



From Awareness to Action

Preparing Australia for the
2025/26 severe-weather season

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Preamble

Severe weather events – from storms and flooding to hail, cyclones and high winds – are a lived reality for many Australians. Most people (81%) say they’ve experienced some form of severe weather in their area.

Yet only one in three (36%) recall a personal experience of an event that truly stood out to them – something significant enough to leave a lasting impression. This difference between exposure and impact highlights how personal experience shapes how communities perceive risk and prepare for future events.

Over recent decades, heavy-rainfall events have become around 10% more frequent across Australia.¹ These extreme short-duration events – often caused by thunderstorms, tropical cyclones and monsoons – are leading to flash flooding and increased risk to communities.

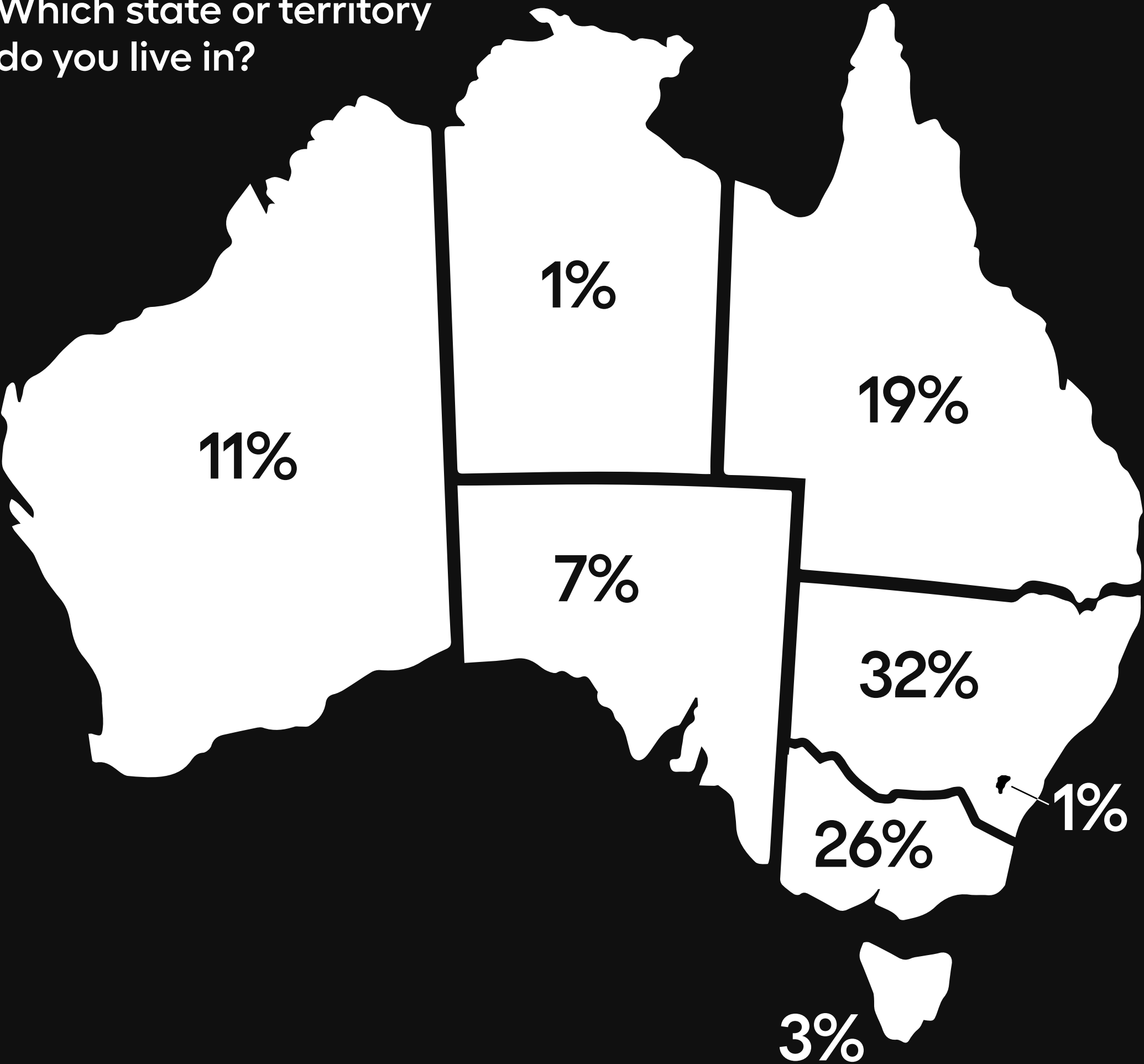
As severe weather events become more common, understanding how Australians perceive, prepare for and respond to them is vital for strengthening community resilience. This report explores current attitudes, experiences and behaviours around severe weather preparedness across the country.

¹ CSIRO, *State of Climate Report, 2024*

Methodology

The findings in this report are based on a survey of 2,006 Australians nationwide from 1 October to 10 October 2025².

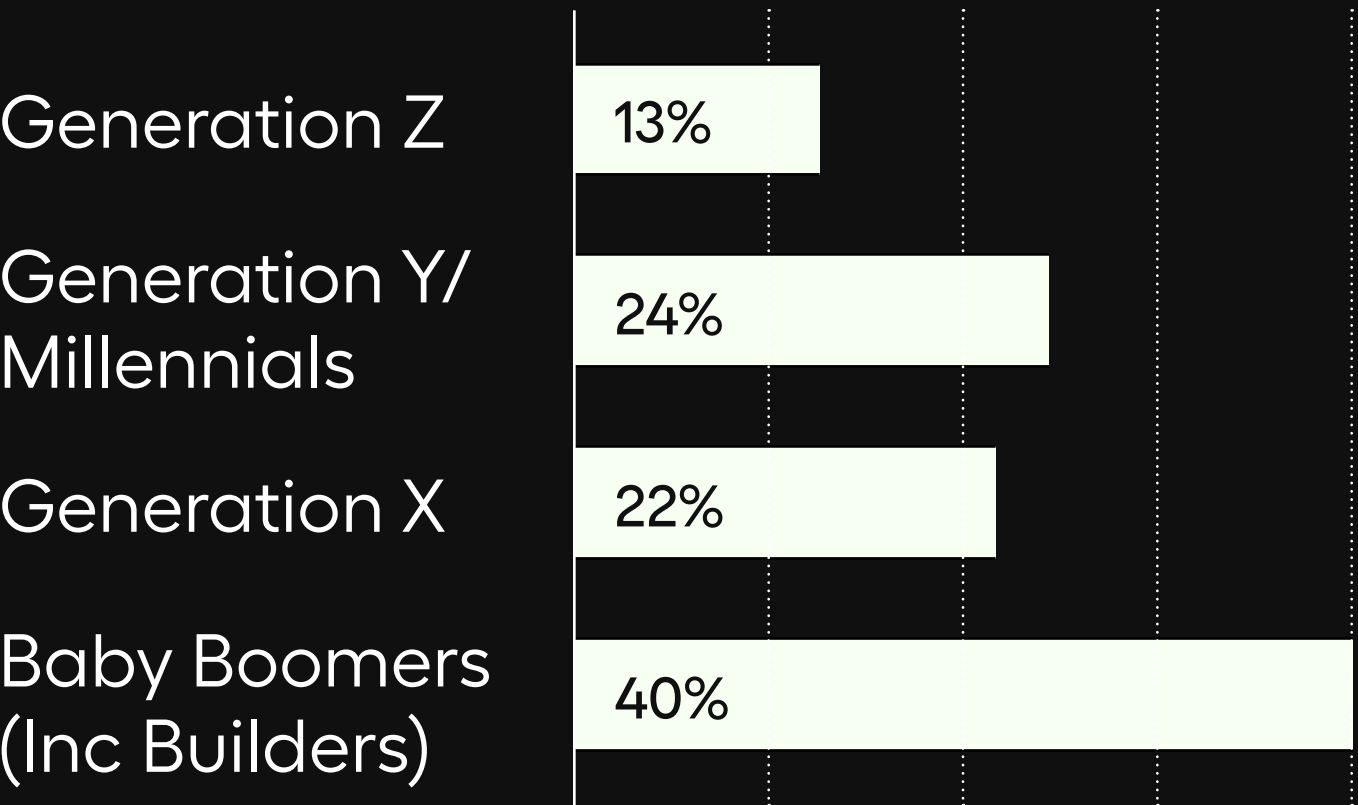
Which state or territory do you live in?



Generation breakdown (as of 2025)³

	Birth year	Age (in years)
Pre-Boomers/Boomers	1901–1966	59+
Gen X	1967–1981	44–58
Millennials	1982–1996	29–43
Gen Z	1997–2011	14–28

Survey Generation Breakdown



² Research conducted by Dentsu Intelligence via a survey involving 2,006 individuals aged 18 years old and above, from all states and territories within Australia. Survey results have not been independently verified by Youi and may not be representative of the general population. Youi makes no representation or warranty of any kind of the accuracy, adequacy, reliability, or completeness of the data and accepts no liability for any loss or damage of any kind suffered as a result of the use of or reliance on the data.

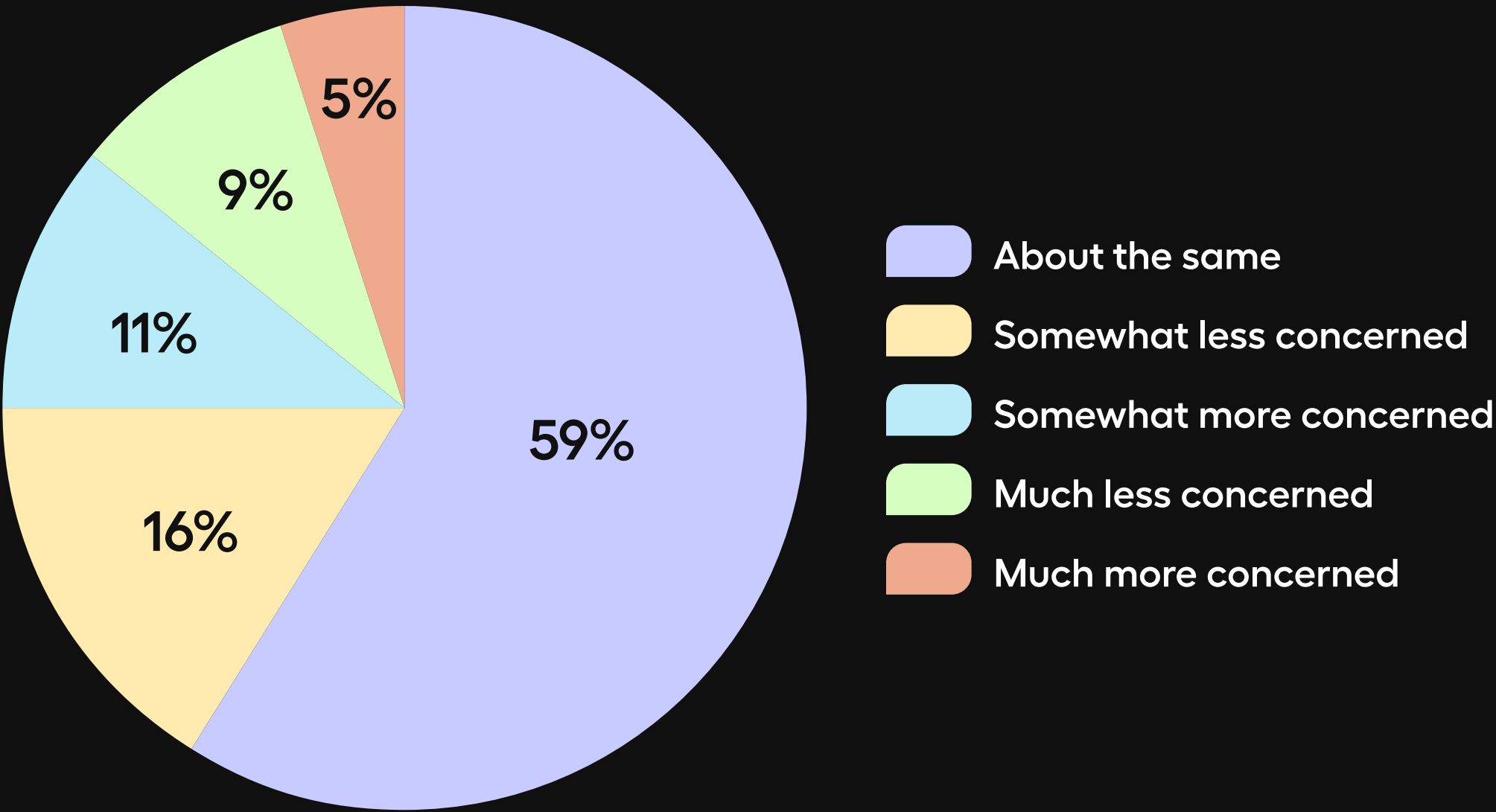
³ Statista, *Distribution of Australian population in Australia as of 2021, by generation, 2021*

Are we aware and prepared?

Has the rise in extreme weather events left a lasting impact on Australians – and has this influenced how we prepare?

When asked whether the previous severe weather season (November 2023 to February 2024) had impacted their level of concern during the most recent season (November 2024 to February 2025), more than one in two respondents (59%) said their level of concern stayed the same. This suggests a collective adjustment to a ‘new normal’ of frequent and intense weather events, where awareness remains high, but anxiety doesn’t escalate.

Reflecting on the previous severe weather season, how did your level of concern about the threat of severe-weather events to your home compare to this most recent season?



Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

Are we aware and prepared? (continued)

While the data reveals gaps in physical preparedness, it also uncovers a deeper emotional impact. Many Australians aren't just underprepared – they feel overwhelmed, vulnerable and uncertain about what to do next.

Despite four in five (81%) Australians having experienced at least one form of severe weather, only 37% feel extremely prepared. That experience alone doesn't necessarily build confidence, especially among older generations. Just 4% of Baby Boomers feel extremely prepared – even though they've lived through some of the country's most destructive events. In contrast, Gen Z (15%) and Millennials (12%) are most likely to say they feel extremely prepared, but also more likely to take risks or delay action. This generational gap highlights a divide between resilience and readiness.



Are we aware and prepared? (continued)

Of the respondents who said they experienced difficulty in being fully prepared, many cited barriers such as age, disability or mental health. For some, these challenges have made it harder to take action – even when they understand the risks – highlighting the need for more inclusive and accessible support.



Are we aware and prepared? (continued)



Anecdotal responses from the survey bring this emotional toll into sharp focus:

- “I’m too old to climb ladders or clear gutters.”
- “I live alone and wouldn’t know what to do if a cyclone hit.”
- “We were flooded in for days – no power, no help; just waiting.”
- “The city centre flooded to the waistline one New Year’s Eve.”
- “I vividly recall the terrifying intensity of a sudden cyclone that tore through my neighbourhood.”
- “During a summer storm, heavy rain and strong winds caused a blackout in my area. It was unsettling, but it highlighted the importance of preparation and safety.”
- “We were travelling in Tasmania when they had severe bushfires. We had a text alert to evacuate. Lucky we were travelling in our own campervan and could drive to safety in another area, and did not have to worry about being stranded.”

Are we aware and prepared? (continued)

The most frequently recalled events include floods, cyclones, hailstorms and bushfires – landmark disasters that dominate Australia’s collective memory, from the 2011 and 2022 Brisbane floods, Cyclones Yasi, Tracy and Alfred, and the Black Saturday bushfires.

These stories reflect the fear, isolation and helplessness many Australians feel when faced with extreme weather – particularly when they lack a clear plan or support network.



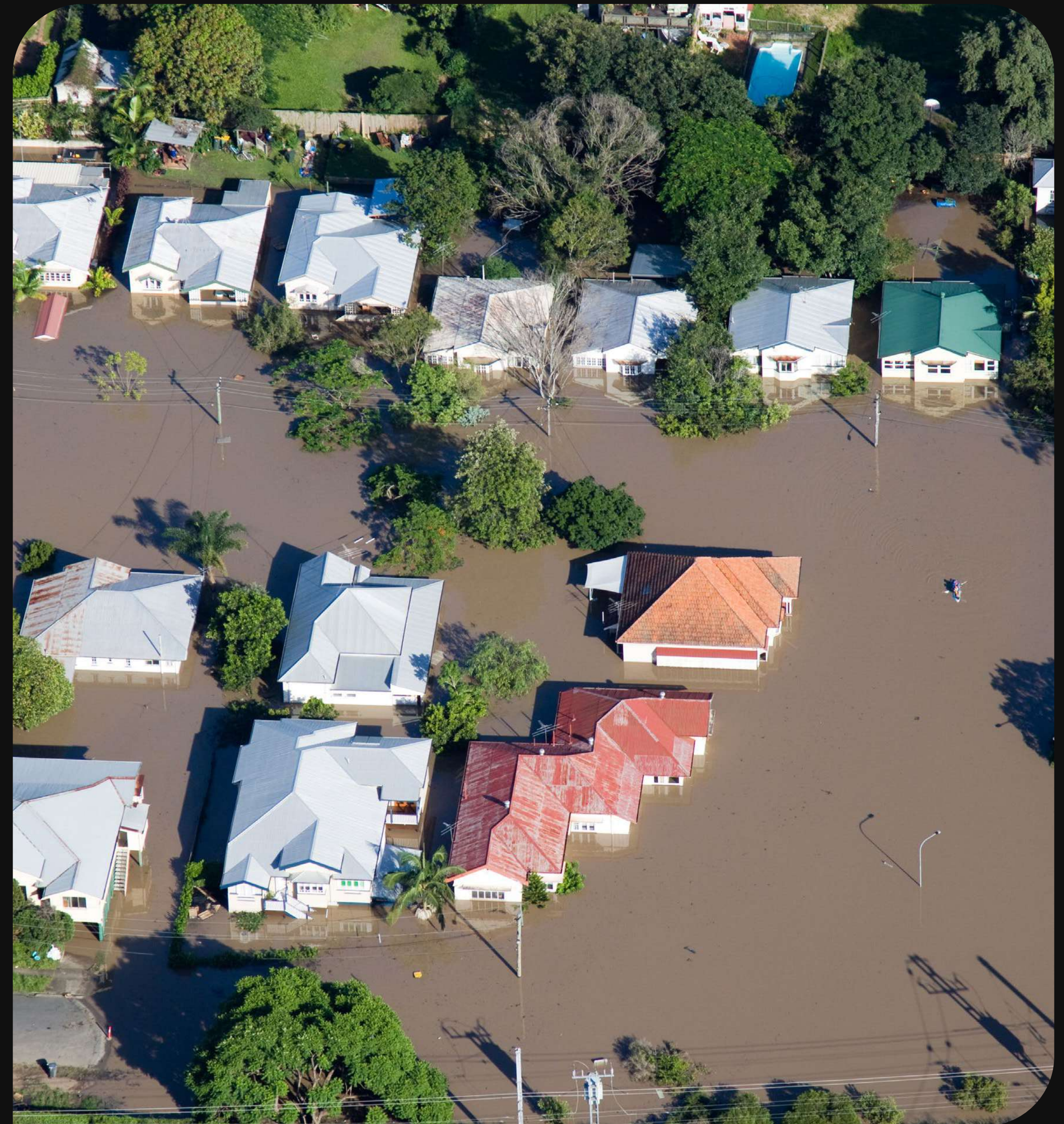
Are we aware and prepared? (continued)

Four in ten Australians say they don't know what to do next – not because they're indifferent, but because they feel overwhelmed. Another 35% don't believe severe weather will affect them, which may reflect denial, fatigue or a false sense of security. According to the Federal Government's National Climate Risk Assessment, severe weather is expected to intensify and strike in areas where it hasn't been experienced before, making the majority of Australia prone to at least one type of severe-weather event⁴.

These emotional drivers help explain why preparedness remains low, even as awareness remains high. Despite over one in three respondents thinking severe weather won't affect them, Australia's vast climate and environment means that many of the regions are prone to experiencing extreme weather⁵.

⁴ Australian Climate Service, *National Climate Risk Assessment*, 2025

⁵ Federation University, *Why the frequency and intensity of Australia's extreme weather events is changing*, 2025



Awareness of vulnerability factors

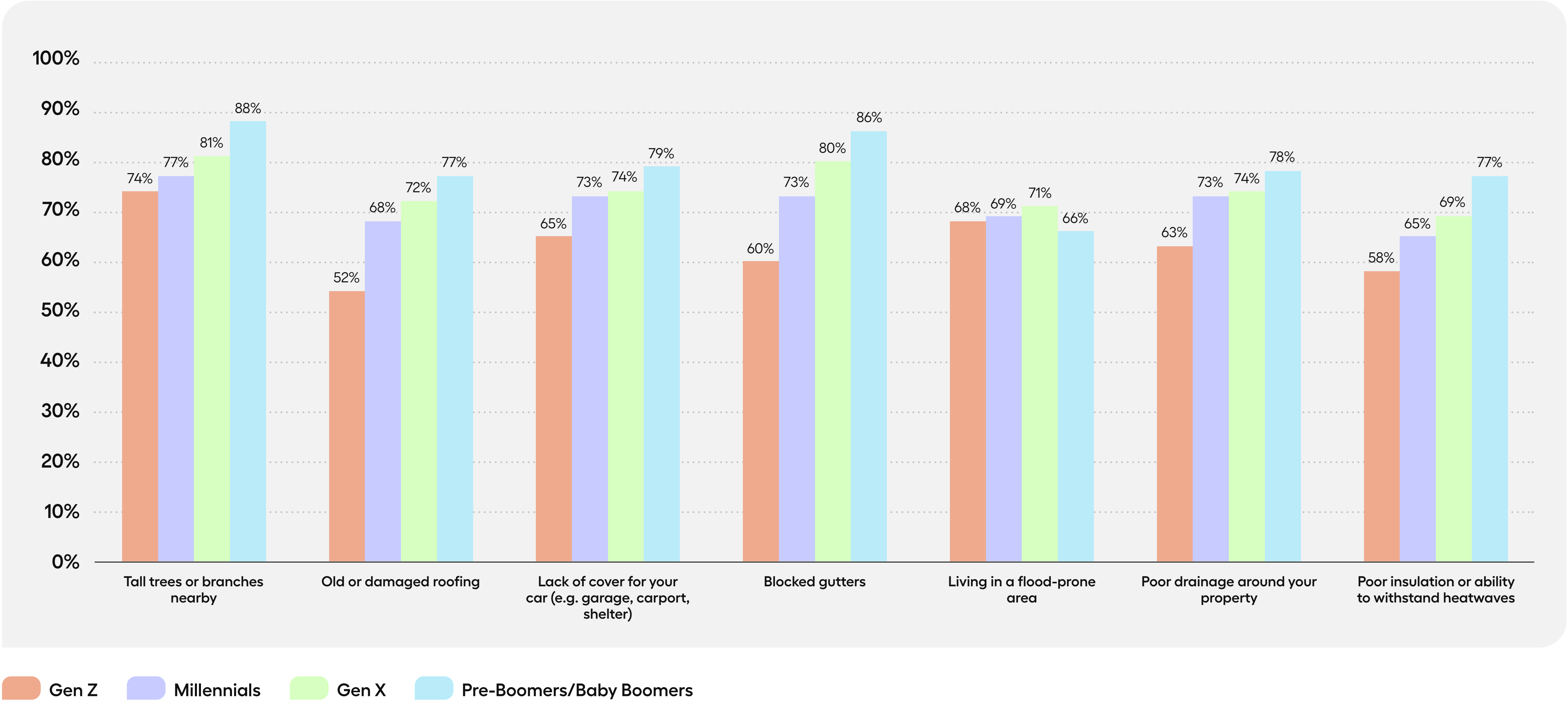


Older Australians – especially Baby Boomers – show the highest awareness of household risks. Most respondents identified at least one hazard around their home, with blocked gutters (86%) and overhanging trees (86%) topping the list of issues Australians are most aware of.

Awareness of vulnerability factors (continued)

Data represented below showcases respondents that selected somewhat aware to very aware.

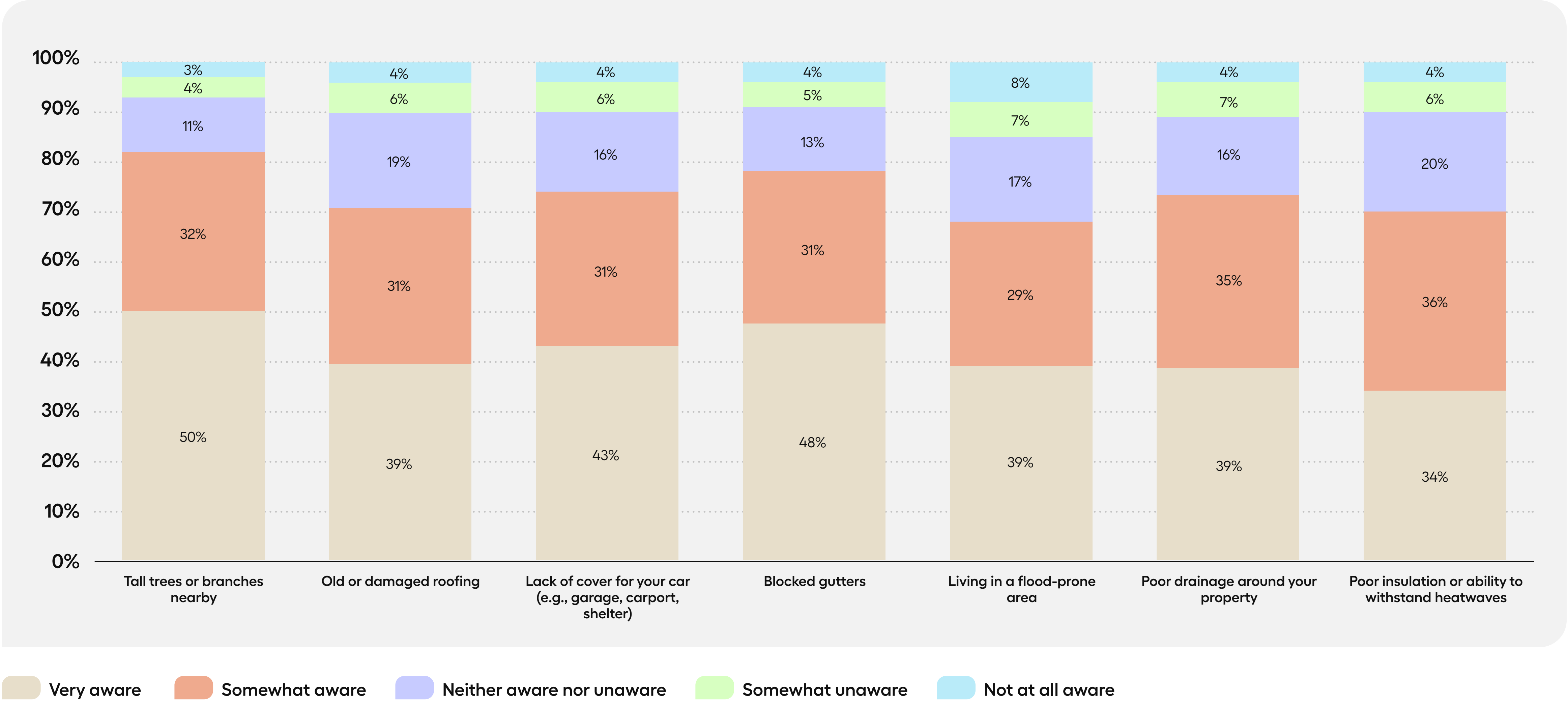
How aware are you of the following factors that could make your home or car more vulnerable in the event of severe weather?
Select all that apply.



Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%. Also, some questions allowed respondents to select multiple answers, with the data reflecting the percentage of respondents who selected each response.

Awareness of vulnerability factors (continued)

How aware are you of the following factors that could make your home or car more vulnerable in the event of severe weather?
Select all that apply

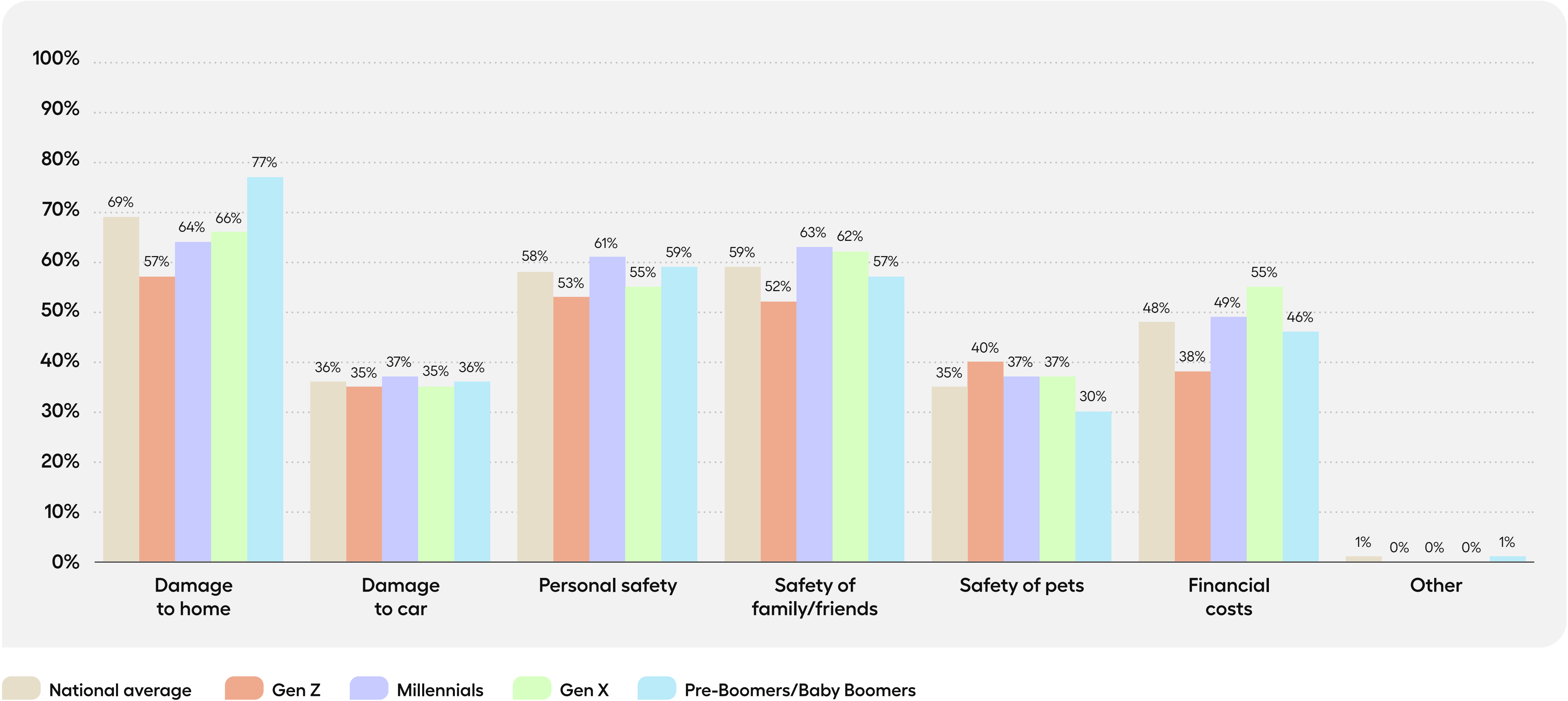


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Awareness of vulnerability factors (continued)

Property damage (69%) remains the top concern of Australians, followed closely by family safety (59%) and personal safety (58%). Financial strain (48%) is also a significant worry, especially for Gen X (55%).

Which of the following concern you most about severe weather? Select all that apply.



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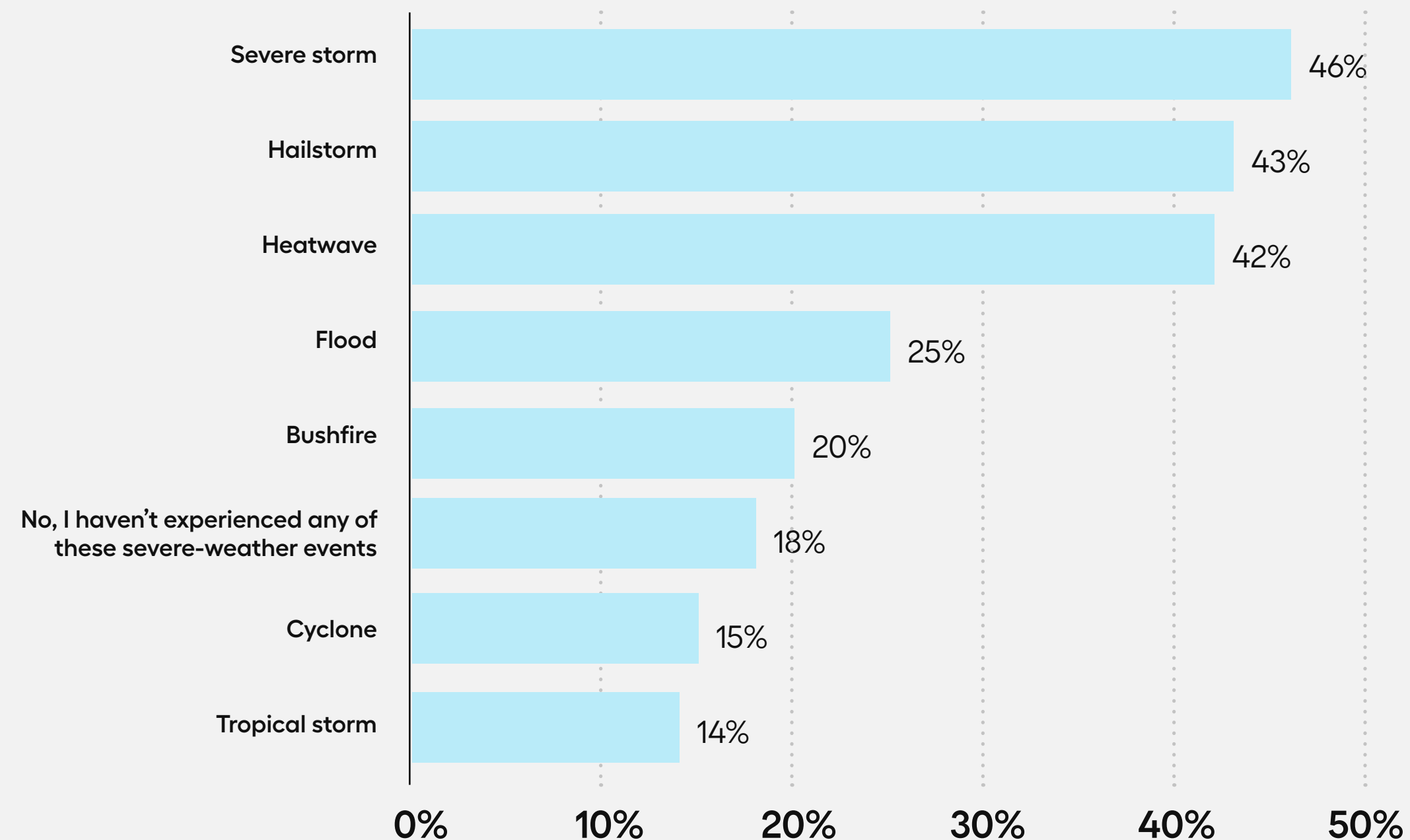
Level of preparedness

Severe weather has touched the lives of many Australians. Nearly half (46%) have experienced severe storms, and 43% have been affected by hailstorms in their area. These events aren't just memorable – they're often damaging, reinforcing why proactive preparation matters.



Level of preparedness (continued)

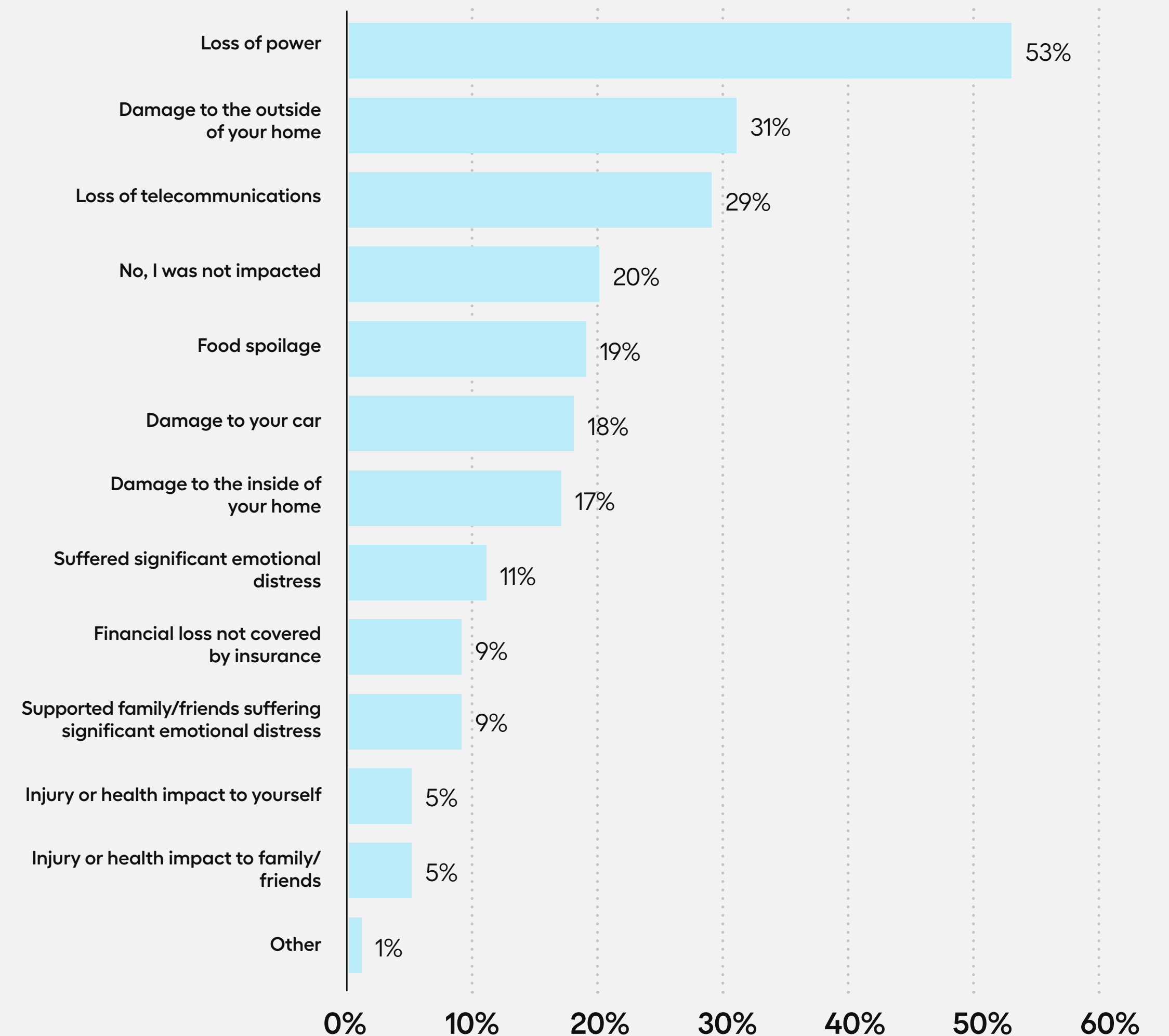
Have you ever experienced any of the following severe-weather events in your area? Select all that apply.



Australians who have experienced severe weather mostly reported the following impacts:

- 53% loss of power
- 31% damage to the outside of their home
- 29% loss of telecommunications.

Thinking about those events, did you experience any of the following impacts? Select all that apply.

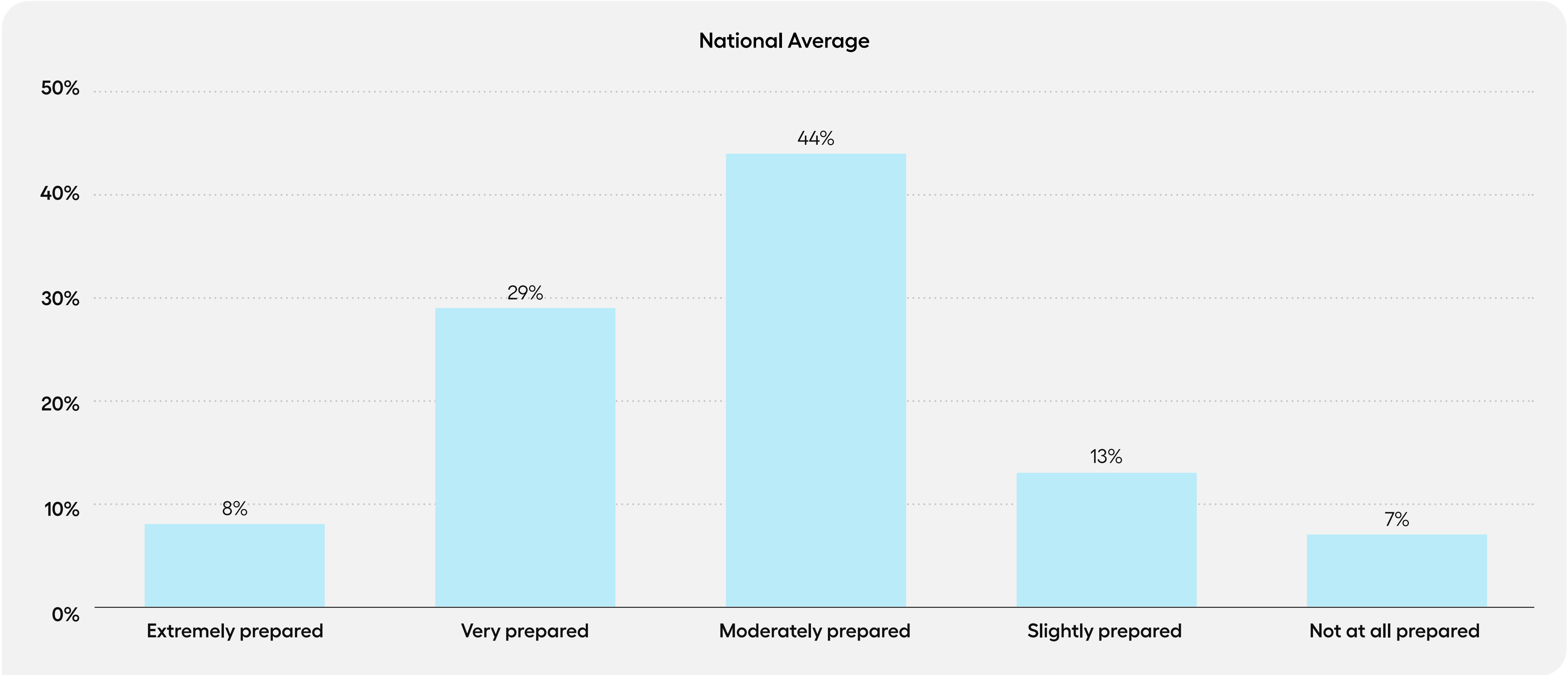


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Level of preparedness (continued)

Despite frequent severe weather, nearly three in five Australians report being only slightly or moderately prepared. Fewer than two in five Australians feel at least ‘very prepared’.

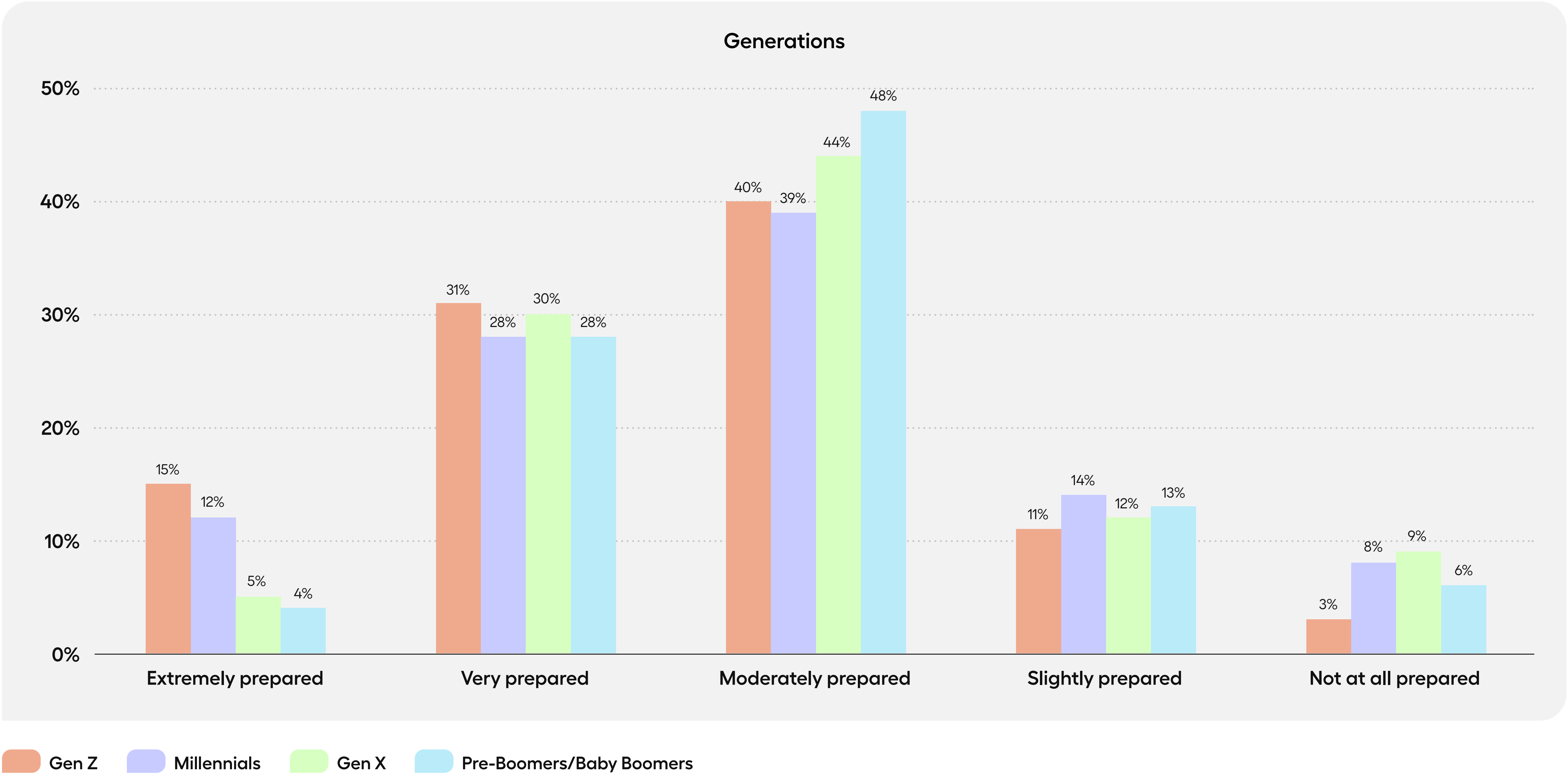
How prepared do you feel for severe-weather events such as storms, floods or hail?



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Level of preparedness (continued)

How prepared do you feel for severe-weather events such as storms, floods or hail?

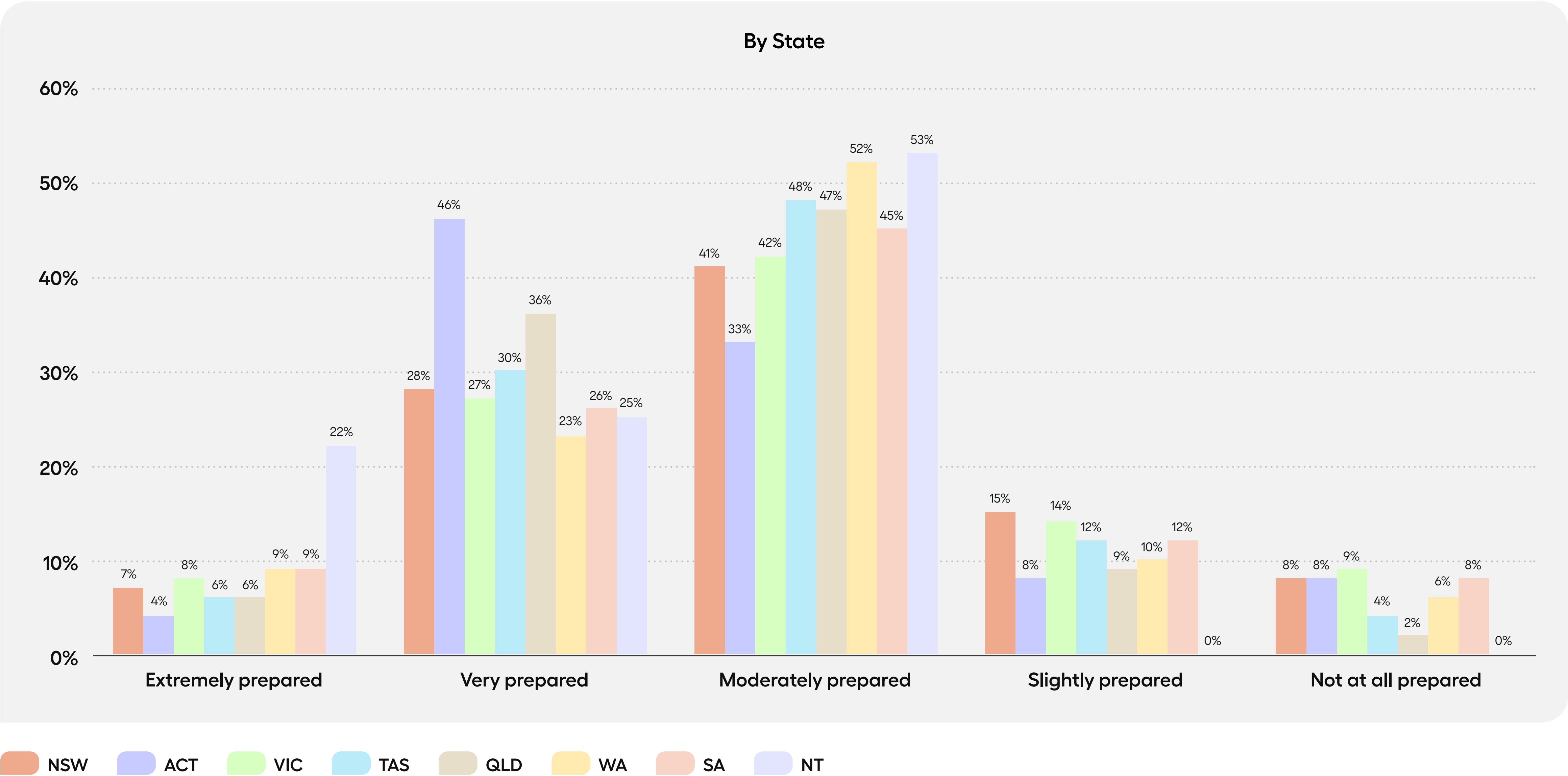


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Level of preparedness (continued)

How prepared do you feel for severe-weather events such as storms, floods or hail?

By State



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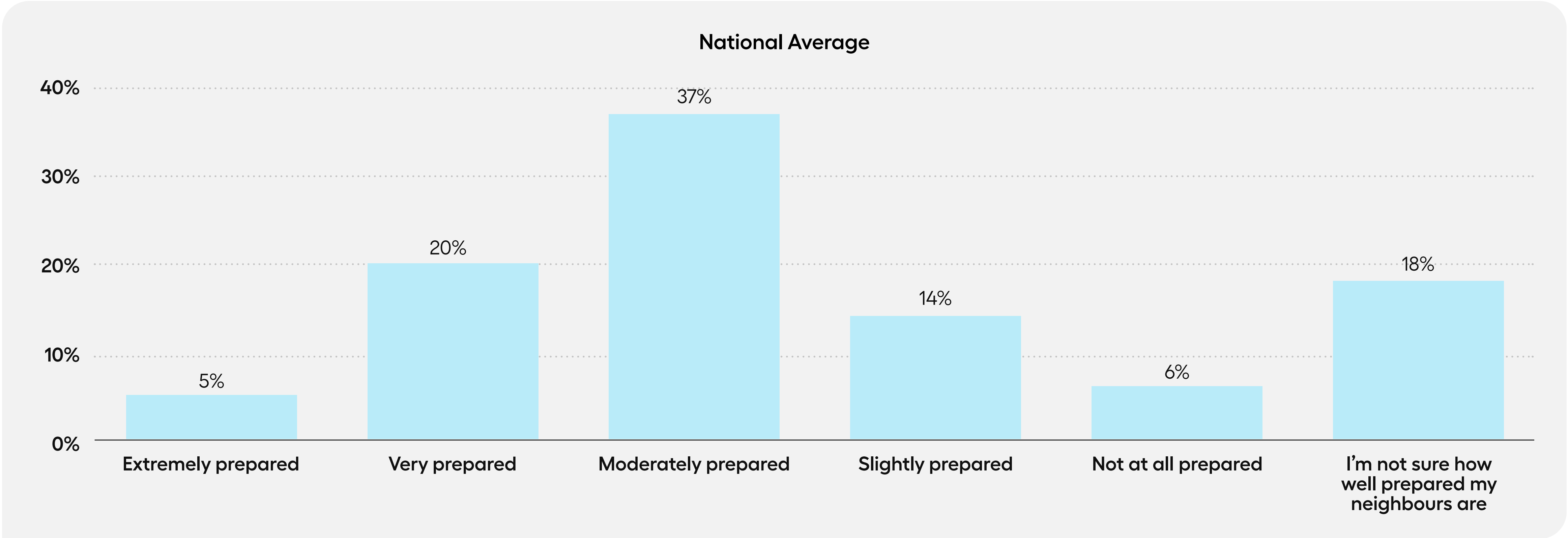
Level of preparedness (continued)

Gen Z and Millennials stand out as the most confident generations, with 15% and 12% respectively feeling extremely prepared. Preparedness falls sharply with age, dropping to just 4% among Baby Boomers.

Queenslanders, who typically live with more frequent extreme weather, show the strongest confidence among the states – 36% say they feel very prepared, compared to 23–30% across other states.

Even so, Australians are less optimistic about how ready their communities are. While 81% feel at least moderately prepared themselves, only 62% believe their neighbours are too. This gap suggests a perception of individual readiness, rather than a sense of collective resilience.

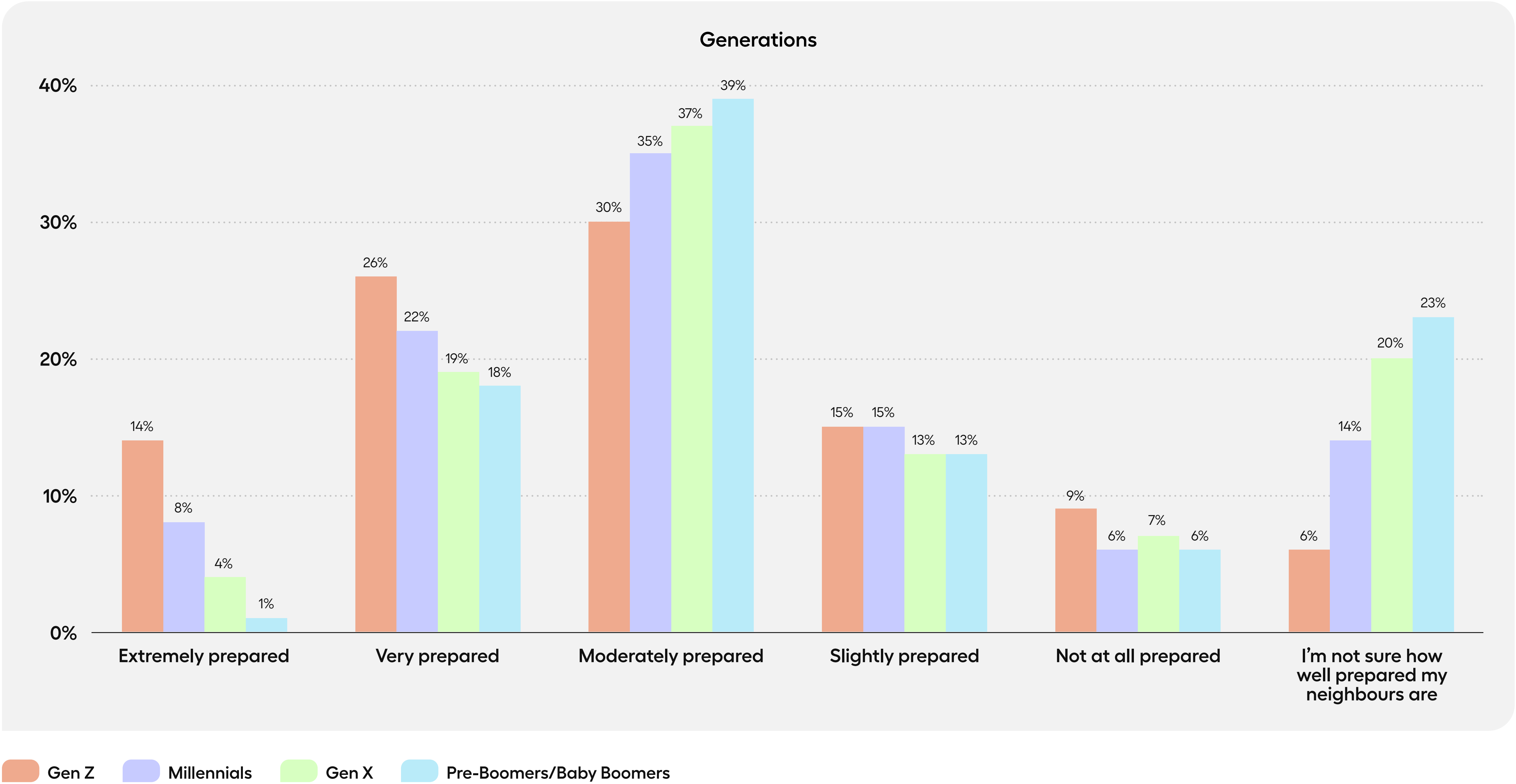
How prepared do you think your neighbours are for severe-weather events such as storms, floods or hail?



Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

Level of preparedness (continued)

How prepared do you think your neighbours are for severe-weather events such as storms, floods or hail?

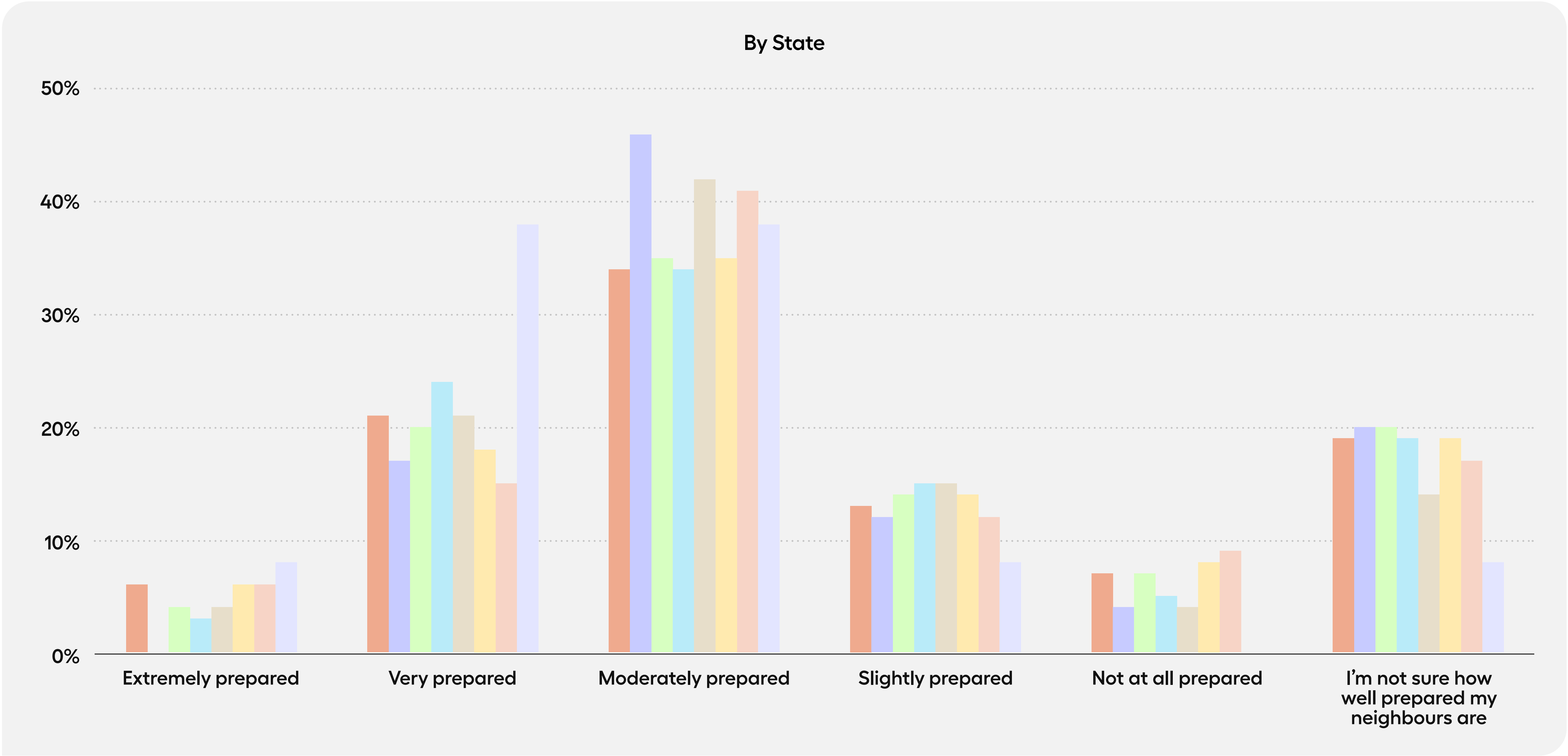


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Level of preparedness (continued)

How prepared do you think your neighbours are for severe-weather events such as storms, floods or hail?

By State



NSW ACT VIC TAS QLD WA SA NT

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Level of preparedness (continued)

In the past 12 months, 83% of Australians report having taken at least one step to prepare their home for severe weather, with clearing gutters and drains (55%), trimming trees or branches near the house (43%) and checking roof condition (41%) being the most common actions.

The preparations least taken include:

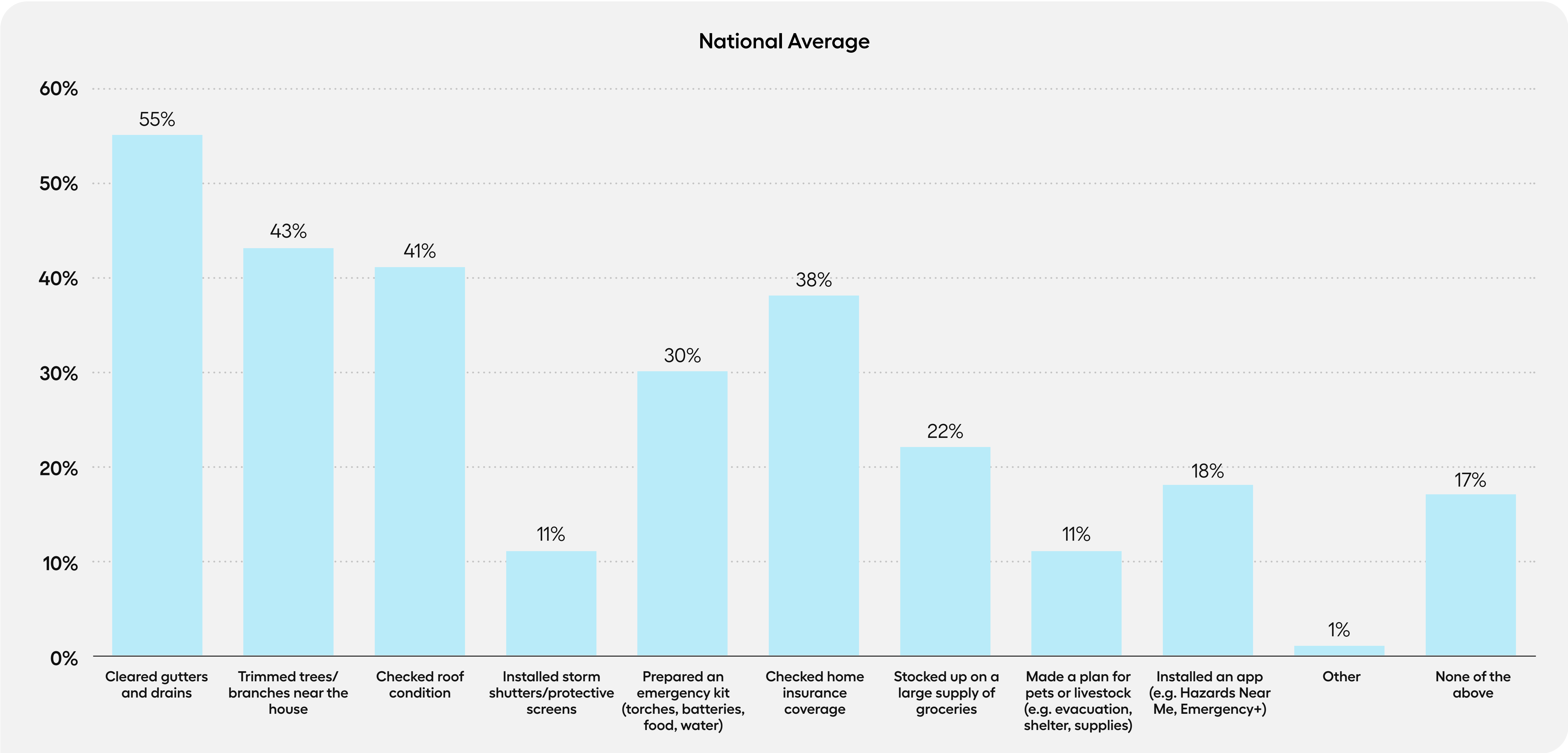
- stocking up on large supplies of groceries (22%)
- installing emergency-related apps (18%)
- making an emergency plan for pets or livestock (11%)
- installing storm shutters and protective screens (11%).

Lastly, 17% of respondents say they take no action to prepare.



Level of preparedness (continued)

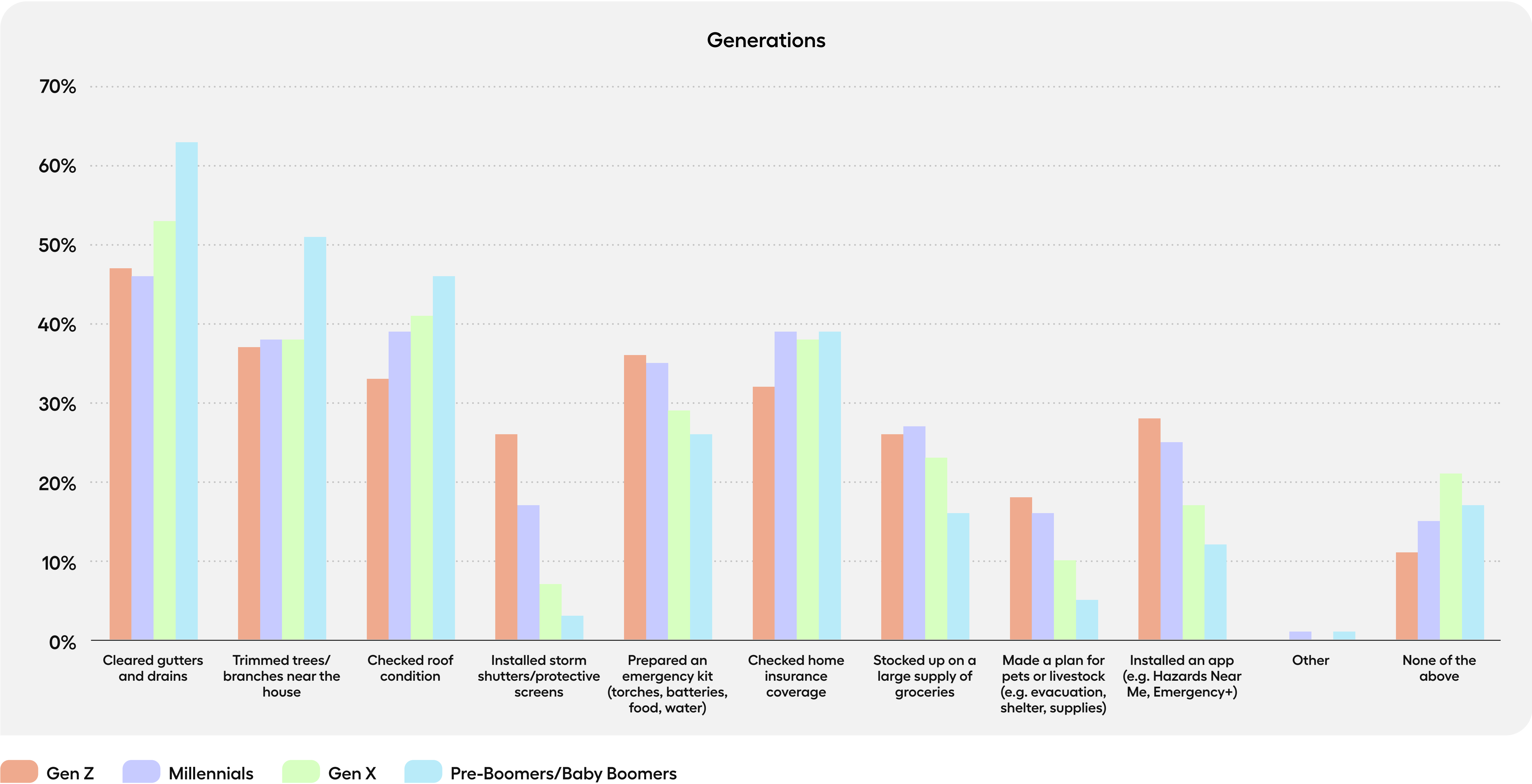
In the past 12 months, have you taken any of the following steps to prepare your home for severe weather? Select all that apply.



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Level of preparedness (continued)

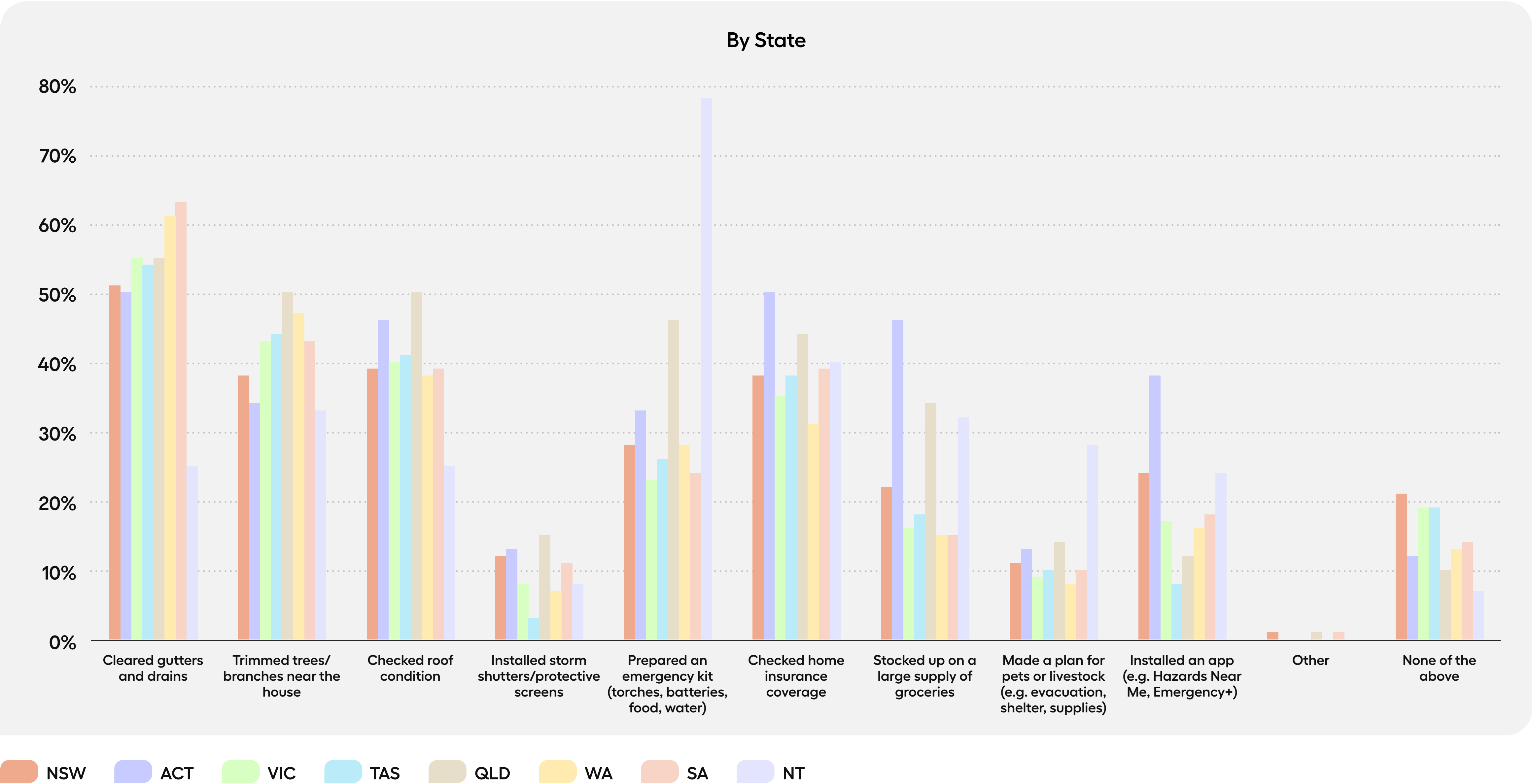
In the past 12 months, have you taken any of the following steps to prepare your home for severe weather? Select all that apply.



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Level of preparedness (continued)

In the past 12 months, have you taken any of the following steps to prepare your home for severe weather? Select all that apply.



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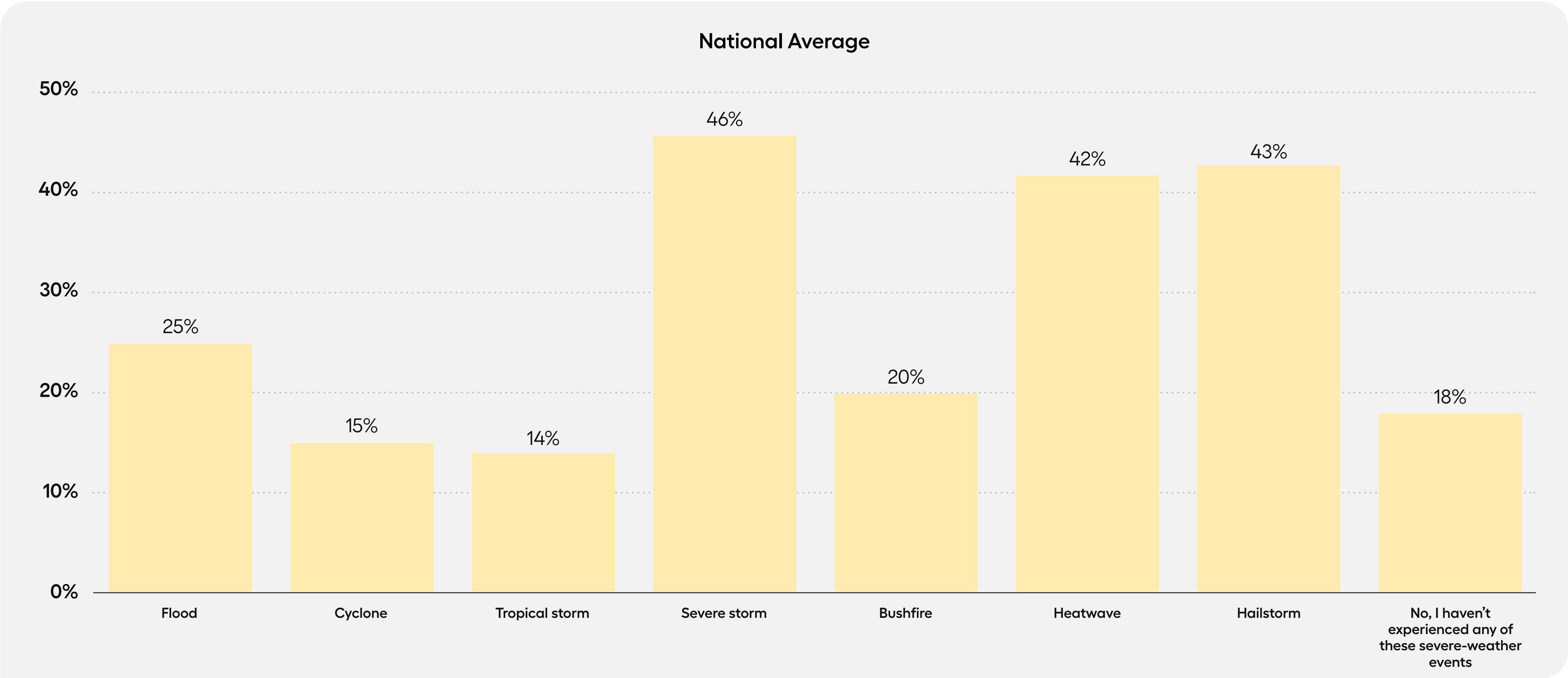
Preparedness plans



The preparedness of Australians varies depending on the type of weather event. Overall, heatwaves had the highest reported preparedness, with 76% of respondents feeling moderately to extremely prepared, followed by severe storms (73%), bushfires (61%), floods (60%), and cyclones (47%).

Preparedness plans (continued)

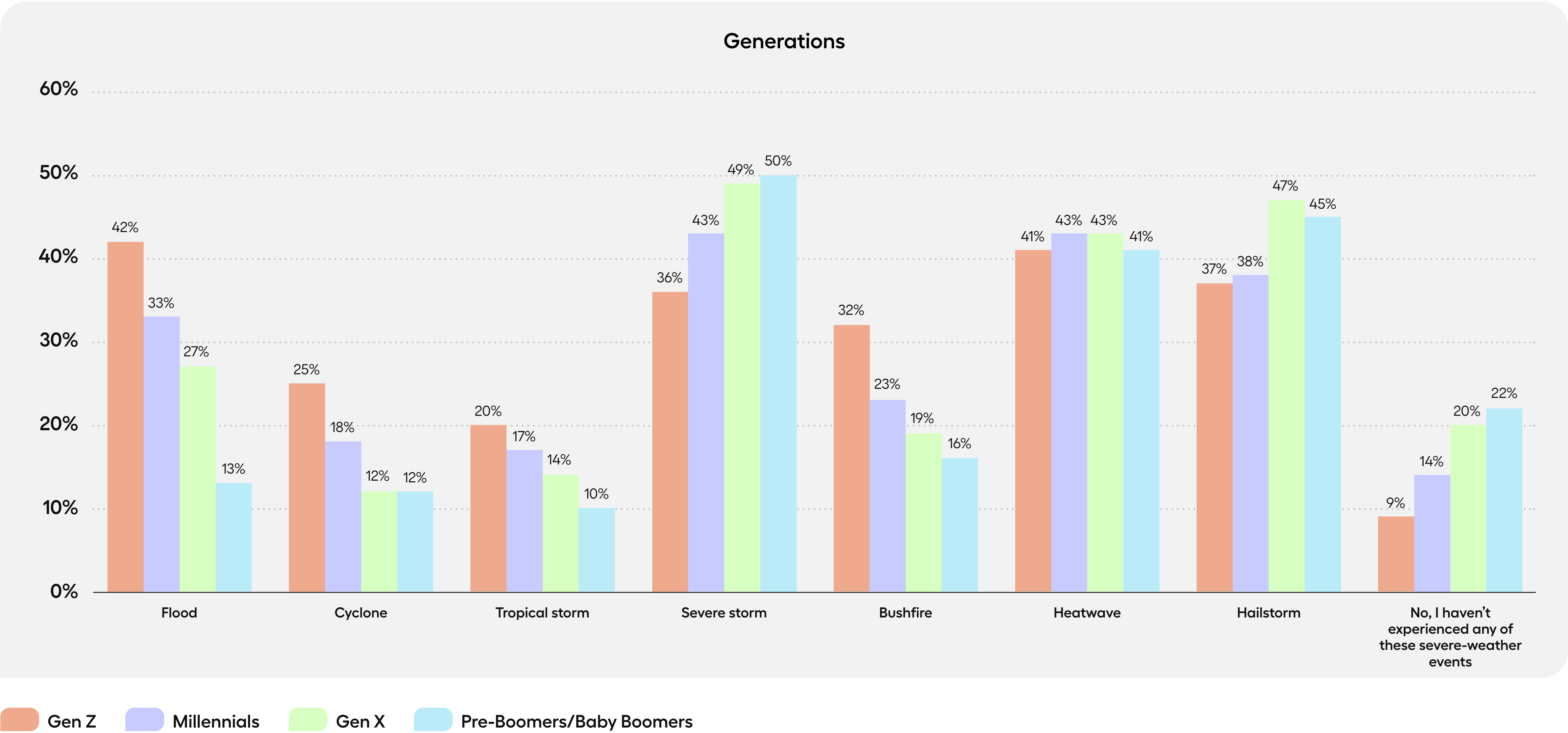
Have you ever experienced any of the following severe-weather events in your area? Select all that apply.



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Preparedness plans (continued)

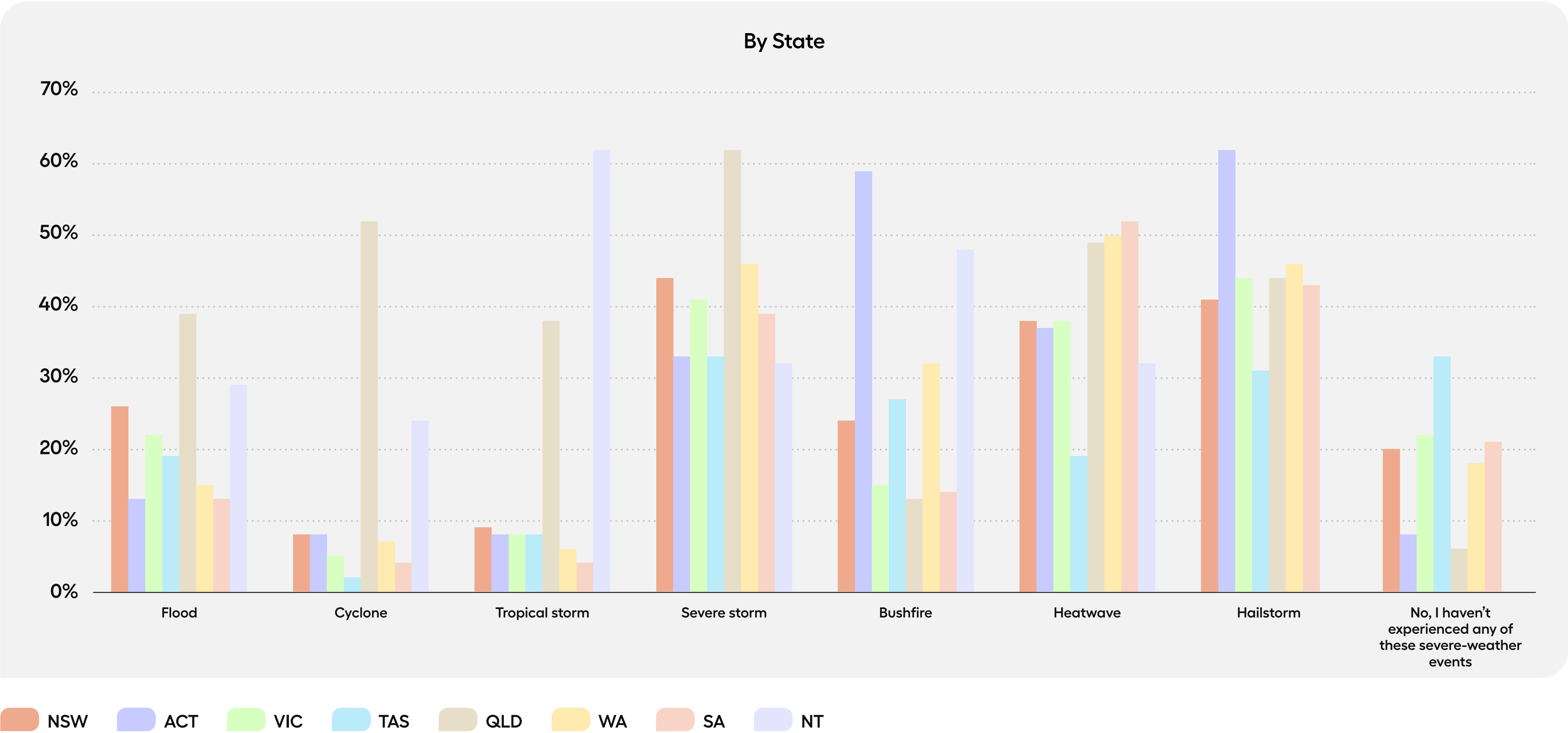
Have you ever experienced any of the following severe-weather events in your area? Select all that apply.



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Preparedness plans (continued)

Have you ever experienced any of the following severe-weather events in your area? Select all that apply.



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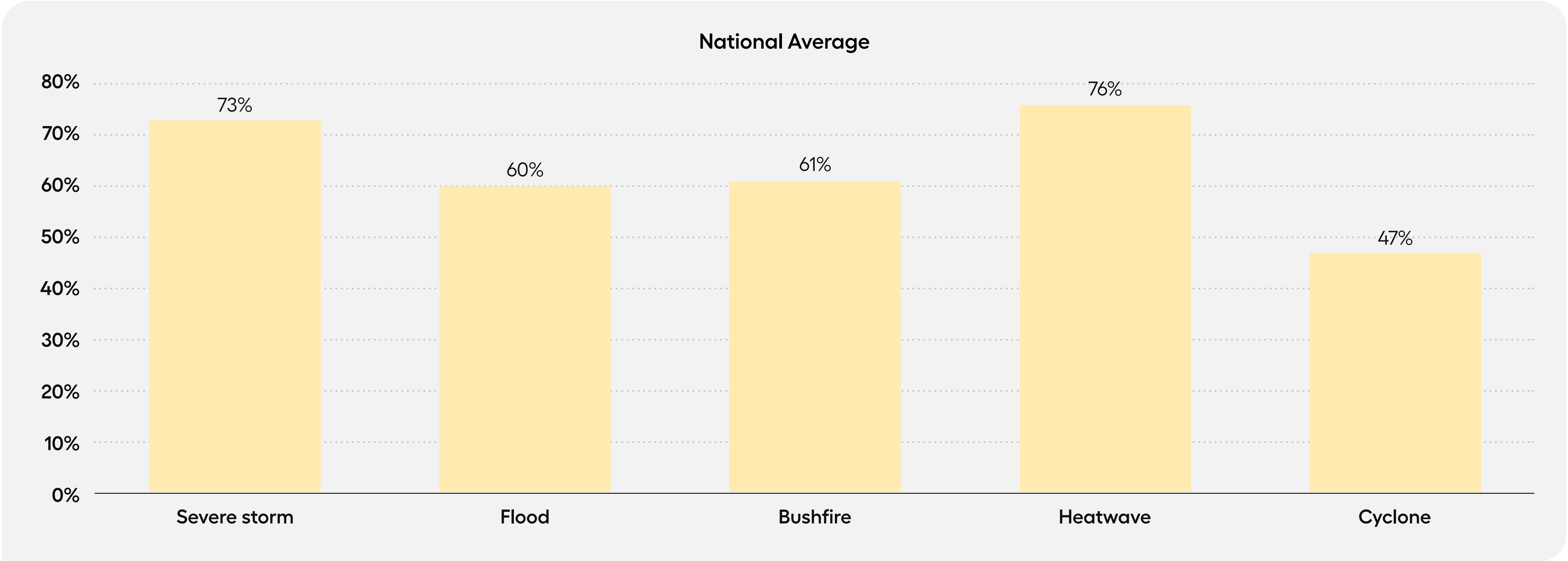
Preparedness plans (continued)

Generationally, Baby Boomers reported higher preparedness for severe storms (77%) and heatwaves (82%). By region, Queenslanders felt the most prepared for cyclones (75%), floods (74%) and heatwaves (83%), reflecting the region’s frequent exposure to such events.

Victorians reported the lowest preparedness across most severe-weather events – including storms (65%), bushfires (53%), heatwaves (72%) and cyclones (34%) – while Western Australia ranked lowest for flooding (50%).

Data represented below showcases respondents that selected moderately prepared to extremely prepared.

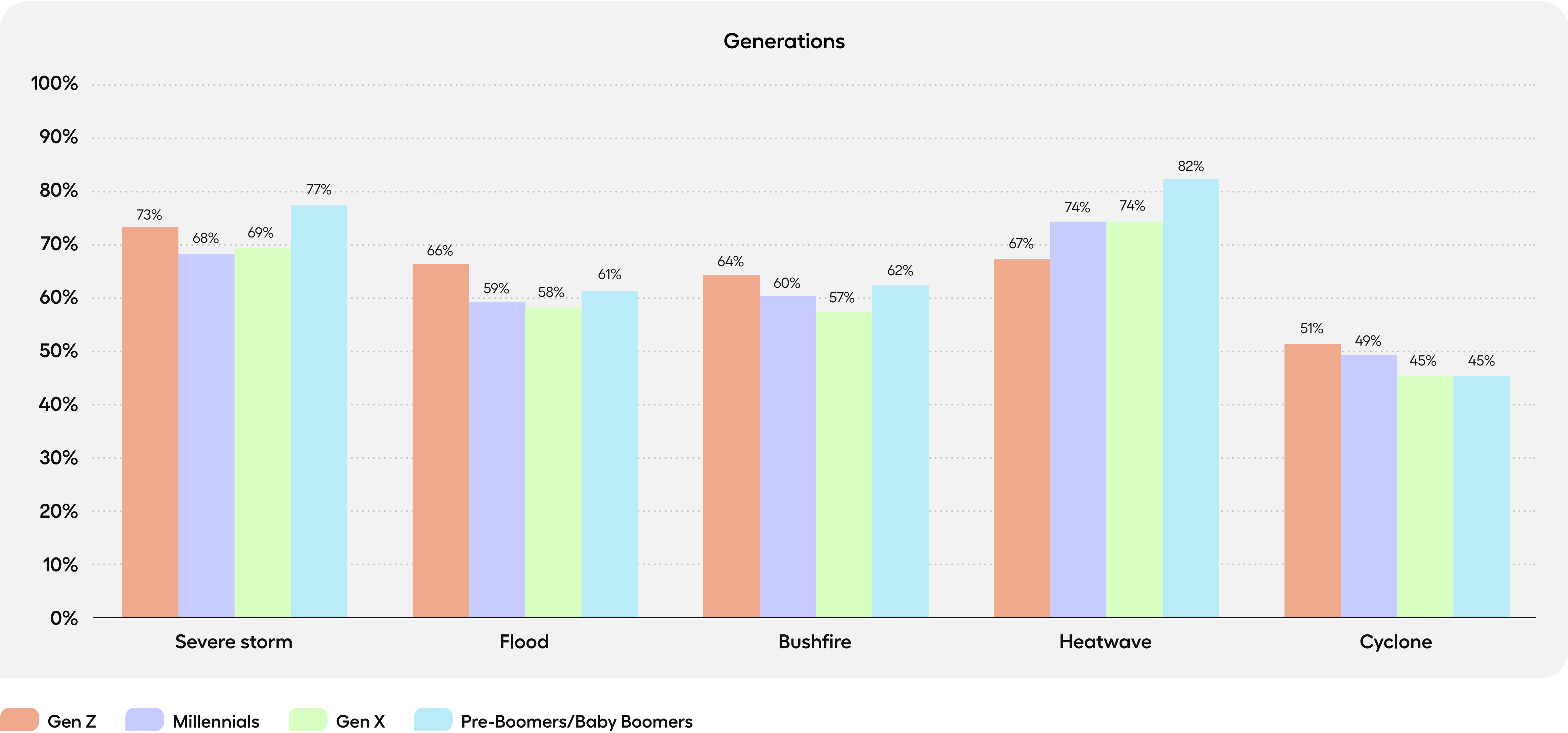
How well prepared is your home for the following severe-weather events?



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Preparedness plans (continued)

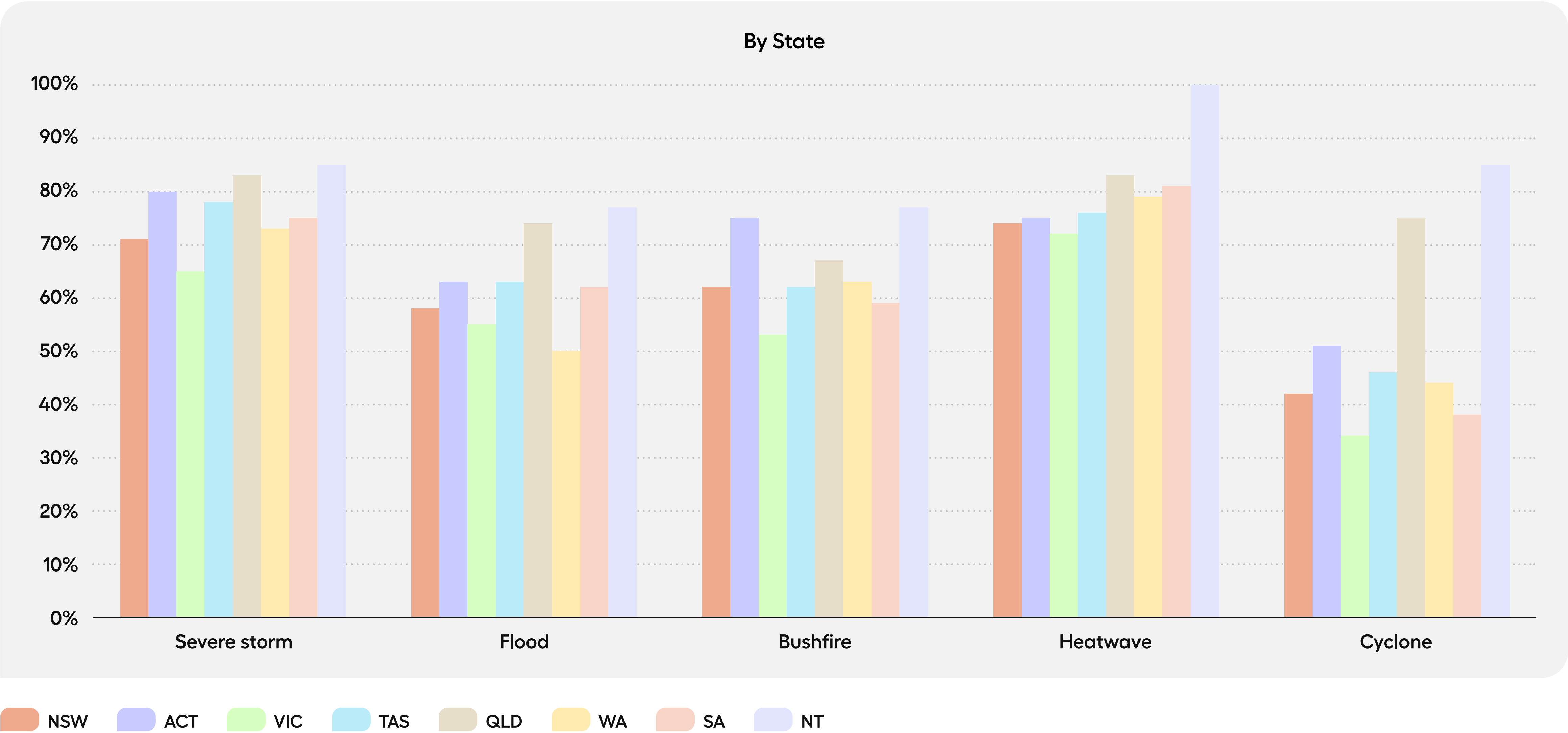
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Preparedness plans (continued)

How well prepared is your home for the following severe-weather events?



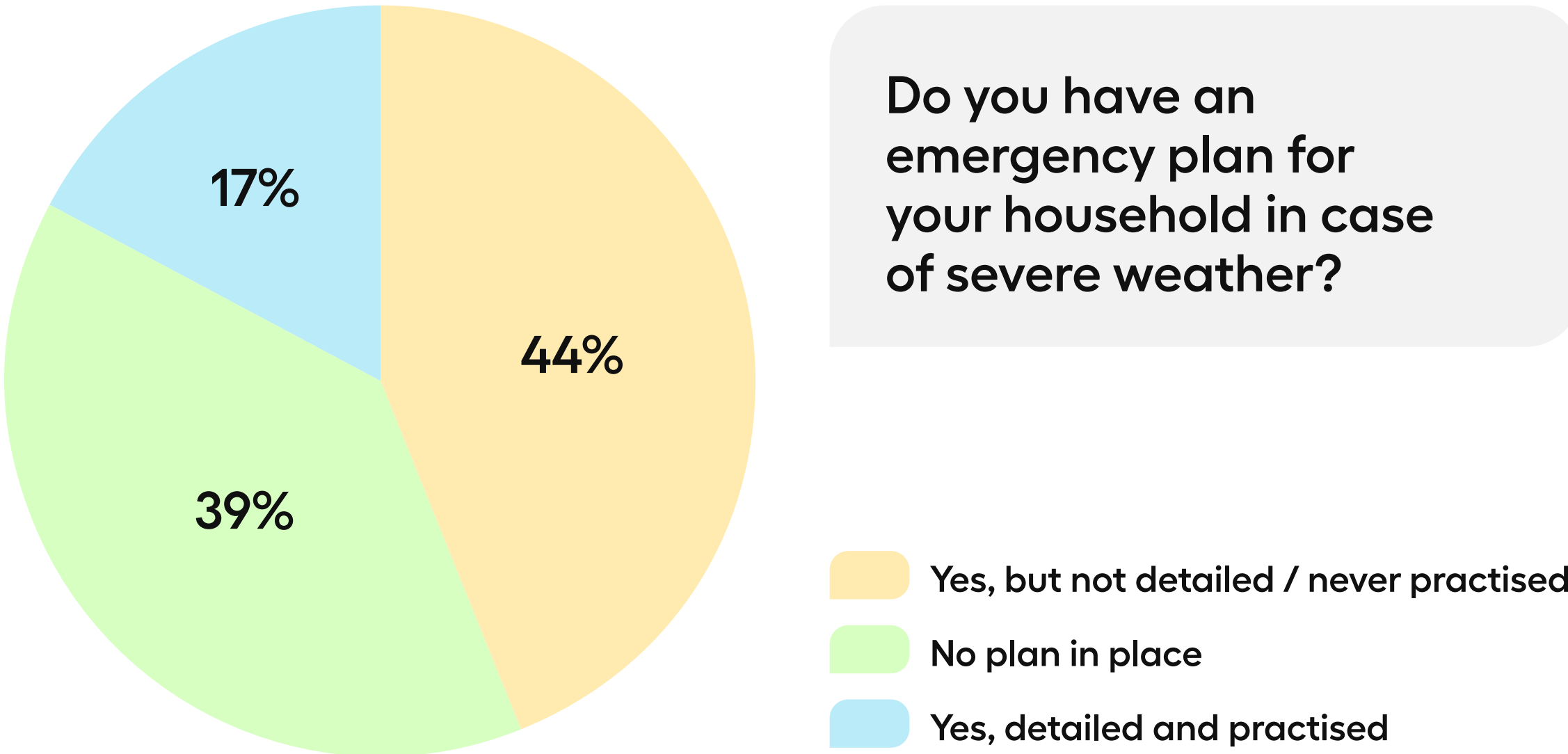
Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%. Also, some questions allowed respondents to select multiple answers, with the data reflecting the percentage of respondents who selected each response.

Preparedness plans (continued)

The findings highlight strengths in Australians’ immediate response behaviours, but also gaps in long-term readiness – particularly for high-impact events like cyclones.

Formal household emergency planning remains limited. Only 17% of Australians have a detailed and practised emergency plan, 44% have a plan they’ve never practised, and 39% have no plan at all.

Queenslanders are the most proactive, with 75% reporting a preparation plan in place, compared to 62% of residents in New South Wales.

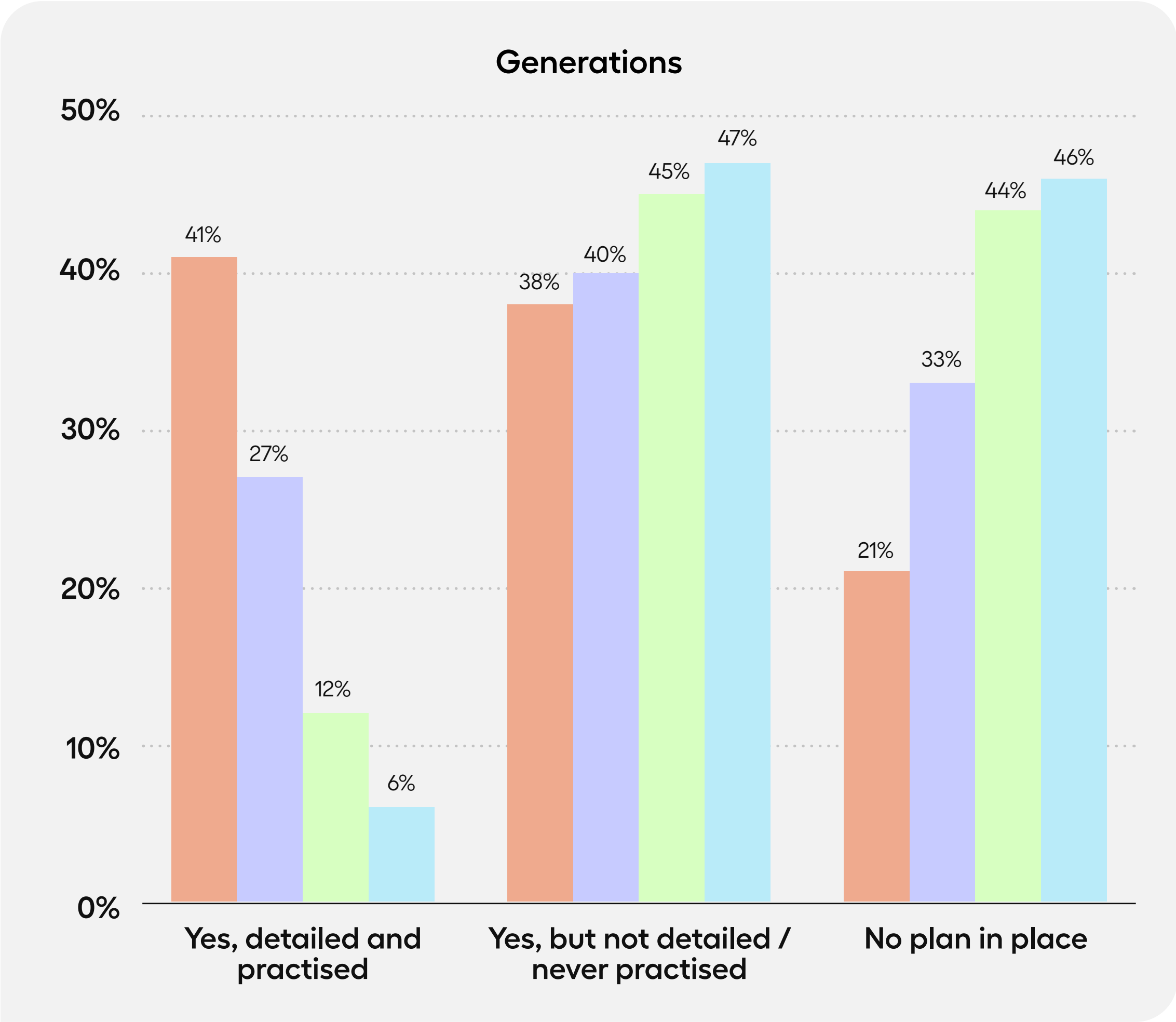


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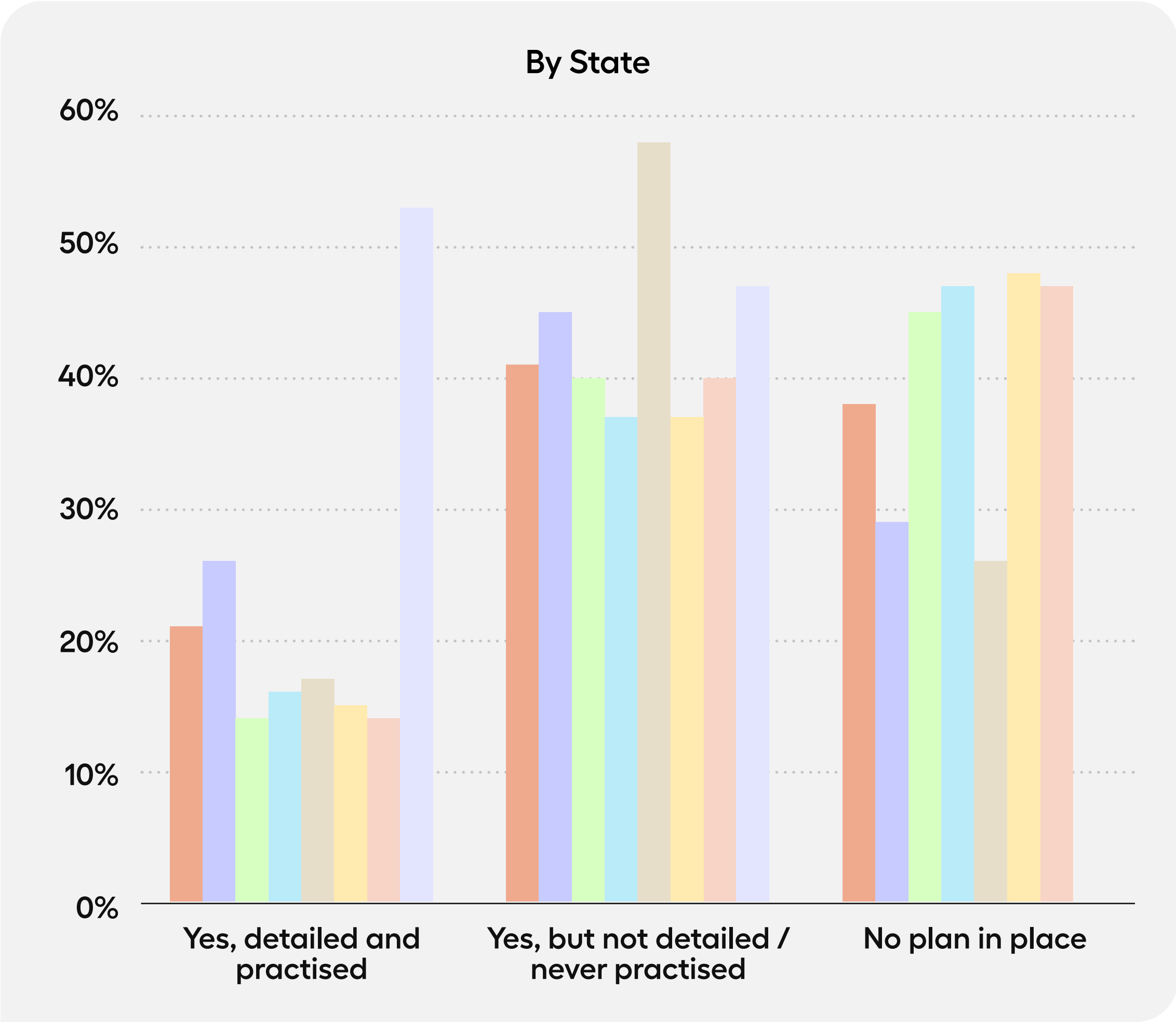
Preparedness plans (continued)

Do you have an emergency plan for your household in case of severe weather?



Gen Z Millennials Gen X Pre-Boomers/Baby Boomers

Do you have an emergency plan for your household in case of severe weather?



NSW ACT VIC TAS QLD
WA SA NT

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Preparedness plans (continued)

Vehicle preparedness during severe weather is relatively common, though it tends to focus on basic maintenance rather than broader safety planning. When asked about preventative action taken in the past 12 months, Australians said they'd:

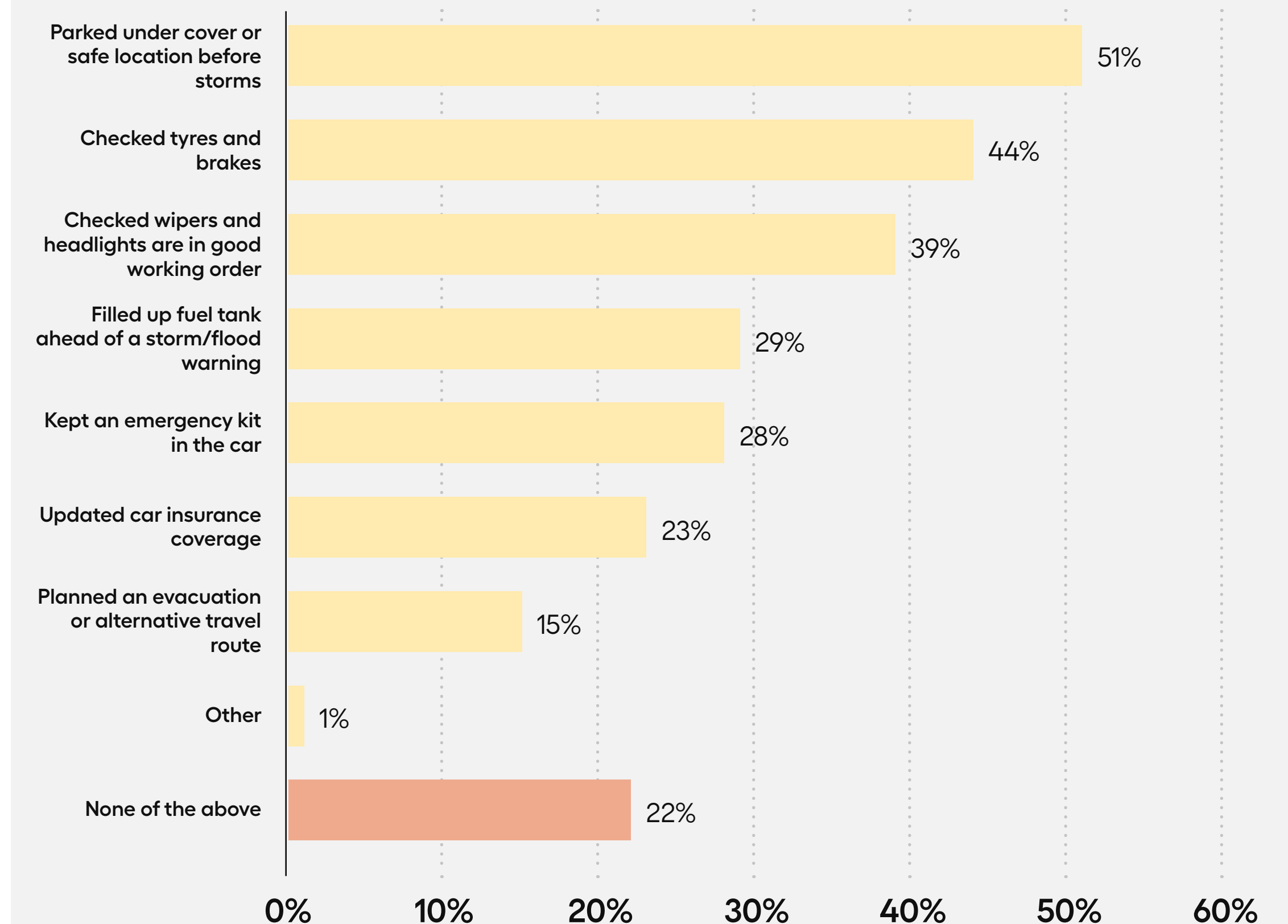
- parked their car in a safe location before storms (51%)
- checked their tyres and brakes (44%)
- checked their wipers and headlights (39%).

Less common vehicle-related preparations include:

- updating car insurance coverage (23%)⁶
- planning an evacuation or alternative travel route (15%).

One in five Australians (22%) have said they've done nothing to prepare their vehicles for severe weather.

In the past 12 months, have you taken any of the following steps to prepare your car for severe weather? Select all that apply.



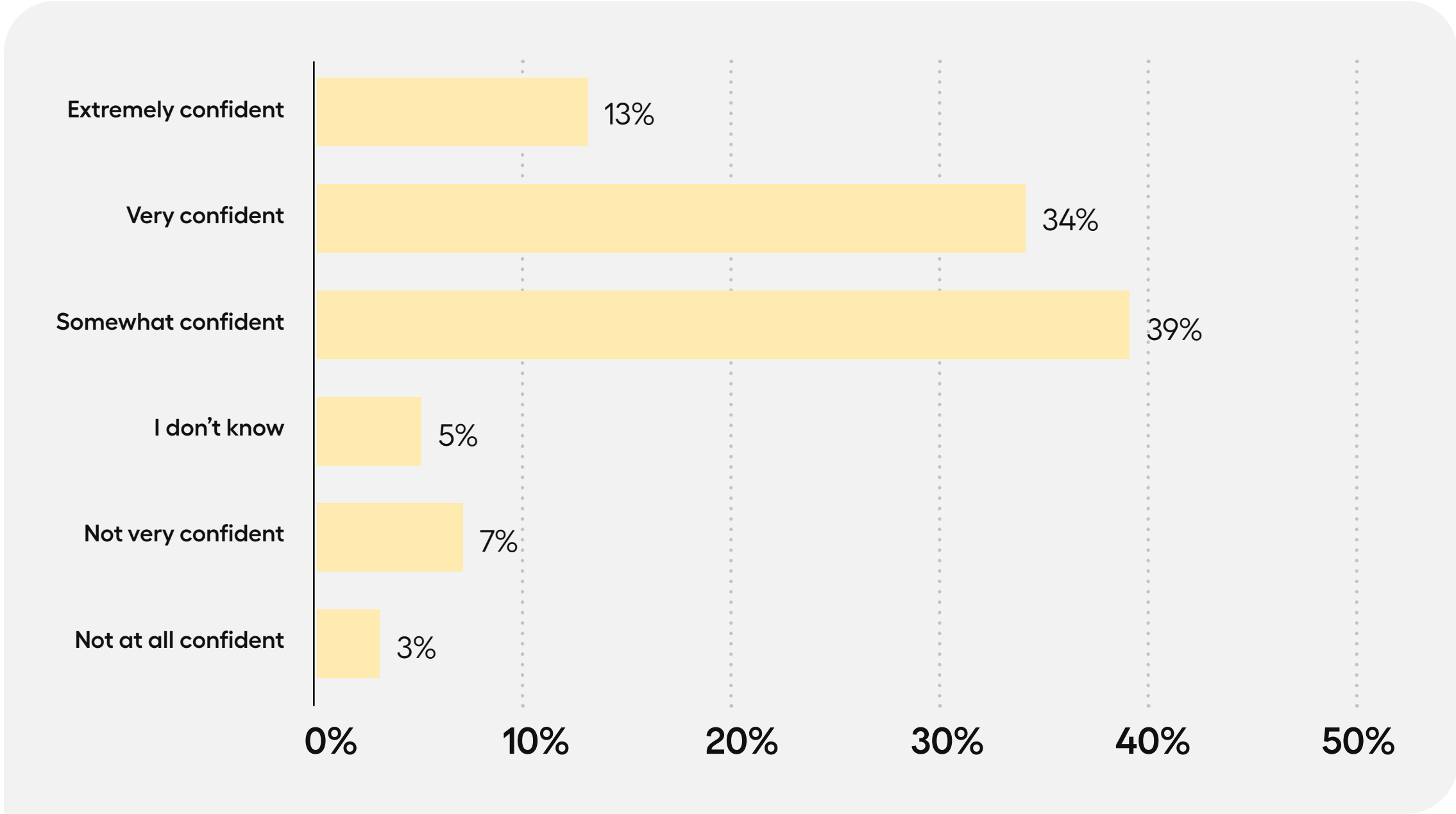
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⁶ Loss or damage caused by a Bushfire, Storm, Flood or Earthquake within the first 72 hours of taking out or upgrading to a Youi Comprehensive Car Insurance policy is only covered in limited circumstances. Available with Comprehensive policies only. Exclusions and conditions apply. Product issued by Youi Pty Ltd. Consider our Car PDS to decide if this product is right for you. PDS and TMD available at youi.com.au.

Preparedness plans (continued)

When it comes to insurance, 46% of Australians reported feeling very or extremely confident that their home insurance covers severe weather damage, yet 15% remain unconfident or unsure, indicating a gap in coverage clarity.⁷

How confident are you that your home insurance covers damage from severe weather?

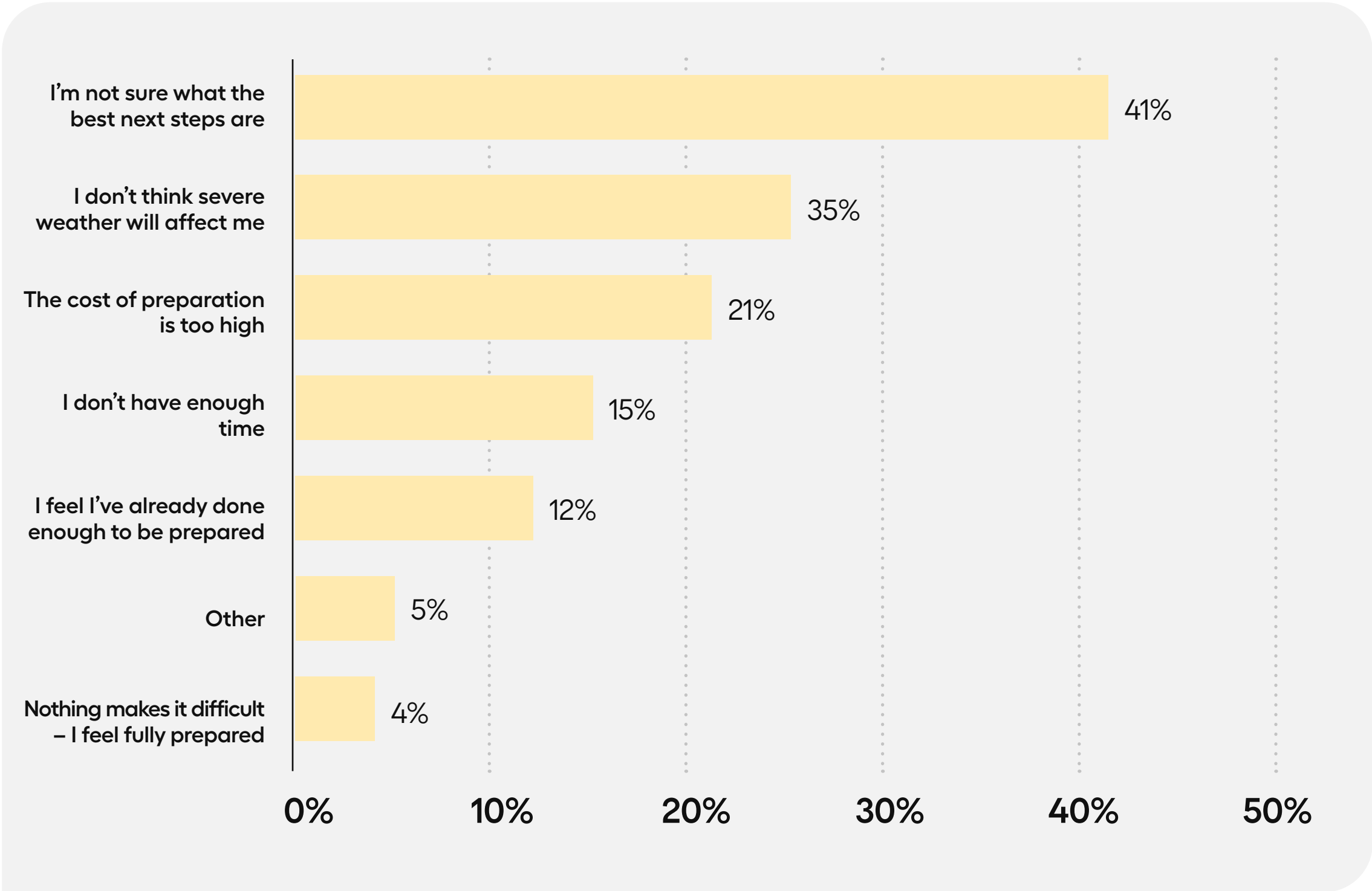


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⁷ Loss or damage caused by a Bushfire, Storm, Flood or Earthquake within the first 72 hours of a Youi Home Insurance policy commencing is only covered in limited circumstances. Exclusions and conditions apply. Product issued by Youi Pty Ltd. Consider our Home & Contents PDS to decide if this product is right for you. PDS and TMD available at youi.com.au.

The top barriers to being fully prepared include not being sure about the next steps (41%) and complacency (35%), with many believing severe weather won't affect them. This highlights the need for clearer public guidance and more targeted education. Anecdotally, respondents quoted factors such as vulnerability – including physical, mobility or health issues – as barriers to preparedness.

What makes it difficult for you to be fully prepared for severe weather? Select all that apply.



Staying safe

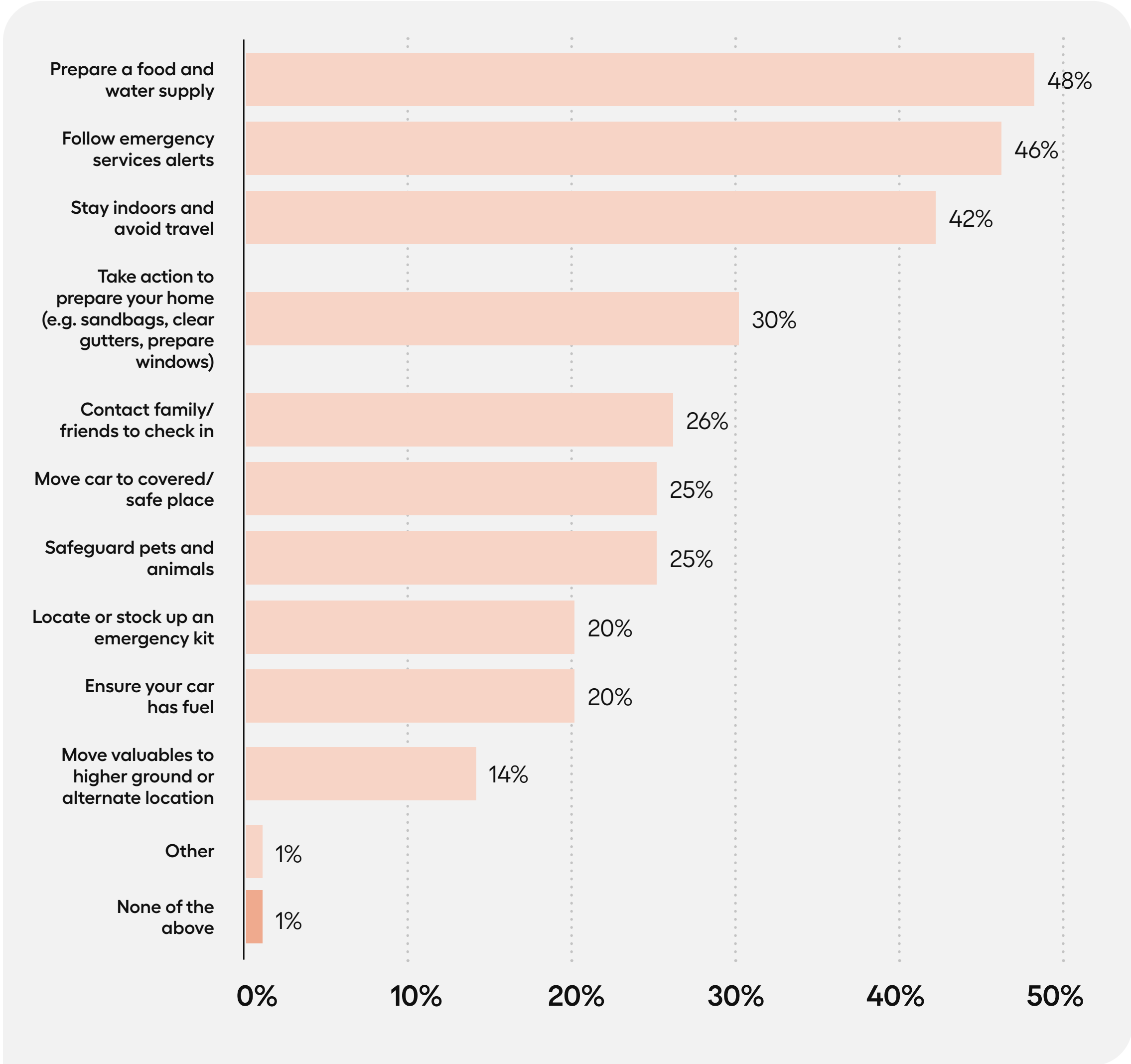
When faced with an imminent severe-weather event, Australians prioritise practical, protective actions.

The most common immediate responses include preparing food and water supplies (48%), following emergency alerts (46%), and staying indoors (42%). Many also take additional steps such as securing their home (30%), moving vehicles to safety (25%) and checking on family, friends, (26%) and pets (25%).



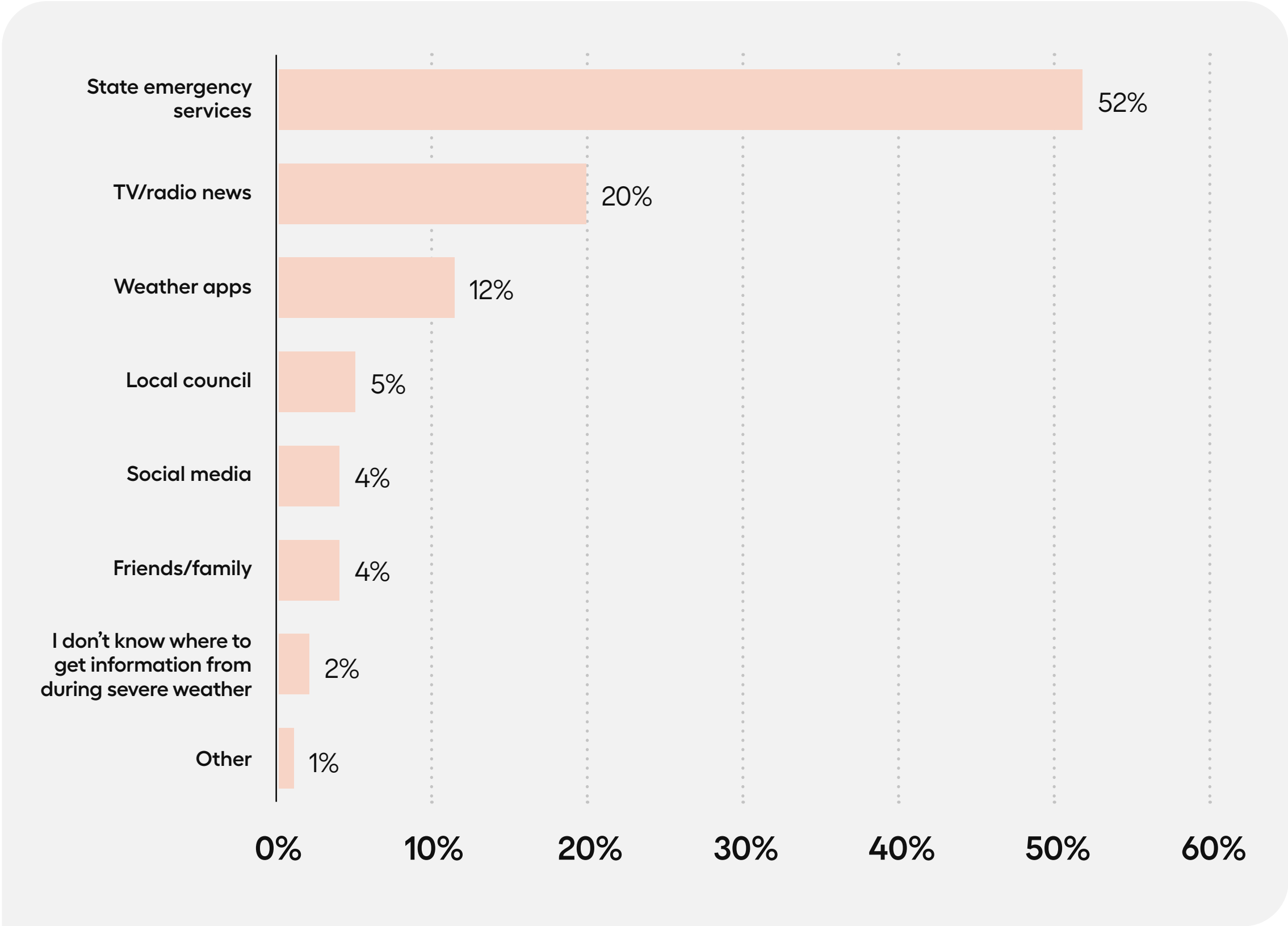
Staying safe (continued)

Imagine you’ve just been warned that a severe-weather event will directly impact your area within the next 12–24 hours. Time is very limited. Thinking about what matters most to you, what would be the first three actions you would take?



In terms of trusted information sources during such events, state emergency services are overwhelmingly preferred (52%), followed by TV/radio news (20%) and weather apps (12%), while fewer respondents reported trusting social media (4%) and local councils (5%).

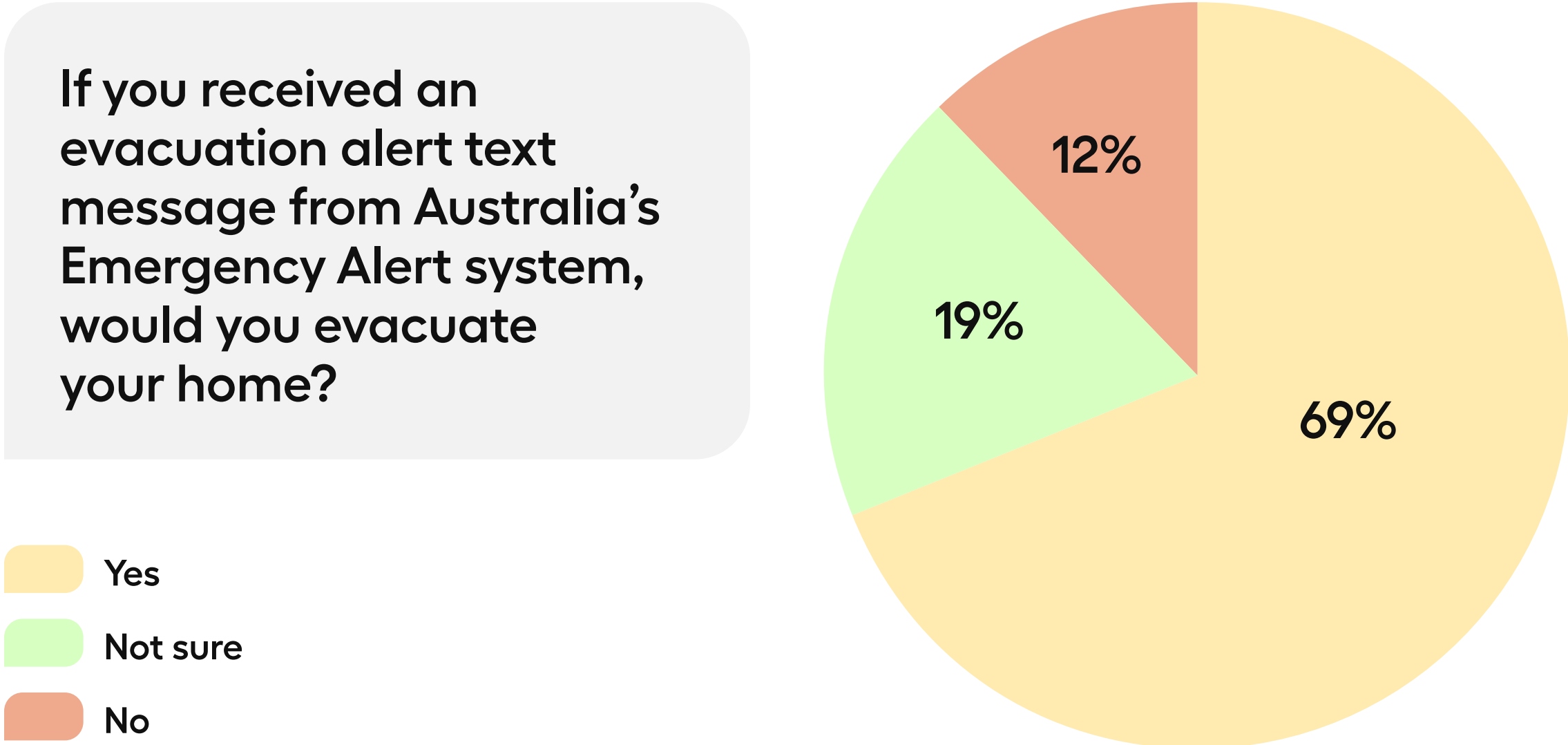
Which source do you trust the most for information during severe weather?



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Staying safe (continued)

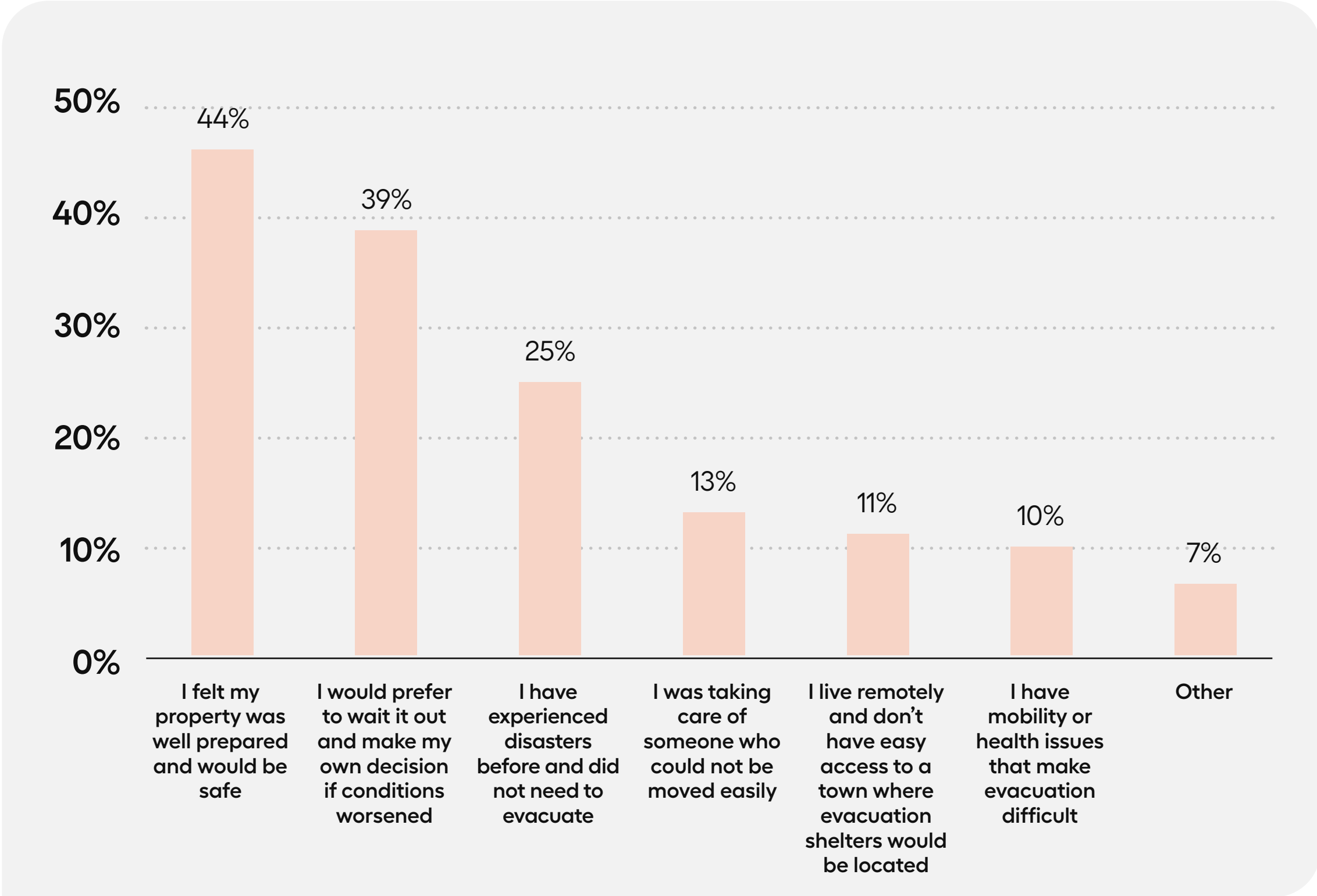
Most Australians (69%) say they would evacuate their home if they received an alert message from Australia’s Emergency Alert system, while 19% say they’re unsure and 12% would stay at home.



For those who say they would choose not to evacuate, the main reasons include:

- 44% felt their property would be well prepared and safe
- 39% preferred to wait it out and make their own decision if conditions worsened
- 25% had experienced disasters before and didn’t need to evacuate.

What would be the reasons you would choose not to evacuate?
Select all that apply.



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Immediate action



When faced with serious damage to their home from a severe-weather event, most Australians prioritise emergency response over insurance or self-repair.

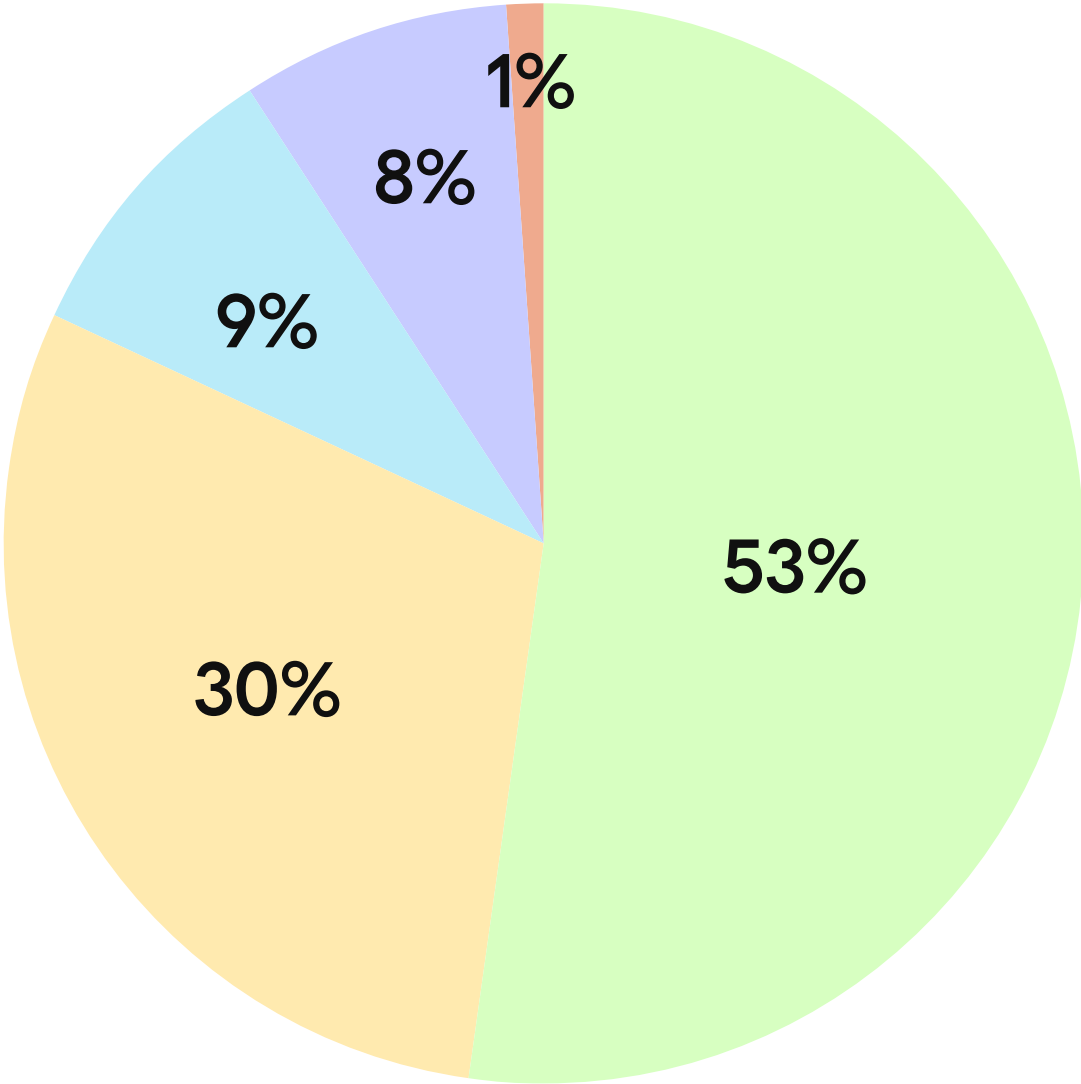
Immediate action (continued)

Over half of respondents (53%) say they would call emergency services as their first action, reflecting a strong reliance on immediate external support.

Meanwhile, 30% would contact their insurance provider, and a smaller proportion would turn to family or friends (9%), or attempt repairs themselves (8%).

If your home was seriously damaged by a severe-weather event, what would be your first action?

- Call emergency services
- Call insurance provider
- Contact family/friends for help
- Attempt repairs myself
- Other



Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

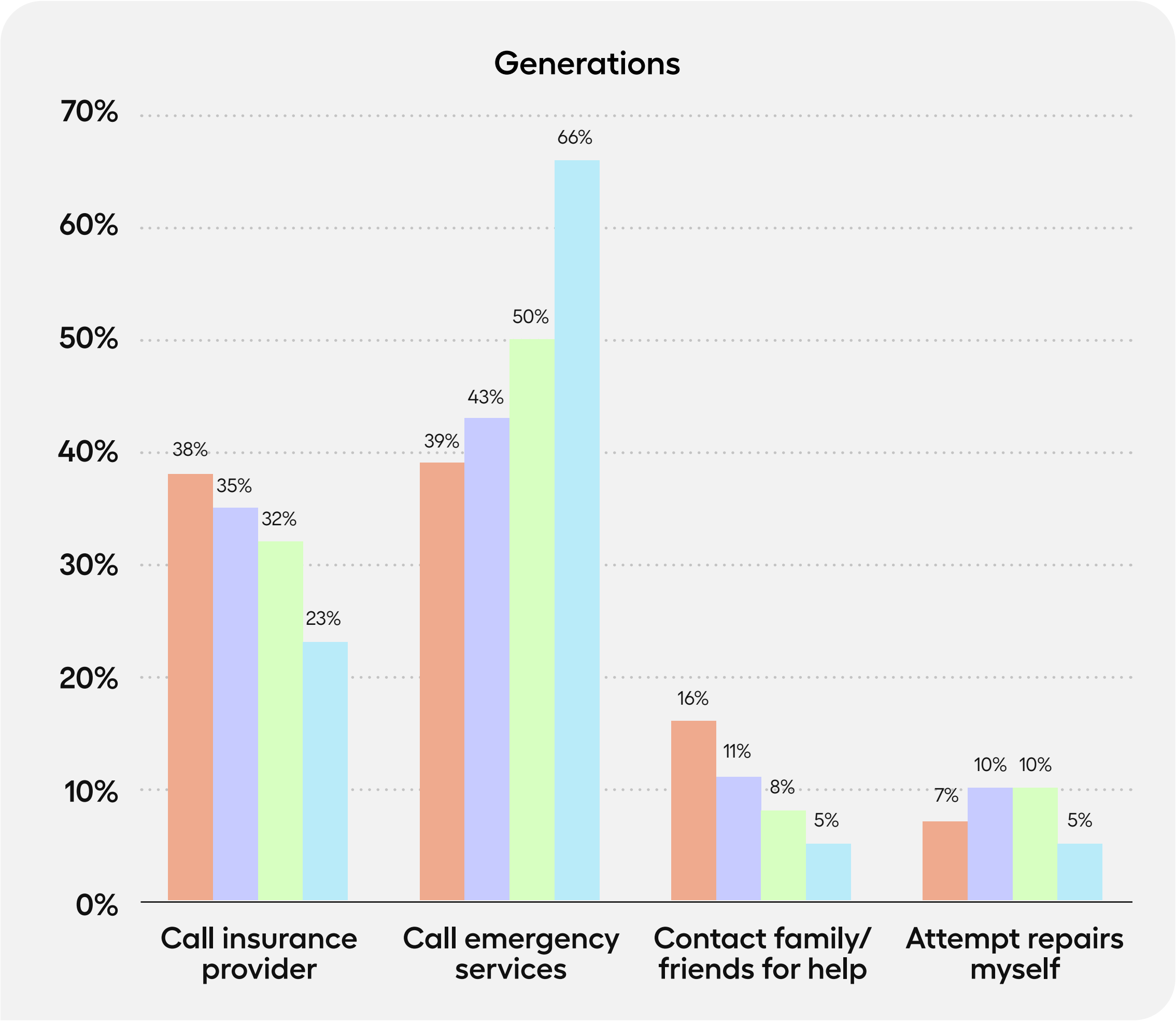
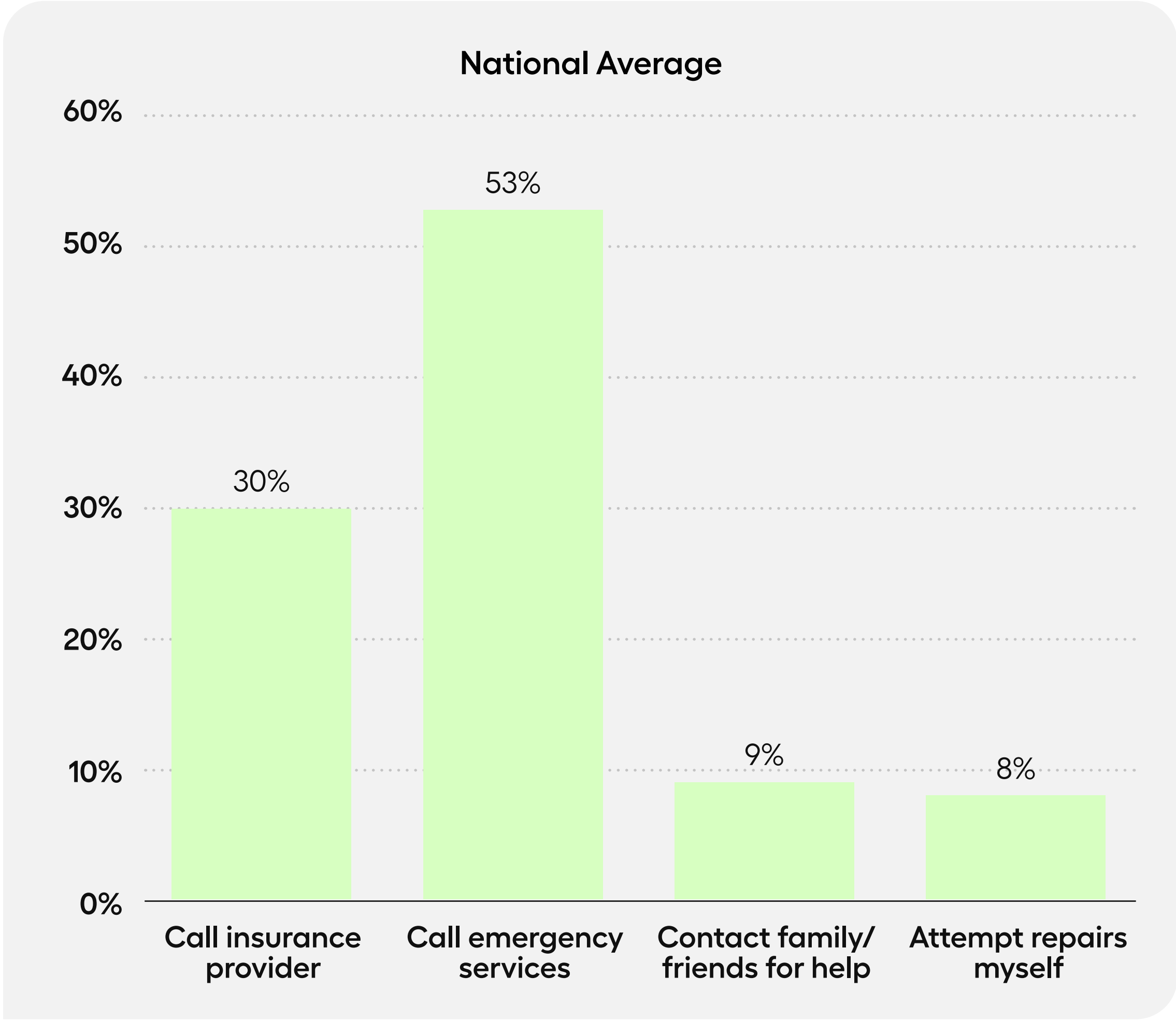


Immediate action (continued)

Generational differences are evident: Baby Boomers are significantly more inclined to call emergency services (67%) than Gen Zs (39%).

If your home was seriously damaged by a severe-weather event, what would be your first action?

If your home was seriously damaged by a severe-weather event, what would be your first action?



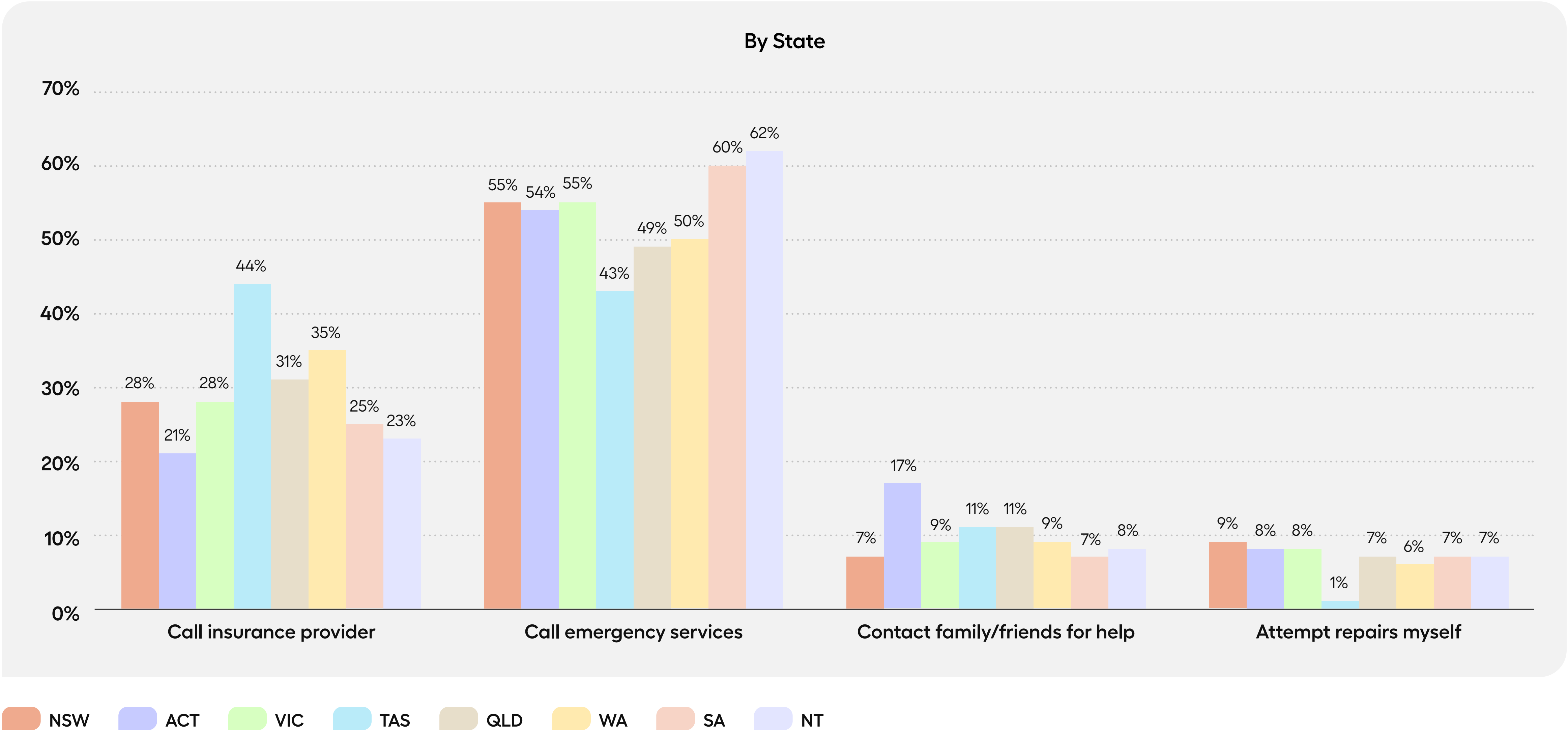
Gen Z Millennials Gen X Pre-Boomers/Baby Boomers

Disclaimer: Data percentages in these graphs have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

Immediate action (continued)

If your home was seriously damaged by a severe-weather event, what would be your first action?

By State



Disclaimer: Data percentages in this graph have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

The aftermath

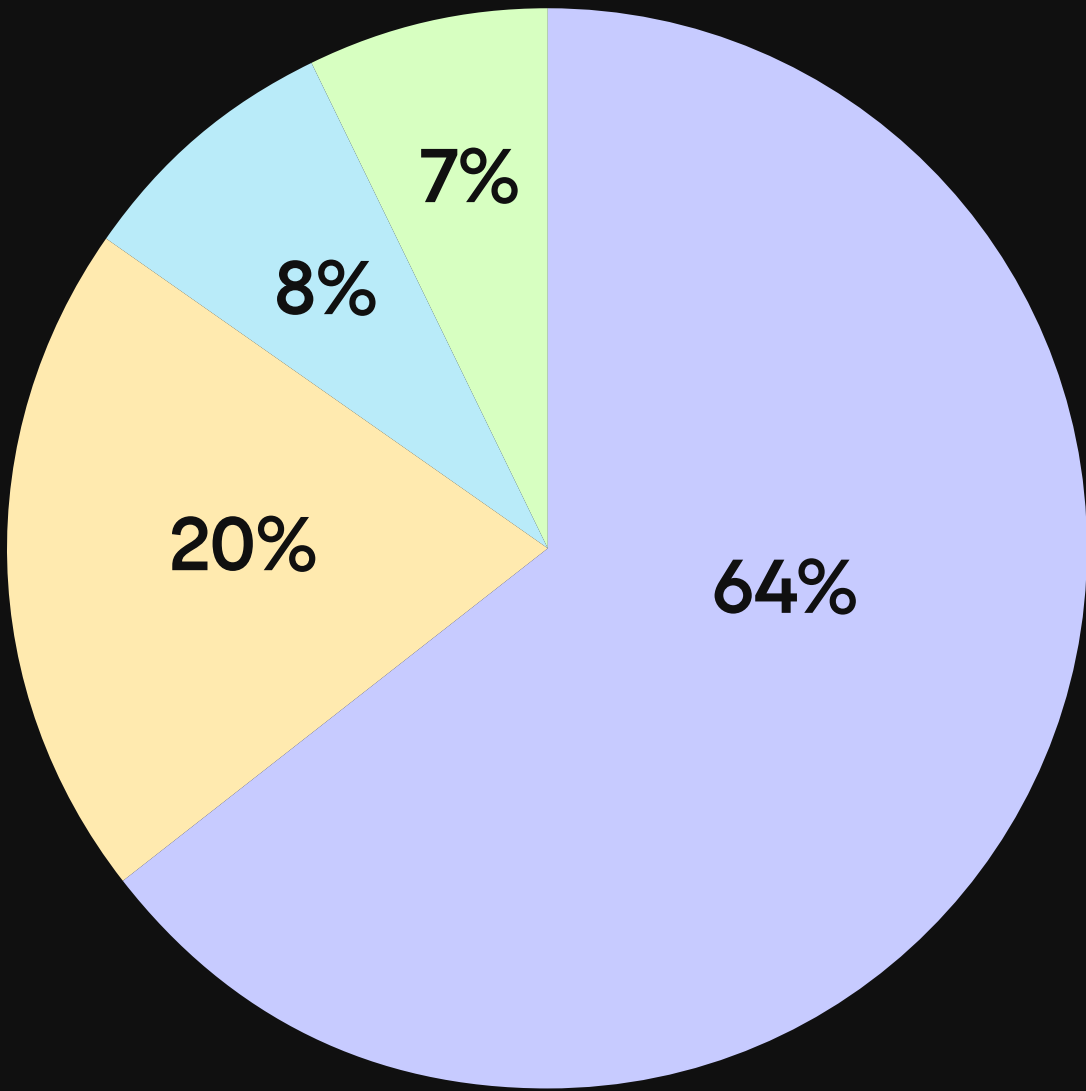
Australians’ reported experience with insurance following severe-weather events reveals a mix of limited engagement and generally positive outcomes.

Most survey respondents (64%) reported to have never made a severe-weather-related insurance claim, while only 20% said they have claimed home damage and 8% for car damage. Interestingly, younger generations were more likely to initiate the claims process, possibly reflecting a mindset among older generations to ‘tough it out’ and tackle repairs themselves.

Among those who have made claims, satisfaction levels are relatively high – 66% report being very or extremely satisfied with the claims or recovery process.

Have you ever made an insurance claim due to severe-weather damage?

- No
- Yes, for home
- Yes, for car
- Yes, for both



How satisfied were you with the claims or recovery process?

National average	
Very satisfied	44%
Somewhat satisfied	25%
Extremely satisfied	22%
Not very satisfied	6%
Not at all satisfied	3%

Disclaimer: Data percentages in this graph and table have been rounded. As a result, the sum of the individual numbers may not always add up to 100%.

Where to next?

Australia's growing exposure to severe weather demands a shift from reactive responses to proactive resilience.

While many Australians are taking steps to look after their homes and families, the findings reveal a clear gap in emergency planning and community-wide preparedness.

Disparities across age groups and states highlight the need for greater awareness and collective action. Building resilience starts at every level – from practising household emergency plans and staying informed through reliable sources, to supporting neighbours and engaging with local authorities.

By fostering a shared culture of preparedness, Australians can help safeguard lives, homes and livelihoods against the increasing threat of extreme weather.



If you think your situation is an emergency, you should always call 000.

Below are some state-specific support resources:

NSW: <https://www.ses.nsw.gov.au>

ACT: <https://esa.act.gov.au/be-emergency-ready/floods>

VIC: <https://www.ses.vic.gov.au/about-us/contact-us>

QLD: <https://132500.qld.gov.au/ses-webapp/>

SA: <https://www.ses.sa.gov.au/home/>

WA: <https://www.emergency.wa.gov.au/>

NT: <https://pfes.nt.gov.au/emergency-service/public-safety-advice/natural-disaster-advice/floods>

you.insured

