

Sustainable Home: a call to action for insurers and public institutions

A new survey by Europ Assistance on sustainable homes confirms Europeans have high concerns about carbon footprint; however, drastic actions to reduce CO2 emissions at home will require greater support from Public and Private institutions.

Paris, November 14, 2023 – Europ Assistance (“EA”) today announced the international findings of their 1st edition of the “Sustainable Living @Home” survey. The survey was conducted in August 2023 by Adwise, a specialized market research company, among 7,000 people from 7 countries in Europe: Belgium, France, Germany, Italy, Portugal, Spain and Austria. It tracks Europeans’ environmental attitudes and habits.

Florent Guillaume, Global Head of Personal Assistance Business Line: *“Home is a major contributor to climate change and environmental issues are changing Europeans’ perceptions. Through this “Sustainable Home” survey, we have observed a very high concern among Europeans to reduce their carbon footprint but also a need to be supported, both in understanding how to make this change happen and in being protected against the increasingly severe consequences of climatic events.”*

Tanguy Caradec, Global Head of Home & Family Business Line: *“This study was surprising by many aspects. Europeans are very concerned with the ecological impact of homes. While most Europeans positively look for sustainable behaviors at home, preferring a repair over a replacement, a vast majority is reluctant to engage in high costs / high benefits environmental actions. More information on environmental subsidies from government could help shift behaviors as our study shows that financing is a key driver. On the other hand, the impact of climate change is very concrete at home: Europeans are very concerned by the effect of climate change on their own homes and expect assistance from their insurers in case of dramatic events (such as hail, flood, etc.), including repair, relocation and elimination of pests.”*

Europeans declare high environmental concern (78%) with a higher level in Southern European countries compared with Northern Europe.

With the successive revelations from the Intergovernmental Panel On Climate Change (IPCC) reports and the experiences of climatic events in recent years, Europeans have become more aware of the carbon footprint issue: environmental concern is high amongst Europeans, in general (78%) and at home (76%).

The importance of this concern is much higher in Southern Europe countries like Italy (89%) than in the Northern countries like Germany (73%).

There is unequal perception about the need for action: Italians, Austrians Portuguese are the most sensitive and most likely to consider ecological actions at home as "important", including:

- “essential” actions such as reducing energy consumption, waste management, repairing leakages and household appliances whenever possible
- “impactful” actions linked to the transformation of the home like renovation, insulation of walls, roof, installation of water flow regulators, etc.

The Spanish are more likely to implement many actions to reduce their ecological footprint at home especially via the installation of renewable energies (29% vs 23% for total sample).

The French are in the average with 78% considering reducing their footprint in general (vs 78% for the total sample). However, more than any other European citizens, they consider home renovation to be important: over two-thirds of the French respondents declared to have started to implement an insulation or renovation of their homes.

Surprisingly, the Germans and Belgians seem comparatively to be the least involved in ecological actions to reduce their homes' footprint. Only 65% of the Belgians surveyed feel concerned about their carbon footprint in general and 72% for Germans (vs 78% for total sample).

Although a vast majority is concerned about their ecological footprint, there are different level of engagement towards sustainability at home.

Overall, the attitudes of Europeans fall into 5 groups, from the most committed to the least committed:

- **The Green Committed (16%)** are by far the most committed to the ecological cause, both in terms of their behaviors and the actions they have taken or plan to take. They consider all 'green' attitudes to be important; in this fight, they are as motivated by the financial aspect as by the desire to save the planet. They are aware of the regulations in place.
- **The Green Savers (19%)** are particularly interested in reducing their energy consumption. They are motivated by the financial aspect, but also by an environmental consciousness.
- **The Green Sobers (36%)** are very concerned about their ecological footprint: they are already adopting various "anti-waste" behaviors (recycling, reducing energy consumption and waste, repairing leakages and appliances, etc.). However, they are fairly critical of public and private institutions when it comes to supporting their fight. While they have no doubts about the usefulness of mandatory standards and regulations, of which they have little knowledge, they feel that these entities provide little support, particularly in terms of financial or practical assistance like access to a network of trusted craftsmen.
- **The Technos (16%)** are rather detached from the ecological battle, and they have adopted few "green" attitudes. They are betting more on new technologies to reduce their ecological footprint: energy-saving applications, electric vehicle charging points, maintenance of household appliances via video assistance. Although they are quite familiar with the regulations being introduced in Europe, they remain perplexed as to their feasibility.
- **The Constraints (13%)** say they are not very concerned about their ecological footprint and focus mainly on basic actions. Motivated mostly by the financial savings to be made, they adopt few 'green' attitudes and remain puzzled by the standards and obligations introduced by institutions, regulations with which they are totally unfamiliar.

Concern is both for the planet and their own homes: 84% of Europeans consider important or very important having their homes protected by their insurance in case of climatic risk (e.g. hail, flooding, drought.)

Europeans are not only concerned in general by climatic change. They are concerned by the impact of climate change on their homes: 68% feel concerned about climate risk exposure for the house they live in and 84% of them consider that climatic risk protection is an important driver when choosing a home insurance, even more in Southern Europe.

They rely on insurers to be financially protected and expect also reliable assistance services, in particular home repair damage, relocation and elimination of pest, which are the 3 top rated services among 10 proposed in the survey.

Most Europeans favor ecological behaviors that are easy to implement: recycling waste (88%), reducing energy consumption (85%).

Europeans tend to focus on what they can do, green actions that are easy to implement are a big hit. Many of them declare already taking actions: recycling waste (88%), reducing energy consumption (85%), reducing waste (85%), repairing appliances when possible (78%) and repairing leakages (72%) are the most commonly implemented actions.

Europeans embrace sustainability: 75% of the respondents prefer to repair a broken home appliance than buying a new one; consistently, their preferred service, among all those listed in the survey, is to access a “Home Appliance emergency repair service that will repair all their appliances in the home in case of breakdown and provide a qualified craftsmen”.

Money matters: Europeans favor actions that bring financial savings and tend to implement less the “high-cost, high-impact” solutions.

Saving the planet is not the only driver of ecological behaviors. In fact, financial saving is the primary motivation for action (57% of the European population surveyed), ahead of saving the planet (46%).

Maintaining the value of their home is another trigger (30%), particularly in Germany, France, and Austria. However, only a minority have asked for an energy diagnosis of their home (36%).

Finally, implementation rates fall drastically for more costly actions like homes insulation (53%) or renewable energies installation (40%), partly due to lack of knowledge on existing solutions and subsidies: for example, although 82% of Europeans consider important to insulate their homes (walls, doors and roofs), there is a striking difference between the “greenest” respondents rating this at 99% as important while the rest of the surveyed population is rating the importance of home insulation only at 62%, especially among people with financial constraints. As a result, only 17% of Europeans plan to insulate their homes (walls, floor, roof).

Finally, Europeans expect more support from private and public institutions in adopting greener behaviors.

Our study shows that 54% of the respondents say they do not feel supported by public institutions, and 61% do not feel supported by insurers in addressing climate change issues.

This perception of lack of support might be because Europeans feel a gap between the need to reduce Co2 emissions (and associated regulations) and their ability to do so (without support).

Although 88% of European think that ecological obligations and norms are useful, 34% think it is not achievable without financial assistance. In Germany and in Belgium, fewer people consider regulations to be useful and feasible. Southern Europe countries (Italy, Spain, Portugal, France) are the most committed to complying to regulations that they consider useful, realistic and sometimes urgent.

Furthermore, Europeans declare a lack of knowledge about existing solutions and subsidies. Having a better knowledge of financial support from government could help drive greater change, especially to increase the implementation of “high-cost, high-impact” actions.

The study reveals that Europeans are looking for advice on how to obtain subsidies. When proposing to rate the attractiveness of a list of 5 services, receiving “Advice on how to obtain subsidies” was ranked #1 in Belgium, France, Italy, Portugal and Spain and #2 overall in Europe (just after “Repair of home appliances”)

Europeans are on the fence to do more: the priority, for public authorities and private sector stakeholders such as insurance and assistance companies, is now to define relevant responses.

An opportunity to collectively engage in actionable solutions to reduce Co2 emissions.

There is an opportunity for public and private companies to be more present. In particular Insurers who are perceived as the number 1 possible provider of coverage against climatic risk (65%) well above state and public services (20%). Insurers can meet a high need of Europeans for repair service, advice on subsidies or information on living a more sustainable lifestyle.

For all the reasons above, Europ Assistance wants to be the partner of responsible insurers and is engaging in a dialog with its partners on climatic emergency.

ABOUT EUROP ASSISTANCE

Founded in 1963, Europ Assistance, the inventor of assistance, supports customers in over 200 countries and territories thanks to our network of 750.000 approved providers and 57 assistance centres. Our mission is to bring people or corporates from distress to relief – anytime, anywhere. We provide roadside assistance, travel assistance and insurance, as well as personal assistance services such as the protection of the elderly, the protection of digital identity, telemedicine and the Conciergerie. The vision of our 12,000 employees is to be the most reliable care company in the world.

Europ Assistance is part of the Generali Group, one of the world’s leading insurers.

ABOUT ADWISE

ADWISE is a marketing consultancy that supports general management and marketing departments by carrying out a systemic analysis of the changes in their market in order to provide an operational response to their need for transformation.

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