

Appendix B: Survey questions after VR experience

1. **[presence]**

To what extent did you feel present within the virtual environment?

Answers range from 1 = not at all to 7 = very much

2. **[sickness]**

To what extent did you experience discomfort or nausea in the virtual environment

Answers range from 1 = all fine to 7 = so bad the experiment had to be terminated early

3. **[expectation]**

What did you think of the VR flood experience?

- Less severe than expected*
- Confirmed my expectations*
- More severe than expected*

4. **[probability_cat]**

What is the likelihood that your house will be flooded in the next 25 years?

- The probability is zero*
- Very low*
- Low*
- Not low/not high*
- High*
- Very high*
- Do not know*

5. **[waterlevels]**

Imagine your neighborhood is flooded. What height do you think the water would reach in your home?

- The water would not reach my home*
- Low (1-10 cm)*
- Pretty high (11-50 cm)*
- Fairly high (50-100 cm)*
- High (1-2 meter)*
- Very high (more than 2 meter)*

6. **[expected_damage]**

In the event of a future flood, how much damage would you expect to your home and property?

- Less than €500*
- Between €500 and €999*
- Between €1,000 and €4,999*
- Between €5,000 and €9,999*
- Between €10,000 and €24,999*
- Between €25,000 and €49,999*
- Between €50,000 and €74,999*
- Between €75,000 and €99,999*
- Between €100,000 and €249,999*
- Between €250,000 and €499,999*
- €500,000 or more*
- Don't know*

7. **[worry]** I am worried about the danger of flooding at my current residence.

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

8. **[threshold]** The probability of flooding at my current residence is too low to be concerned about.

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

9. **[trust_dikes]** I am confident that the dikes in my country are maintained well.

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

10. **[worry_covid]** I am worried about becoming infected by the coronavirus.

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

[Investment game here]

[Final survey questions]

11. **[regret1]** When a flood occurred in the scenario, I felt regret about not investing (more) in protection. *(if participant was flooded in the scenario and participant did not invest the maximum)*

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

12. **[regret2]** When no flood occurred in the scenario, I felt regret about paying for protection. *(if participant was not flooded in the scenario and participant invested more than zero)*

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

13. **[regret3]** I would feel regret about not investing in protection, if a flood would have occurred in the scenario. *(if participant was not flooded in the scenario and participant did not invest)*

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

14. [difficult]

How easy or difficult was it to make a choice in the investment game you just played?

- Very easy*
- Somewhat easy*
- Neither easy nor difficult*
- Somewhat difficult*
- Very difficult*

15. [strategy]

Please briefly explain how you made decisions in the investment game.

[Text box for open answer]

16. [measures]

Please indicate which measures you have taken in your current home to protect your home against flood damage. (You can specify more than one.)

- No valuables in basement*
- Water-resistant furniture on ground floor*
- Elevated ground floor*
- Strengthened foundation*
- Walls made of water-resistant materials*
- Floor of ground floor made of water-resistant materials (e.g. tile floor)*
- Raised power sockets on ground floor*
- Anti-backflow valves*
- (Empty) sand bags or flood barriers at home*
- Elevated electrical appliances*
- Elevated boiler*
- Elevated electricity meter*
- Bought separate flood insurance*
- Other: [box for open answer]*
- None*

17. [response_efficacy]

How effective is it to invest in flood protection measures that limit flood damage for your current home?

- Very effective*
- Effective*
- Neither effective nor ineffective*
- Ineffective*
- Very ineffective*
- Don't know*

18. [response_cost]

How costly is it to take flood protection measures that limit flood damage for your current home?

- Very cheap*
- Cheap*
- Neither cheap nor expensive*
- Expensive*
- Very expensive*
- Don't know*

19. [self_efficacy]

Aside from the cost, how difficult is it to take flood protection measures that limit flood damage for your current home?

- Very easy*
- Somewhat easy*
- Neither easy nor difficult*
- Somewhat difficult*
- Very difficult*
- Don't know*

20. [self_responsibility]

It is the responsibility of a property owner to protect their property from flood damage.

- Strongly disagree*
- Disagree*
- Neither agree nor disagree*
- Agree*
- Strongly agree*

21. [risk_qual]

In general, how willing or unwilling are you to take risks?

Answers range from 0 = completely unwilling to do so to 10 = very willing to do so

22. [time_qual]

How willing are you to give up money today in order to benefit from it in the future?

Answers range from 0 = completely unwilling to do so to 10 = very willing to do so

23. [gender]

Are you male or female?

- Male*
- Female*

24. [age]

What is your age? *[Text box for open answer, only numbers allowed]*

25. [house_type]

Please indicate which of the following best describes the home you live in.

- House*
- Ground floor apartment*
- Apartment on 1st floor or higher*
- Other [text box for open answer]*

26. [education]

What is the highest level of education you have completed?

- No diploma*
- Primary school*
- Lower vocational education (VBO, LBO)*
- Lower general secondary education (ULO, MULO, VMBO, MAVO)*
- Lower vocational secondary education (MBO)*
- Higher general secondary education or pre-university education (HAVO, VWO, HBS)*
- Higher vocational and university education (HBO, WO Bachelor)*
- Master's degree (WO Master)*
- Doctorate, PhD (Promotie-onderzoek)*
- Other: [text box for open answer]*

27. [income_cat]

What is your household monthly income (after taxes)?

- Less than €499*
- Between €500 and €999*
- Between €1,000 and €1,499*
- Between €1,500 and €1,999*
- Between €2,000 and €2,499*
- Between €2,500 and €2,999*
- Between €3,000 and €3,499*
- Between €3,500 and €3,999*
- Between €4,000 and €4,499*
- Between €4,500 and €4,999*
- Between €5,000 and €5,499*
- Between €5,500 and €5,999*
- €6,000 or more*
- Don't know*
- Rather not say*

28. [home_value_cat]

What is the approximate market value of your home?

- Less than €100,000*
- Between €100,000 and €149,000*
- Between €150,000 and €199,999*
- Between €200,000 and €249,000*
- Between €250,000 and €299,999*
- Between €300,000 and €349,000*
- Between €350,000 and €399,999*
- Between €400,000 and €449,000*
- Between €450,000 and €499,999*
- Between €500,000 and €549,000*
- Between €550,000 and €599,999*
- Between €600,000 and €649,000*
- Between €650,000 and €699,999*
- Between €700,000 and €749,000*
- Between €750,000 and €799,999*
- €800,000 or more*
- Don't know*
- Rather not say*

29. [feedback]

This is the end of the survey. In case you have comments, please leave them here.

[open answer, not required]