

12 Emotions and under-insurance

Exploring reflexivity and relations with the insurance industry

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Introduction

In the social sciences, specifically sociology, the question of how we understand, perceive, and act on knowledge is well theorised especially through the concept of reflexivity. As societies move away from the traditional modes of knowledge, living, and structure (e.g. religion and mythology), we are opened to a world flooded with scientific knowledge and understandings of risk (Beck 1992). Expertise, in this type of society, is paramount to interpreting what is risky now, and how to go about facilitating adaptation or avoidance of the dangers of modern life. Furthermore, because our life-choices are now far more open than prior, we are consistently bound to a life-project where specifically identities are played with, adopted, and reconfigured daily (Giddens 1990).

Theories of risk and reflexivity have in recent times included emotions in their schemas and frameworks (Burkitt 2012; Holmes 2010, 2015; Lowenstein et al. 2001; Sjoberg 2007; Slovic et al. 2005). Acknowledged amongst this growing scholarship is the way emotions inform and accompany decision-making and risk-perception in both large-scale events and in everyday lives (Hogarth et al. 2011). The rational system that is used to process and analyse does not necessarily triumph over the more affective system, but rather, can be coloured by it. The emotional dimensions of memories, images, stories, and cultural codes influence the processing and analysis of information and what this information means to us personally (Slovic et al. 2005).

In this chapter, I seek to revisit these conceptualisations to understand how people process, interpret, and understand their relationship with insurance and risk. Using empirical examples from a study conducted in cyclone-prone Far North Queensland, Australia, I aim to show that reflexivity is not simply a matter of cognition. Rather, people come to understand insurers and the dangers of losing their property through schemas of logic *and* emotions.

This research adds to a growing emphasis on emotions/affect in decision-making especially within financial practices (Rick & Lowenstein 2008). Specifically, the ways emotions play a role in the lead-up to purchasing consumer items and how the expected emotions can confirm or challenge initial

purchase feelings is explored here (Rick & Lowenstein 2008; Lowenstein et al. 2001). The significance of this chapter, however, lies in its focus on insurance – how the insurance can be deemed risky and how emotional responses to insurance emerge in relation with others. This is an area of research that has not received significant attention in sociology.

Furthermore, this research reflects the importance of renters who are often overlooked in insurance debates. Booth and Kendal (2020) suggest that renters are deemed to be at less risk by institutions such as local governments due to a lack of property ownership and assumed low asset base. However, they argue that ‘without adequate insurance,’ renters face potentially face ‘homelessness or having no option but to live in damaged property’ (Booth & Kendal 2020, p. 742). As Osbaldiston, McShane and Oleszek (2019) have shown, there is also evidence of increasing non-insurance amongst renters likely due to costs, self-efficacy and confidence.

Risk, reflexivity, trust, and emotions

At a general level, reflexivity is the emergence of a state of cognition and reflection in our modern times (Giddens 1990; Beck 1992). Giddens (1990, p. 38) describes this condition as consisting;

in the fact that social practices are constantly examined and reformed in the light of incoming information about those very practices, thus constitutively altering their character.

The reflexive mind then, for Giddens (1990), is one which is consistently drawing on new information to monitor our sense of self and identity, and then adapt accordingly. As traditional society, which enforced certain options on us (e.g. family, religion), begins to fade, our worlds are opened to interpretation and importantly, different actors who claim expertise. In place of traditional gatekeepers of information, are a proliferation of experts in areas as diverse as school counselling through to life coaches.

However, with the proliferation of uncertainty, there arises a questioning of the scientific expertise that previously made things ‘certain.’ Specifically, events like Chernobyl, especially for Beck (1992), have made society sensitive to the risks that modernity has produced. Subsequently, institutions such as the state are no longer trusted to have all the answers and people can draw upon other expertise to make their judgements about what to do in response to diverse risks. This processing of different opinions and counter-opinions from ‘so called’ expertise is what defines reflexivity. *Who* to invest your trust into, *how* we derive this decision and *what* form that trust relationship takes, need to be studied in the social sciences.

For Beck (1992) and Giddens (1990) though, this work is mostly cognitive as we take on information from expertise and make decisions on who to

invest our trust in. As noted above, our understandings of risk perception have shifted to include thinking through emotions as an additional variable. ‘Probability judgements,’ writes Slovic et al. (2005, p. 36), can be influenced by, if not determined through, ‘readily available affective’ impressions which require far less ‘complex or mental resources.’ This consideration is one of the criticisms that is levelled at Giddens (1990) and Beck’s (1992) interpretation of risk and reflexivity. Specifically, the argument suggests that ‘lay actors,’ while ‘rational,’ experience their worlds through emotions, bodies, and symbols (Mythen 2005, p. 144). Frames of ‘risk reference’ need to be expanded in our analysis as individuals will select from a wide range of factors in their decision-making than is often presented in theories of risk and reflexivity (Mythen 2005, p. 144).

In recent times, sociology has engaged with this further by rethinking reflexivity in relation to how people process feelings. Holmes (2010, 2015), for instance, argues that our era is defined by uncertainty requiring us to place some trust in expertise. She suggests that ‘trust [...] is often necessarily based largely on emotions, on feelings about things and activities, or an aesthetic – a liking for a person, persons or thing’ (Holmes 2010, p. 143). In other words, we do not simply rely on cognition to interpret our social worlds, and importantly, on who we place our trust in. Rather;

reflexivity is not simply a rational calculation of the amount of satisfaction an aspect or way of life brings, but it is infused with feelings about how it fits (or does not) with others and what they think, feel and do. *Reflexivity is emotional* and comparative and relies on interpreting emotions.

(Holmes 2010, p. 148, italics added)

Importantly, these emotions do not emerge in isolation. They are derived through our interactions and relations with others.

Emotions are done in interaction with others; they involve bodies, thought, talk, and action. Feelings make embodied social selves and selves and lives are made within the social constraints of place and time. It is crucial to attempt to better understand these emotional reflexive practices within a sociological context (Holmes 2010, p. 149).

Not only do our relations with others manifest certain types of emotions that then colour our decision-making, but our positions in the social world also inform certain emotional responses to different events. Burkitt (2012, p. 466) makes this point when he supposes that if we were caught ‘being dishonest by someone we highly regard as a person of integrity, we will feel doubly ashamed.’ The judgement of others is as important as the actual event that precedes it.

Thus, context matters. In understanding insurance through emotional reflexivity, the emotions one feels towards insurers, social peers, the geography of the area, and past experiences of natural disasters perhaps all have a

role in defining how one engages with insurance. While for some, insurance is not a matter of trust per se, but of a social norm defined by macroeconomic policies and practices (Tranter & Booth 2019), others who have more agency to choose to insure or not (such as renters) tend to reflect on their relationship to insurers, climates and geographies with more emotional reflexivity. It is this I seek to explore in the rest of the chapter.

Methodology

The empiric in this chapter is based on research conducted in 2017 and again in 2020 exploring the experiences and perceptions of householders towards risks in the tropical North Queensland city of Cairns. With a population of over 150,000 and a geography that lay adjacent to the Coral Sea exposing the place to cyclone risks, Cairns has in recent times suffered dramatic increases in insurance costs (ACCC 2019). This rise in premiums, which is suffered across Northern Australia generally, has led to some evidence of underinsurance and non-insurance (ACCC 2019; Osbaldiston, McShane & Oleszek 2019). The latter is defined here as simply those households which have elected to not purchase a policy that covers risk to property and/or possessions. The former refers to those households which have insurance cover which is inadequate to fully replace/rebuild property and/or possessions (Booth & Harwood 2016).

To investigate how people in Cairns engage with insurance, forty people were interviewed about their experiences of place, their values, perceptions of risk, experiences of the insurers, and decision-making processes. Twenty of these interviews were conducted in 2017 and a further twenty in 2020 with similar questions¹. Of these forty interviews 35% (n = 14) were renters, 42.5% (n = 17) were males and 57.5% (n = 23) were females. Of those interviewed, 47.5% (n = 19) identified themselves as underinsured or non-insured.

The interviews were conducted either in the homes of the participants or in another place of their choosing, or over video conferencing due to the 2020 Covid-19 pandemic. All the interviews were transcribed verbatim and then analysed using axial coding (Corbin & Strauss 2008). As Holmes (2015, p. 64) suggests, analysing interviews to ascertain how emotional reflexivity has shaped people's thoughts and behaviours is difficult. The entire interview process could be conceived of as a moment of emotional reflexivity where verbal and non-verbal language between the interviewee and interviewer shape how each performs their role in the meeting. Long after the interview is complete, the researcher continues to 'construct respondents' – making choices about which parts of the participant's narrative get highlighted and which are hidden away (Foley 2012, p. 312).

Nevertheless, in this research, careful examination was undertaken of the ways in which participants used language and expressed emotions to portray their social worlds and their relationship with insurance, local geography, and their history (Peck & Mummery 2018, p. 390). While there is no claim

of generalisability, it is argued that the research findings presented below contribute to understanding how emotions work in relation to insurance.

Discussion

Emotions and trust in insurers

Public trust in institutions is perhaps at an all-time low and the insurance sector is no different (Tranter & Booth 2019). Indeed, as Giddens (1990) and Beck (1992) argue, uncertainty and expertise create a tension between the public and those professing to provide risk-management, such as insurers. Emotional reflexivity informs and even drives this uneasy relationship. At times, this causes some to be quite angry towards insurers, but they remain insured regardless. It begs the question ‘why?’, with Tranter and Booth (2019, p. 205) postulating that it is not simply a matter of trust but of social or institutional norms.

Stories of others are important in the development of emotional reflexivity, as Holmes (2010) describes. This also is apparent as a driver of people’s understandings of the insurance sector. Several of the participants in this study talk about ‘horror stories’ they have heard of people trying to make insurance claims. Milly², a middle-aged female homeowner living in the Northern Beaches of Cairns, illustrates this when asked how much trust she invests in insurers;

That’s a tricky one because you *hear all the horror stories*. Suncorp are the cheapest. I have looked around, I have shopped around. They are by far the cheapest but do I read the small print? Would I understand the small print? Probably not [...] I wouldn’t say *I totally trust them*. And I think insurance companies are going to try and *get away* with not paying out if they can anyway.

It is important to note here that in the beginning of her response she reflects a certain emotional state in response to stories she has heard. From there, she explains that despite her shopping around for insurers, and her decision to take out insurance, she feels resigned in the belief that they are going to find ways to not pay ‘anyway’ regardless of her level trust.

People like Milly may be inclined to insure because institutions such as banks require them to do so as part of a mortgage. However, her emotional state is one of resignation. This is exemplified further in the response of a middle-aged female mortgagee named Freya, who lives in the inner-city suburb of Mooroolbool. When questioned on her mortgage status she responds, fatalistically, that ‘I don’t have really any trust [...] if *you’ve got a compulsory obliged relationship with it*. I do it if I have to.’

Frequently participants call upon ‘stories’ they have heard that drive their mistrust of insurers. Emotional reflexivity towards insurers is built through

experiences others have had, and this extends to thirdhand stories that circulate in the civil sphere. However, broader than this are narratives that emerge through media in the recovery process of large-scale disaster events. In the case of the Brisbane floods of 2011, for example, this included the reporting of stories of individuals finding that they were not covered for flood inundation (von den Honert & McAneney 2011).

Participants in this study at times cited the Brisbane flood event and other disasters such as cyclones Larry and Yasi, as moments where insurers proved that they were untrustworthy. Nell, a middle-aged female homeowner from Edge Hill in Cairns, demonstrates this in the following;

I've got a *weird feeling* that if it's small scale (the disaster), the insurance companies, if they're going to look at the whole of anything in Far North Queensland, if they've got to fork out a couple of million, yeah they'll take it, they can wear it. But if it is really wide-scale [...] I feel that's when they're going to go, hmm, let's have a closer look and not pay where we don't have to.

Nell's perception of the sector emerges through stories she has heard, and a cultural framing of insurers as distrustful and lacking integrity. Her 'weird feeling' reflects how she interprets past events and possible future outcomes in her suburb. She has an untrusting relationship built through these emotions.

The lack of trust and this narrative that insurers will try and 'get away with it' is reflected in the uneasiness expressed by other participants regarding their insurance policies. Kevin, a middle-aged male homeowner in Edge Hill, illustrates this well;

There's always that *nagging feeling* you're never going to be covered for the one thing that gets you. And I guess the one thing that bugs me in this area is things like flood and storm surge coverage [...] there seems to be a lot of variation in what's covered and what's not.

Kevin's discomfort causes him to examine and then re-examine his insurance policies to reassure himself that he has the right level of cover. Every renewal period, he questions insurers trying to obtain satisfaction and comfort that risks in his local area are covered. However, despite these efforts, he concedes that risk events like flooding are less 'clear and there seems to be a lot more inter-relationship between the terms and the time triggers as to when they may be covered.' While at the time of interviewing he felt that his chosen insurer was better than prior insurers, he also relays that these nagging emotions of risk-exposure make him feel less 'comfortable' and thus untrusting.

Participants in this study also displayed other emotions including that of anger. One of the major concerns in Northern Australia is the cost of

premiums. Insurers claim this is the result of the large reinsurance³ pool required now in the tropics due to increased risk and danger (ACCC 2019). Despite these claims by insurers, interviewees were not always convinced and expressed anger at what they perceived to be corporate greed. William, a middle-aged male homeowner from the Northern Beaches, gets quite animated when talking about insurance. He argues that insurers ‘get away with’ what he calls ‘price gouging.’ In past conversations with his chosen insurer, he relays to me that he was advised that insurance premiums are high due to recent weather events. He responds,

I’m like horse shit, they can price gouge. The insurance industry I think has taken (a hit) when Brisbane got washed out [...] And they’ve got to recoup it from somewhere. Now *my feeling is that they don’t spread the love*, so they hit the people that it affects more than other people.

William’s feelings are not distinct from other participants who accuse the insurance sector of being almost psychopathic in their approach to the insured. One male renter in his mid-twenties from the Northern Beaches, Fredrick (see later), suggests that insurers are ‘crooks’ and labels them as nothing more than profiteers.

This dim feeling towards insurers is built, as I have argued, through the stories of others that are delivered either in person or through the media. They contribute to participants expressing resignation, dismay, distrust, and even anger. In these cases, emotional reflexivity has already happened. However, in a few interviews, participants exhibited emotional reflexivity as the interview progressed.

Here, the interview process appears to have contributed to them questioning their own insurance policies and associated emotional responses. As an example, Cass, a retired woman and homeowner from Trinity Beach, suggests that before the interview began, she took out her policies and ‘started reading it’ only to discover ‘there’s all these exclusions and stuff.’ The actual interview itself caused her to wonder ‘what will happen if I actually need it (insurance)?’ She proceeds when asked ‘why are you paying for it?’

Yes exactly, exactly. I suppose you’d get a little bit but I never expect anything from insurance companies and that’s why I’m saying now I’m probably going to cancel my (she pauses)...

It is at this moment that Cass appears guided by her emotions as she reflects on what she was deciding to do. Specifically, she is guided by a fear of victimisation from home break-ins that she has experienced as she suggests that ‘I need my home/contents if anything happens because if you get burgled, and that happened to me a few times [...] and I didn’t have insurance.’ Her emotions of those past events cause her to reflect in the moment and alter her decision. She continues,

INTERVIEWER: How come you don't have confidence in them though?

CASS: Well I heard so many stories about people who now have insurance but then they said oh no but you didn't read the fine print. I suppose I really [...] should go into the details [...] (but) you do it the first time and then, yeah you just keep repaying.

While participants above relay some element of emotional reflexivity in their understanding of the sector prior to the interview, this dialogue with Cass demonstrates how emotions in the moment inform her decisions to stay insured. Like Booth and Harwood's (2016, p. 49) 'insurantal moment' where 'in different contexts, different rationales are applied' to deal with specific 'uncertainties,' Cass moves from considering withdrawing from insurance, to confirming her desire to hold a policy based on different risk contexts.

Emotions and risk-taking in non-insurance

Insurance is emotional. However, thus far the chapter has focused on areas where those emotions are filled with negative feelings, especially towards the insurers themselves. In this section, I want to relate some of the feelings of complacency and optimism but also excitement that emerge in discussions around risks and how this relates to insurance. When it comes to risk assessment, not all share in the type of dread that Beck (1992) suggests. There are those, as identified by Lupton (2013), that draw on risks to heighten their emotional states. In reflecting on the risks of living in the Cairns region, for instance, one mid-twenties male renter, Fredrick, relates that although cyclones are a major threat, he feels they are also just a bit of 'fun.' When pressed why he feels that way, he adds, 'you go to your friends who lives in a good house and get on the piss (drink alcohol).' Fredrick is referring here to gatherings called 'cyclone parties' where people come together, bunker down in a solid structure and drink together. He relates further,

It's just there's a buzz about the place (when a cyclone approaches). When it's happening. I've always been told oh, *it's been alright*, you go to a small room of the house and you sit it out, take the windows off. There's a social solidarity during, before and after a cyclone *which is exciting*. As you know we don't have too much of that quite often.

Fredrick's feelings are punctuated by emotions of excitement. These are derived from his own, and others, past experiences where the thrill of taking time off normal duties and sitting together creates anticipation of fun and enjoyment for him. Even though Cairns has not experienced a severe cyclone event for several years now, he feels confident but also looks forward to these risks with excitement.

These emotions cause Fredrick to reject insurance for his possessions as a necessary part of his life. He does not insure his contents at all and suggests he feels ‘quite pessimistic’ regarding how insurance plays such a ‘primary role in society.’ It might be added that Fredrick also ‘just lives with’ risks arguing that, ‘it’s a good way to live.’ While Fredrick uses these emotional states to negate any desire to insure his contents, other participants use confidence and a sense of fatalism to do a similar thing. Gemma, a middle-aged single mother of three from the Northern Beaches area, exemplifies an attitude that was prevalent amongst renters. When discussing the need for insurance, she dismisses it with a wave of the hand arguing that ‘we live a very simple, non-materialistic life, so for us, I don’t feel that we need the insurance to cover.’ She adds later,

INTERVIEWER: how confident would you be that you would be ok after (a large-scale natural disaster)?

GEMMA: I’ve done it – when I left home, we sold everything we owned and we put our possessions in the car and we drove here and we started a new life. So for me, we would do it again. It would be difficult but *we don’t live that materialistic life* for that to be a big, big problem.

Despite having school-aged children and multiple items in her home, such as a TV, beds, clothing, refrigerator, freezer, Gemma expresses confidence and exhibits feelings of optimism in her ability to start again without insurance. Her experiences in the past allow for an emotional response best described as complacency. Later in the interview when pressed on the risks of cyclones, she responds with a sense of fatalism, ‘if a cyclone comes, do what I can do. Whatever happens, happens [...] my belief is, when it’s your time, it’s your time.’

This ‘fatalism’ is a recurring theme amongst some of our participants, even those who are insured. These are also the kinds of insights that inform critiques of Beck’s (1992) work wherein ‘public perceptions of risk’ are not responded to always through ‘rational choice’ or cost-benefit calculations (Mythen 2005, p. 143). Rather, risks can at times be influenced by ‘fate in patching together personal interpretations of danger’ (Mythen 2005, p. 143). As described above in the case of Gemma, there is a psychological moment, built on past experiences, that allows her to wave off potential dangers and allowing her to have confidence in herself despite unknowns and uncertainty (Osbaldiston, McShane and Oleszek 2019). Frequently, it is the renters in this study who are also dismissive of insurance because they feel little attachment to their material possessions, claiming them to be of little to no value. As one middle-aged male renter from within Cairns’ internal suburbia argues, ‘we don’t really have much value to begin with.’ Thus, distinct from other participants, the decision not to insure is based on low emotional connection to an imagined future sense of loss. Potential peace of mind provided by insurance is dismissed and negated.

Conclusion

As Holmes (2010, p. 141) argues, our modern lives are increasingly punctuated by ‘uncertainty’ making ‘rational choices based on the probability of certain outcomes unfeasible.’ The modern age requires individuals to become reflexive, consistently judging between choices and weighing up decisions according to the multiple information sources made available to them (Giddens 1990). The difficulty in this framing is that the ‘reflexive self is formed by emotional relations to others and thus emotions play a more complex part in deliberations’ (Holmes 2010, p. 142). In this chapter, I have attempted to show how emotions play a role in the positioning of the reflexive self with insurance in the context of cyclone risks.

In particular, the ongoing configuration of the individual in relation to their decision to insure is punctuated by emotions. These feelings are fed by distrust of insurers along with a desire to insure in the first place. As shown above, those who feel a social and moral obligation to insure have little choice but to do so (Tranter & Booth 2019). This relationship is one best understood regarding emotions, not simply rational, cognitive framings. At times this is deep distrust that the insurer will meet their obligations. At other times, the desire for peace of mind counters any decision to cancel insurance or not insure. Furthermore, feelings of optimism and confidence based on past experiences with natural disasters or major life-disrupting events, especially for renters, can convince individuals that they do not need insurance.

To conclude it is worthwhile noting that Holmes (2015, p. 64) herself has argued that studying emotional reflexivity empirically can be quite difficult. As shown above, there are traces of emotionality invested into the narratives of these participants, but these are perhaps tenuous. The interview with Cass (above), however, exemplifies how emotions play a role in a decision to insure or not. In future research, it appears worthwhile drawing these out further by exploring specific events where participants are invited to reflect on different scenarios, as Cass did in her own mind. In doing so, we might be able to tap into the emotions that guide and even underline different reflexive positions that people adopt into their everyday lives.

Notes

- 1 The 2017 interviews formed part of an internally funded project to James Cook University entitled ‘Understanding under/non-insurance in the Cairns Northern Beaches.’ The 2020 interviews formed part of a consultancy undertaken for the Cairns Regional Council entitled ‘Building community economic capacity through understanding insurance levels.’
- 2 All respondents have been given pseudonyms to protect their identities.
- 3 Reinsurance is the practice of insuring insurers. Reinsurers provide cover to protect insurance companies from becoming insolvent due to a large-scale event that drains the resources of the insurer.

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