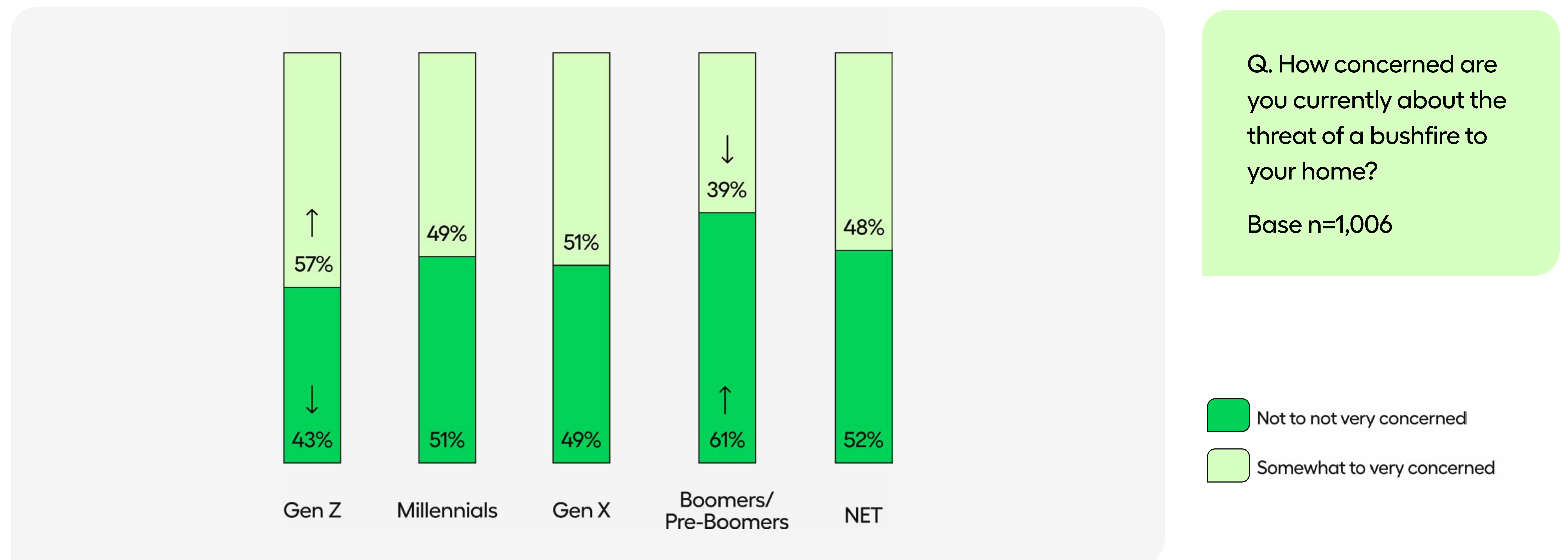
Younger and older Australians display very different levels of concern – Gen Z is most concerned about the threat of bushfires to their homes, Boomers/Pre-Boomers much less so.

A growing ambivalence over time

All generations reported feeling less concerned during the 2023-24 summer than they were in the previous summer, suggesting the possibility for ambivalence to set in. This is particularly prevalent in New South Wales and Victoria, and younger respondents were actually more likely to see a significant decrease in concern from one Summer to the next.

Older Australians living in New South Wales and Victoria, who may have previously dealt with multiple severe bushfires, appear to have become battle-hardened. Even in the wake of the devastating fire season of 2019-20, as this memory starts to fade, they may become ambivalent to the risk.

Level of concern about bushfire threat, by generation



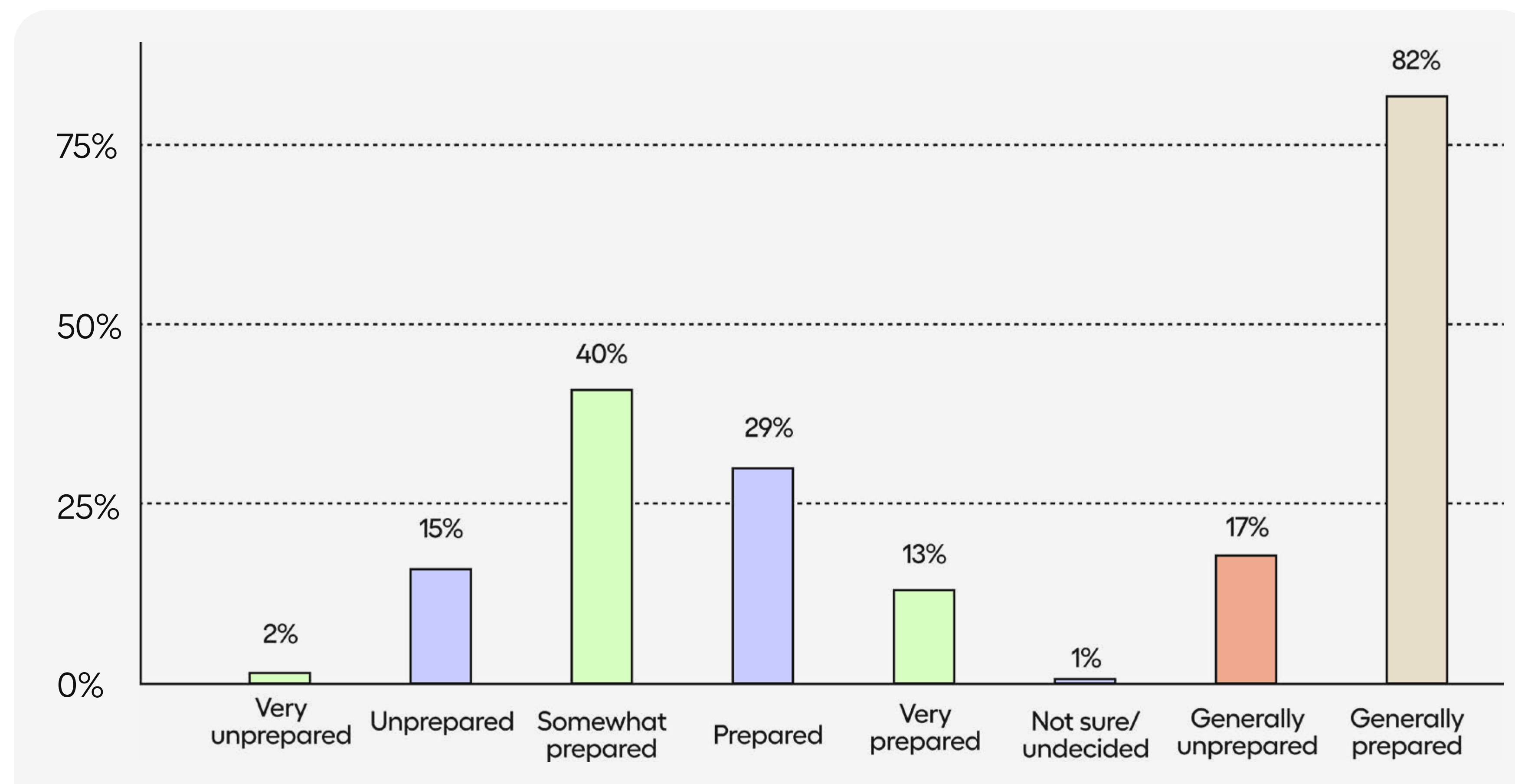
Level of preparedness

We think we're more prepared than we actually are

A significant majority – 82% – feel prepared to cope with a bushfire threatening their property, but that still leaves almost 1 in 6 of us who feel under-prepared.

South Australians – who are most aware of the risk – feel particularly well prepared. Queenslanders, on the other hand, aren't quite so sure and have the fewest respondents who feel adequately prepared for a bushfire.

Perceived level of preparedness



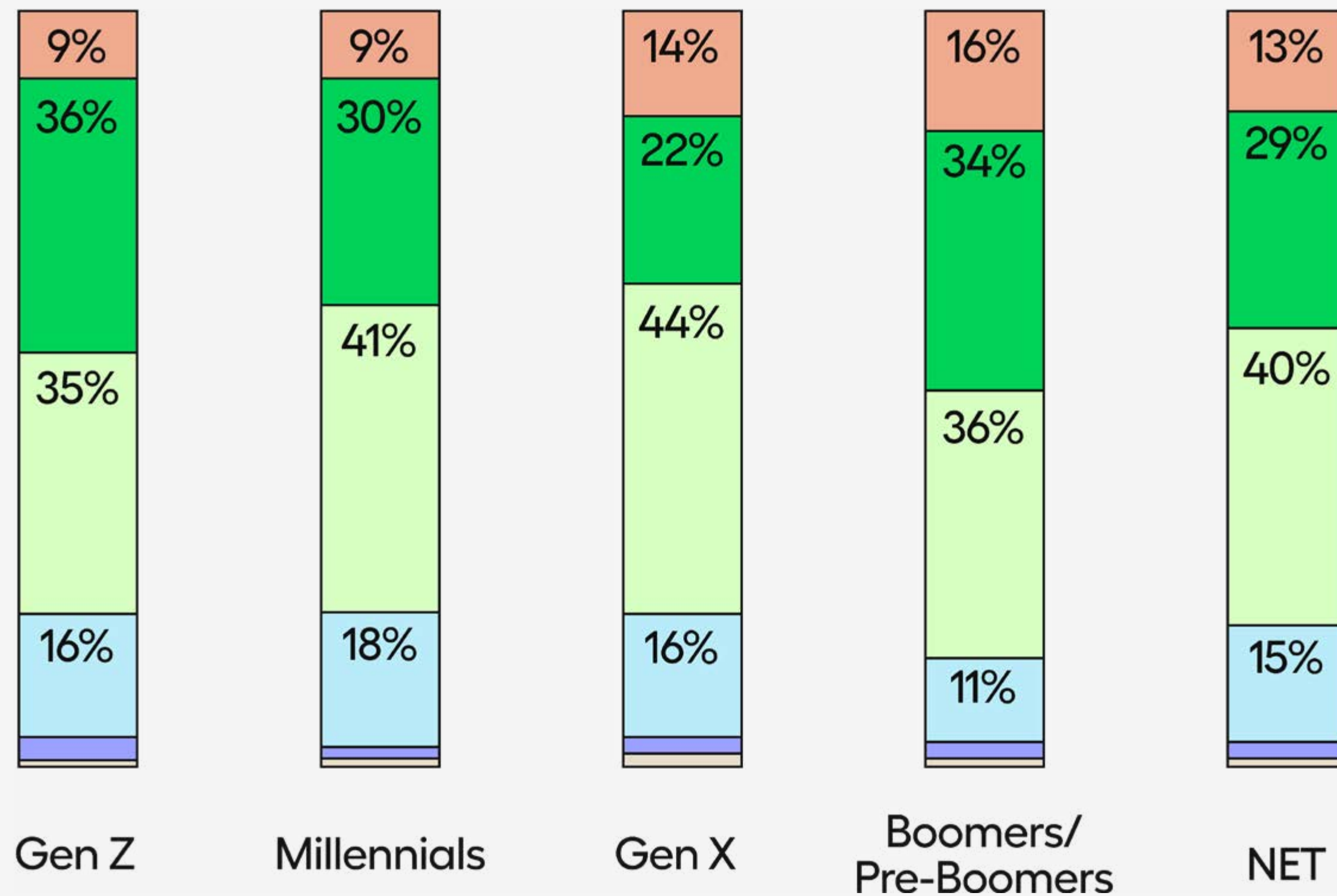
Q. How prepared do you feel if your home is under immediate threat of a bushfire?

Base n=1,006

Younger generations feel least prepared

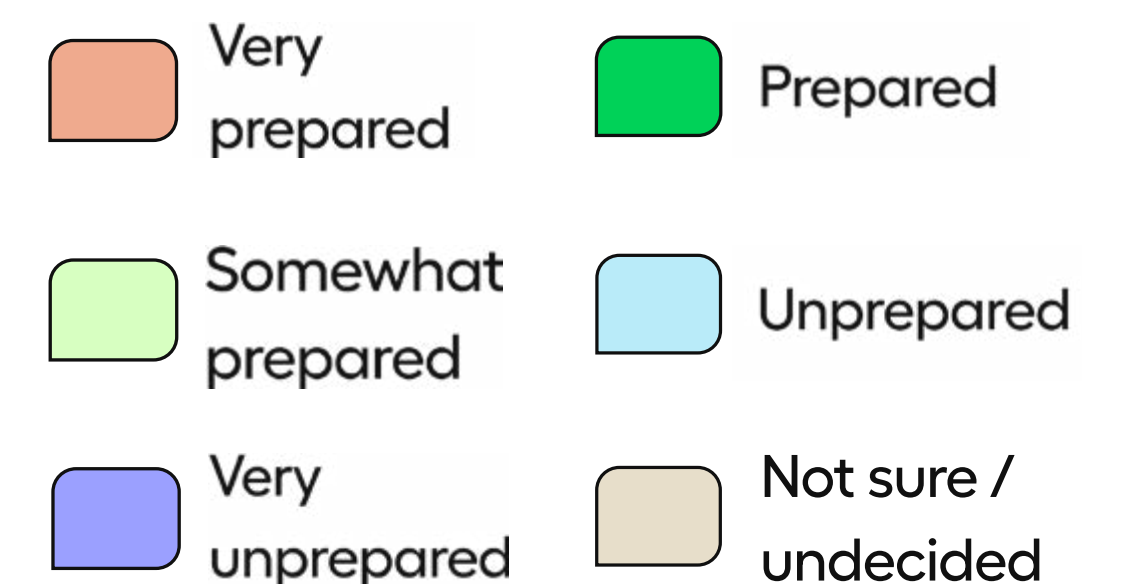
Younger Australians have slightly above-average awareness of the risk, and a significant number of them are personally concerned about what this means for their property, families and livelihoods, and at the same time, they still feel under-prepared.

Level of preparedness by generation



Q. How prepared do you feel if your home is under immediate threat of a bushfire?

Base n=1,006





Awareness and concern about bushfires drives preparedness

The data reveals a correlation between the level of concern about bushfires and the degree of preparedness. Individuals who report the least concern about the threat of bushfires are also those who are least prepared, with 26% acknowledging they're unprepared or very underprepared, compared to the overall net at 17%.

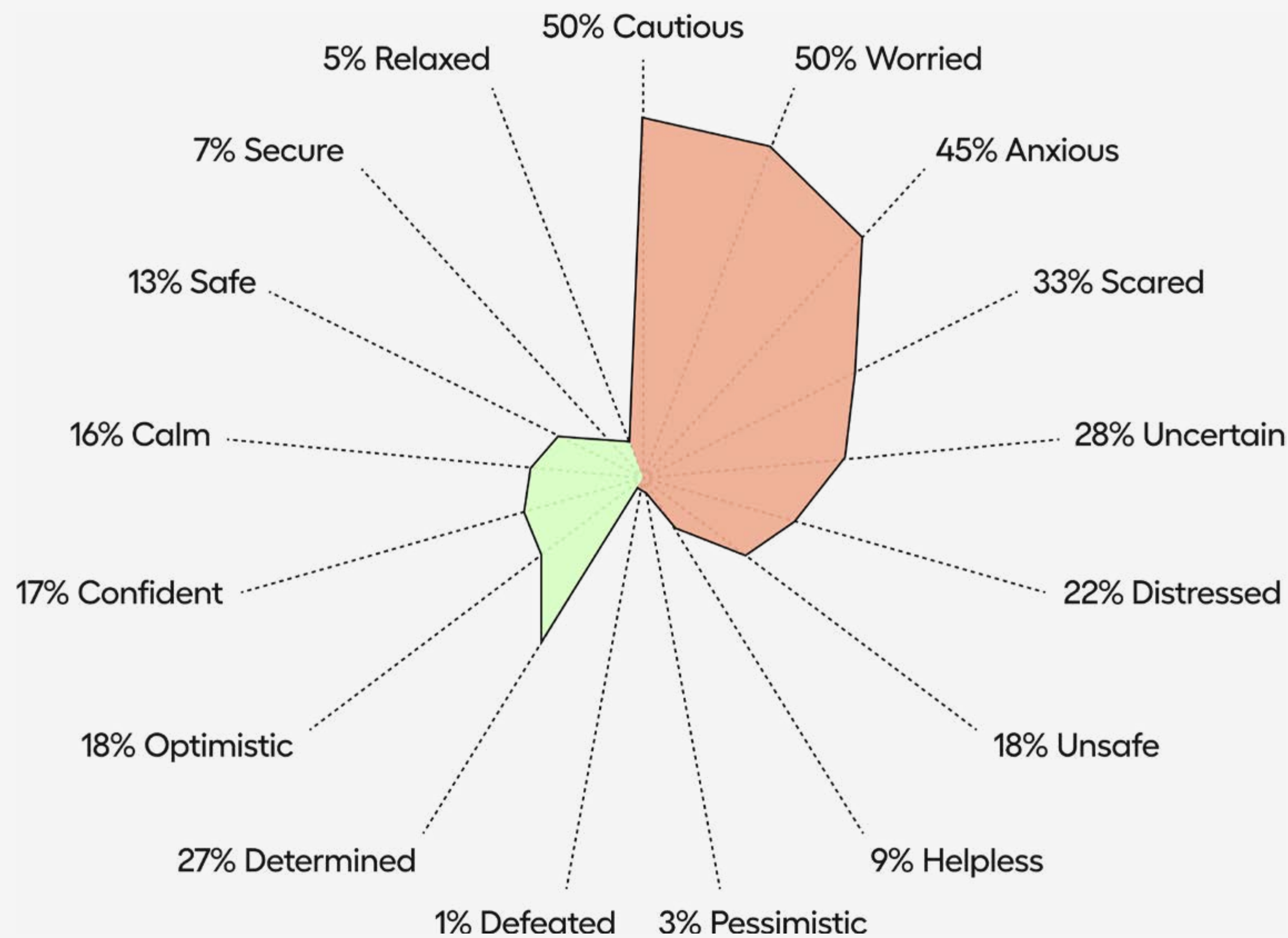
If you're more concerned about bushfires, you're also much more likely to feel prepared to deal with their consequences. There's a strong association between being aware of the risk, feeling concerned about your own exposure to that risk, and feeling prepared to deal with it.

The emotional toll

The emotional strain is real

The overriding feelings towards a bushfire event are negative – from cautious and uncertain to worried, anxious and scared, and for many, it's outright distressing.

Emotional response in the event of a bushfire



Q. Thinking about your current level of bushfire preparedness, how would you feel in the event of a bushfire?

Base n=1,006

- Positive feelings – 53% Net positive
- Negative Feelings – 87% Net Negative

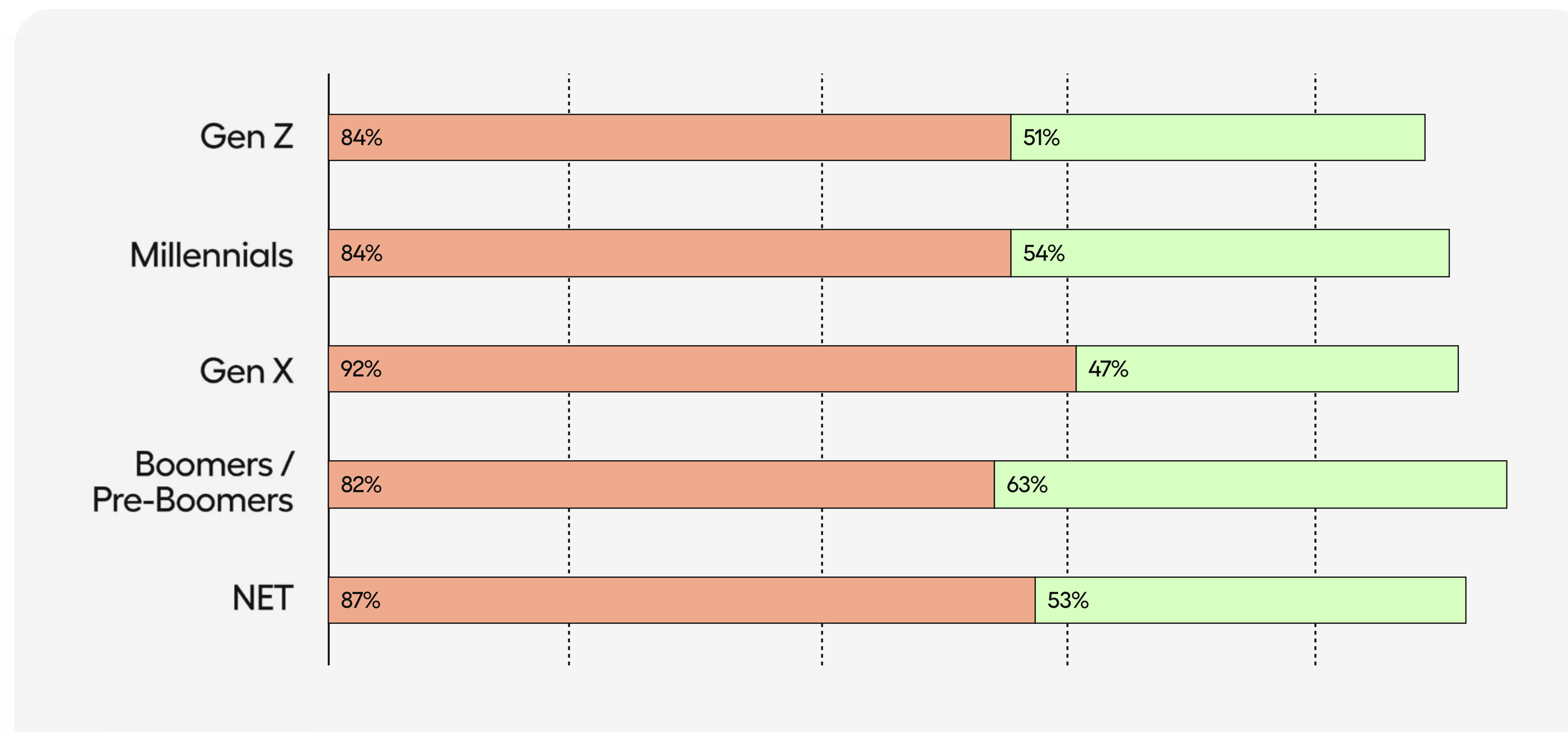
Gen X are bearing a lot of the emotional strain

The younger and middle-aged generations are taking the emotional strain, but it's hitting Gen X (92% net negative feelings vs. the net 87%) the hardest – those with the most to lose, who generally have families, homes, livelihoods and the best part of their lives still in front of them.

'She'll be right'?

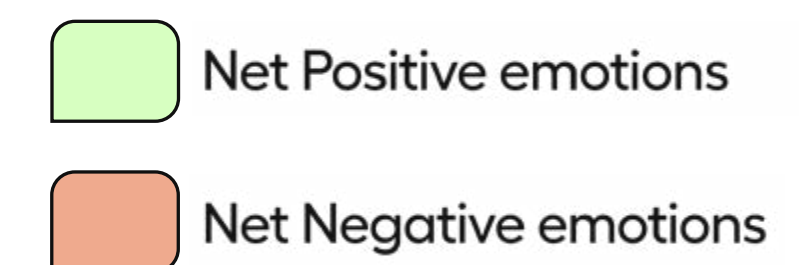
Meanwhile, the older generations – those aged 58 and over – are more likely to be unbowed by the risk. They're characterised by a cautious but calm attitude to bushfire threat.

Emotional response in the event of a bushfire by generation



Q. Thinking about your current level of bushfire preparedness, how would you feel in the event of a bushfire?

Base n=1,006



We're battle-hardened

If you've lived through it, you're confident you can do it again. Those with first-hand experience of bushfires are more likely to feel confident that they can withstand them again. People who've lived through bushfires are much more optimistic than those who haven't.

Those who have lived through bushfire are more likely to be optimistic about the prospect of facing them again



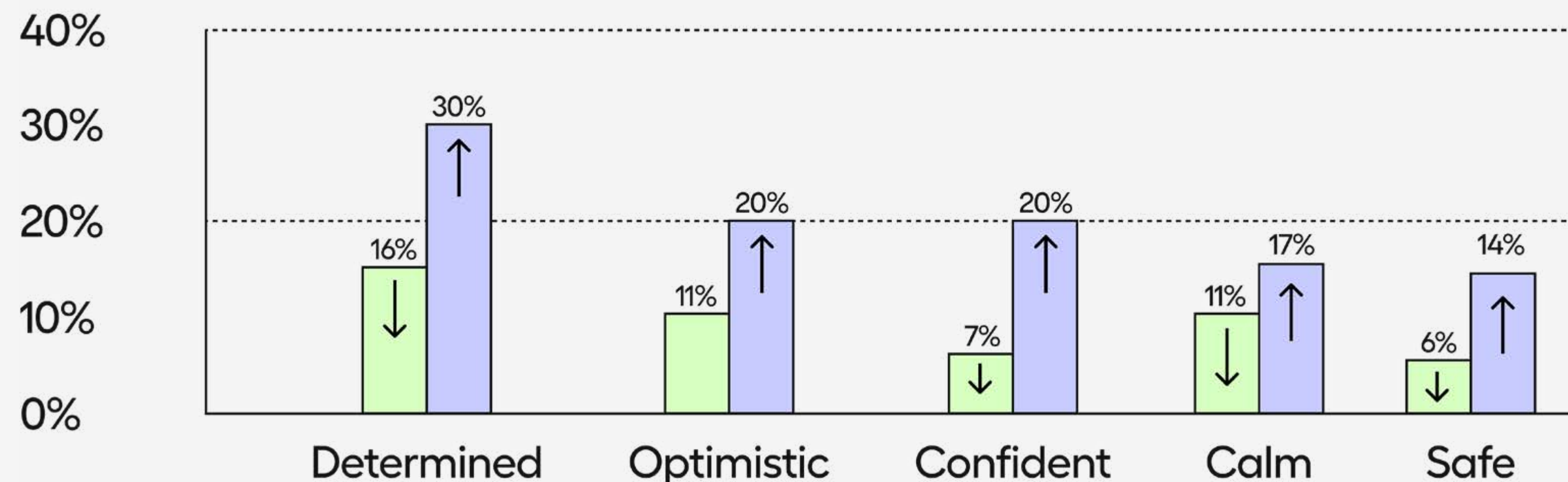
Q. Thinking about your current level of bushfire preparedness, how would you feel in the event of a bushfire?
Base n=1,006

- Previously impacted by bushfire
- Not previously impacted by bushfire
- NET

Preparation engenders positivity

Those who feel prepared exhibit significantly more positive attitudes about living in a bushfire risk area compared to those who are unprepared. Taking steps to prepare for a bushfire can not only make a material difference to your ability to withstand it but also notably reduces the emotional toll – in some cases doubling and near tripling feelings of optimism, confidence, calmness and safety.

The impact on preparedness of positivity



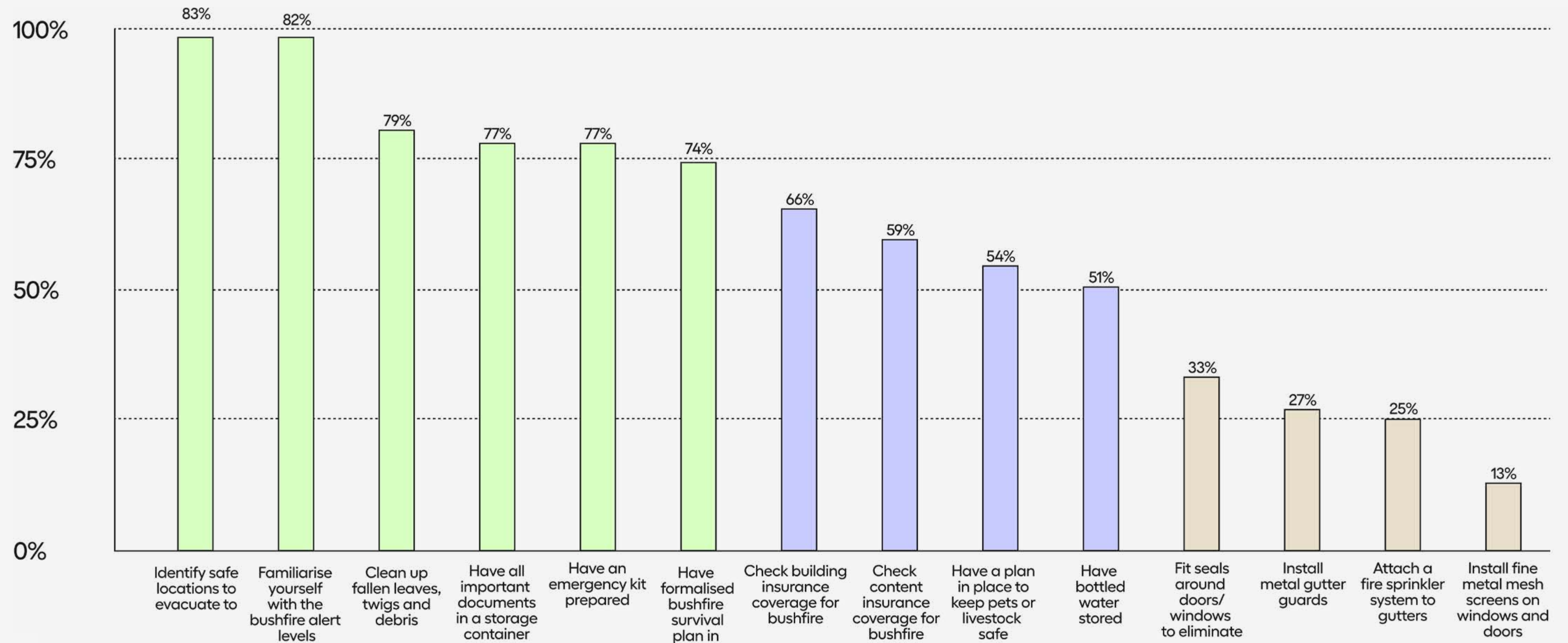
Q. Thinking about your current level of bushfire preparedness, how would you feel in the event of a bushfire?

Base n=1,006



Taking preventative action

What steps are we taking to prepare for a bushfire?



Q. Reviewing the same actions, which have you completed or complete on a regular basis?

Base n=1,006

Every action is important for mitigating risk to you or your property. However, residents in certain states under-index when it comes to certain actions.

If you live in New South Wales, consider:

- Identifying safe locations to evacuate to

If you live in Queensland, consider:

- Taking extra care to clear leaves, twigs and debris from your property
- Checking both building insurance and contents insurance coverage for bushfire
- Ensuring all important documents are in a storage container
- Creating a formalised bushfire survival plan for your property
- Having an emergency kit prepared
- Fitting seals around doors and windows to eliminate gaps
- Installing a fire sprinkler system for guttering

Every action is important for mitigating risk to you or your property. However, residents in certain states under-index when it comes to certain actions.

If you live in Western Australia, consider:

- Making a formalised plan for your pets and livestock
- Creating a formalised bushfire survival plan for your property
- Installing metal mesh screens on windows and doors

If you live in Tasmania, consider:

- Identifying safe locations to evacuate to
- Checking both building insurance and contents insurance coverage for bushfire
- Creating a formalised bushfire survival plan for your property
- Having an emergency kit prepared
- Installing a fire sprinkler system for guttering

What can we learn from those who've experienced bushfires on their property?

Those who've been previously impacted by bushfire are significantly more likely to have taken certain precautions, such as:

- Identifying safe locations to evacuate to (PI: 88% vs. NI: 78%)
- Ensuring all important documents are in a storage container (PI: 81% vs. NI: 64%)
- Creating a formalised bushfire survival plan for their property (PI: 77% vs. NI: 56%)
- Having an emergency kit prepared (PI 73% vs. NI: 52%)
- Fitting seals around doors and windows to eliminate gaps (PI: 46% vs. NI:31%)
- Installing metal mesh screens on windows and doors (PI: 41% vs. NI: 24%)
- Installing a fire sprinkler system for guttering (PI: 32% vs. NI: 11%)

Legend: PI = Previously Impacted, NI = Not Impacted

Five actions you might consider taking to improve bushfire preparedness, based on measures in place amongst those in at-risk areas:

1

Consider having a petrol or diesel-powered water pump (and fuel) in a safe, accessible place. While two-thirds of our respondents have this in place, that leaves 1 in 3 without.

2

Purchase fire blankets. 31% of our respondents did not have them on their premises.

3

Have a ladder(s) nearby that provides access inside the roof. 1 in 5 of our respondents don't.

4

Have protective clothing available, like goggles to protect the eyes, gloves for your hands, a wide-brimmed hat, and a loose, long-sleeved top. 1 in 6 don't.

5

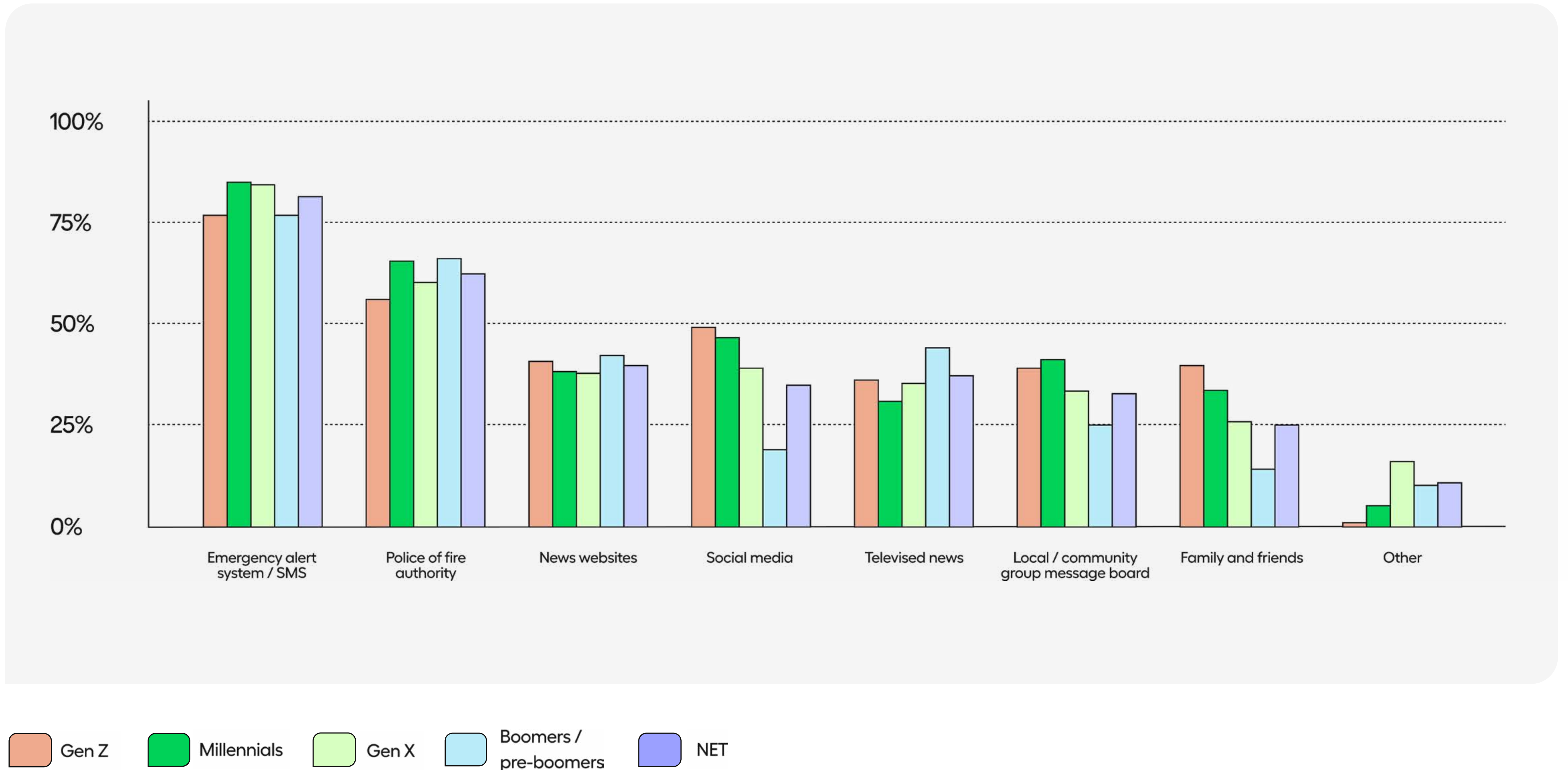
Make sure your hose reaches all the way around the house. 1 in 10 respondents don't have this.

Q. You mentioned earlier in the survey that, in the event of a bushfire, you plan to stay in your home. From the list below, which of the following items will you have available to you?

Base n=51

Information channels

In the event of a bushfire, where do you go for information?



Q. In the event of a bushfire, where would you look for updates and instructions on the bushfire threat to your home?
Base n=1,006



An evacuation order is issued. What will you do?

90% of respondents will evacuate. However, the older you are, the less likely you are to evacuate, despite potentially also being less mobile and less physically able to cope with an emergency situation.

Only 8% of Gen Z would not comply with an evacuation order, compared to 12% for those aged over 58 years old.

Those impacted by bushfires previously are also significantly more likely (22% vs. 8%) to stay and fight. Similarly, homeowners are directionally more inclined to stay and defend their properties, with 12% of property owners versus 7% of non-owners indicating this choice. Additionally, individuals on rural properties or farms demonstrate a greater tendency to not evacuate, with 16% likely to stay compared to lower percentages among other housing types (avg. 8%).



Feeling prepared can still lead to a false sense of security when it comes time to evacuate

Evacuation orders are not issued lightly. Just because you've taken steps to prepare for a bushfire, doesn't mean it's safe to stay on the property.

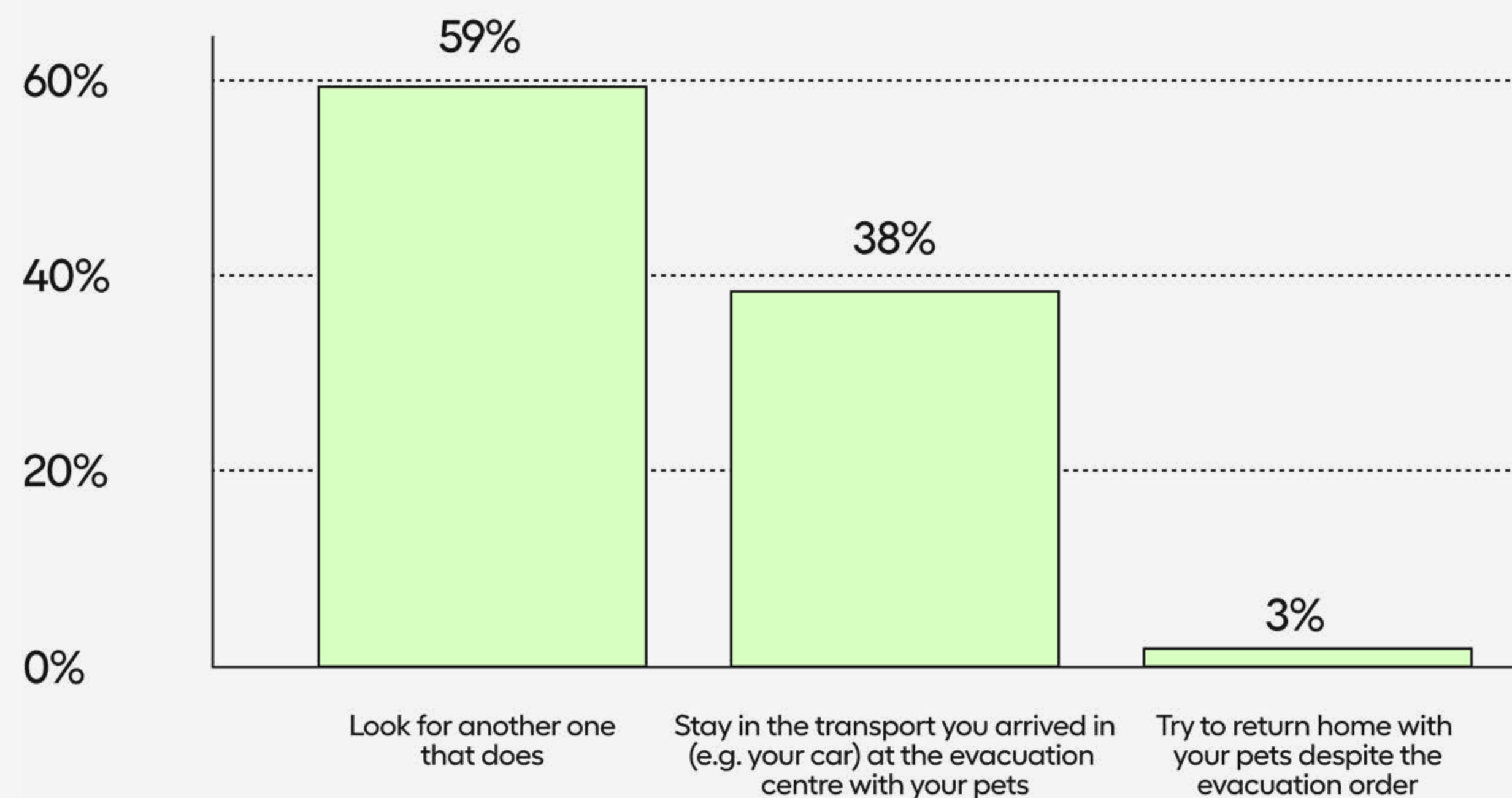
Of those who would choose not to evacuate in response to a bushfire evacuation order, more than half (56%) would do so because they felt their property was adequately prepared and safe, reflecting the fact that the vast majority believe they and their property are well prepared. This is most true for older generations, whereas younger generations are more likely to ignore an evacuation order for the sake of protecting their property and family.

Those who've previously been impacted by bushfire are also slightly more likely to ignore an evacuation order for the sake of protecting their property (previously impacted: 22% vs. not impacted: 8%).

What about pets?

We'd all take our pets with us, however not every evacuation centre allows them in, creating a conundrum for those forced to evacuate.

Your local evacuation centre doesn't allow pets, what do you do?



Q. You've just evacuated and now you find out your local evacuation centre does not allow animals.

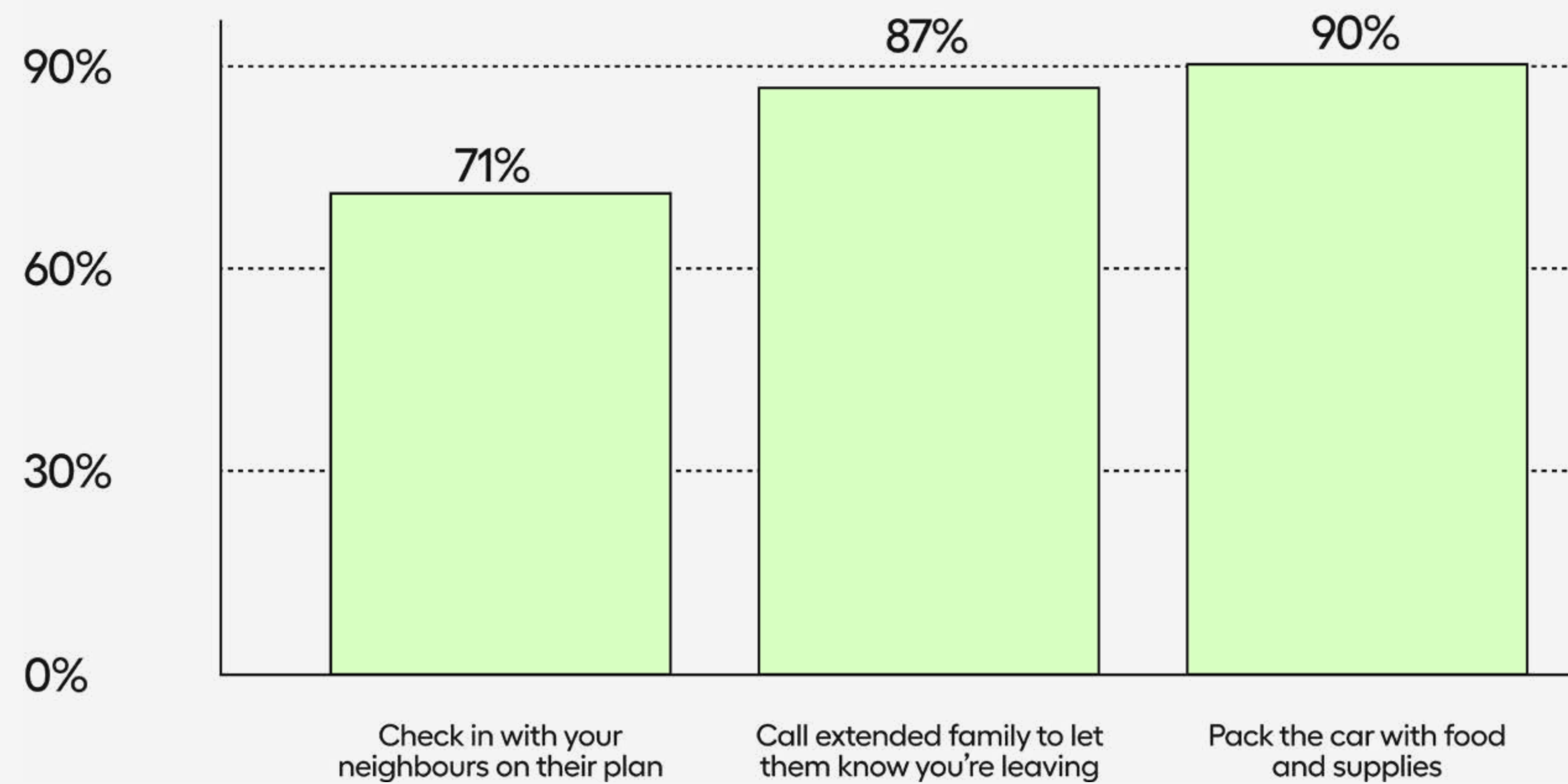
What's the first thing you do?

Base n=633

The worst case scenario

The worst case scenario

You're ordered to evacuate. What else do you do?



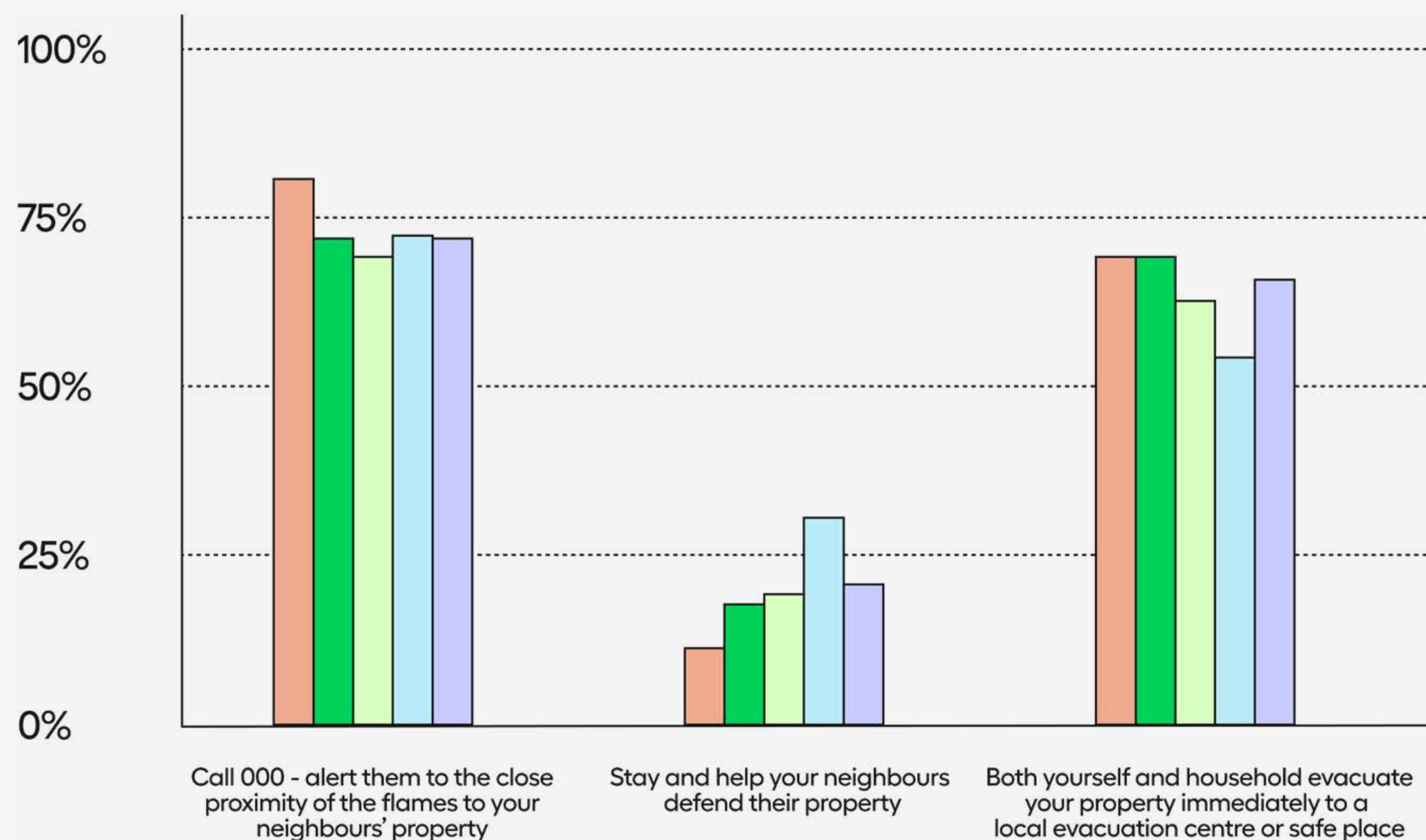
Q. You've decided to leave your property (given the evacuation order). Would you do any of the following before you leave?

Base n=1,006

Older Aussies will put themselves at risk to help their neighbours

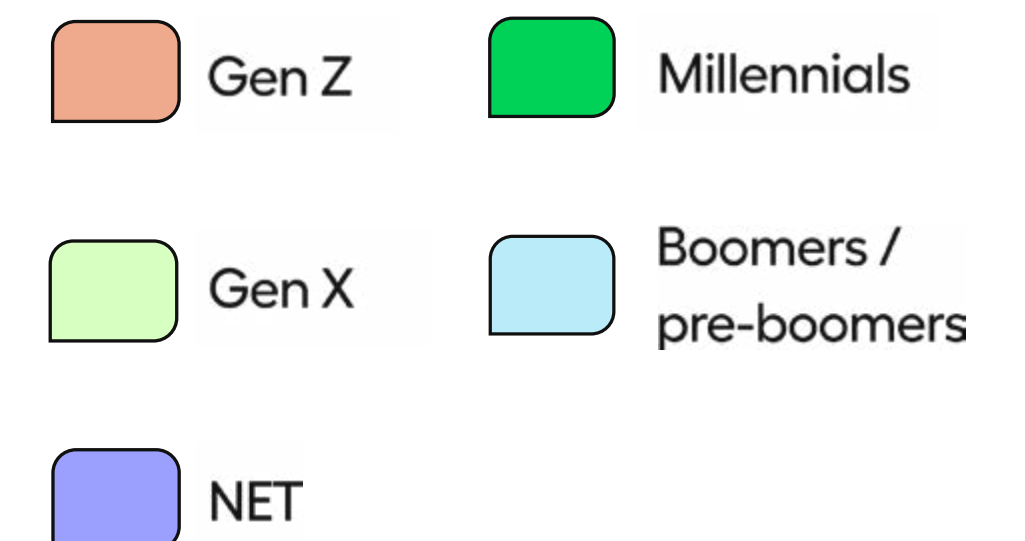
A high proportion of respondents will notify emergency services (72%), however there is a notable propensity for older generations (29%) to stay and help their neighbours, potentially at their own risk, in defiance of an evacuation order.

Flames are approaching your neighbours' property. What do you do?

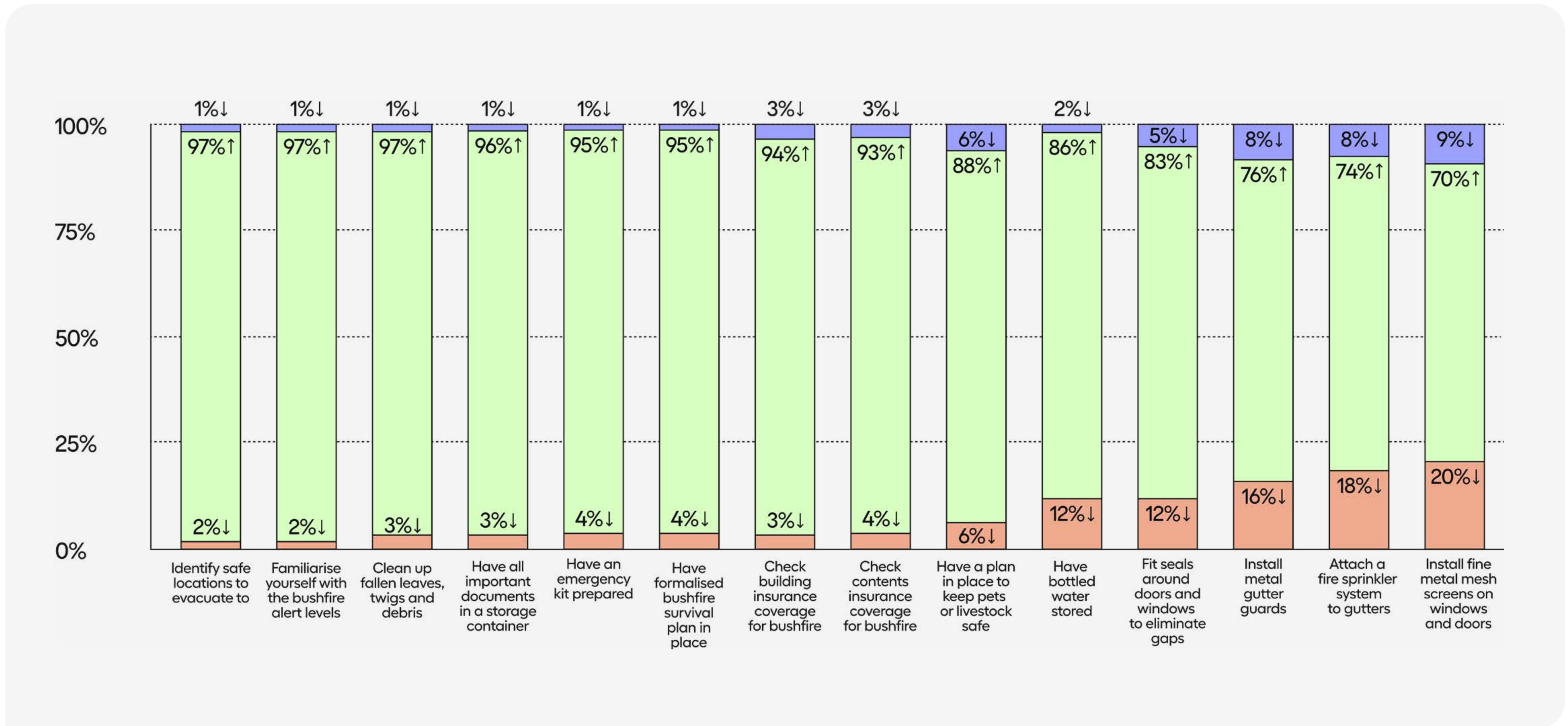


Q. You notice flames approaching the neighbouring property and the owners are staying to defend. What would you do?

Base n=1,006



What measures we feel are most important in preparing for and dealing with a bushfire



■ Not sure/undecided
 ■ Somewhat to very important
 ■ Not at all to not very important

Q. How important do you feel these actions are for proper bushfire preparation? Base n=1,006

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