Appendix A: Flood risk investment game

Great to hear that you would like to participate in our research!

You will get **30 euro (this includes travel costs)** for your participation in a 30-minute research in at the lab in Amsterdam. You will get another **5 euro** for completing an online survey of approximately 10 minutes, a couple of weeks later.

Futhermore, you are eligible for a large payment, if you participate in all parts of the research. The computer will randomly select one participant for the large payment, as soon as the research has ended. If you are selected for large payment, Panelinzicht will contact you via e-mail to arrange the payment. The size of the payment (maximum 650 euro) depends on your answers in the research.

We would like to start with a couple of questions to test if you are in our target group.

Do you own the house or apartment that you live in? (not cused as a selection criterion, used to check balance)

- Yes (I own the house or apartment)
- No (I am a tenant)

Please indicate the size of your ground floor in square meters (m²).

[open answer, only numerical values allowed, tick box for Don't know available]

(To calculate objective risk, not used as selection criterion) What is your postcode in numbers and letters?

The goal of this research is to examine investmentes in flood damage mitigation measures. We will ask you to come to our lab in Amsterdam, where we will show you in virtual reality (VR) what it would be like if a Dutch house would be flooded.

• More information please.

(only displayed if respondent requests more information)

- Participation is voluntary
- It is possible to quit the research at any moment in time.
- Most people are not bothered, but a there is small probability that you will get a little bit dizzy or nauseous.
- Data will be stored anonymously at a local computer of Vrije Universiteit Amsterdam.
- Data will be analyzed by VU researchers and will not be used for any commercial activities.

Under a number of circumstances we cannot guarantee 100% safety of your participation to the virtual reality research.

- o I declare that I do not hava a psychiatric illness
- I declare that I do not have epileptic symptoms
- o I declare that I do not suffer from severe motion sickness (such as car sickness or sea sickness)
- I declare that I do not suffer from severe migraine

I have read the information above and I agree to the terms of this research

- Agree
- Disagree (participant will not be invited for research in the lab)

You would need to wear a VR headset (HTC Vive). That should be comfortable enough. Do you wear glasses?

- Yes, small frame (not larger than 15 x 5 cm)
- Yes, large frame (larger than 15 x 5 cm)
- 0 **No**

If respondent answers 'Yes, large frame':

Would you be able to participate without wearing your glasses (approximately 10 minutes)?

- Yes, my glasses are for reading (positive)
- \circ Yes, my eye defect is negative, but not stronger than "-2"
- No (respondent is not invited to the lab)

Great! You can participate in our research.

We would like to start with four survey questions. After answering these questions you will be able to make an appointment.

[probability_cat]

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

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

[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)

[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

[worry]

I am worried about the danger of flooding at my current residence.

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

[possibly corona health check questions here]

Please make an appointment with the tool below. You can select a date/time that suits you best. Subsequently, we will ask three questions:

- 1. Your name (how you would like to be addressed by our experimenter in the lab)
- 2. Your email (will be used to send you a reminder of the appointment.)

If you do not wish to receive such a reminder, you can use the mock address test@test.nl.

 Your 'ID', please enter the following ID (this allows us to connect your answers to the payment). \${e://Field/id_qualtrics}

You will receive a confirmation email right after making the appointment.