

**Experiencing Disaster:
Effects on Household-Level
Emergency Preparedness**

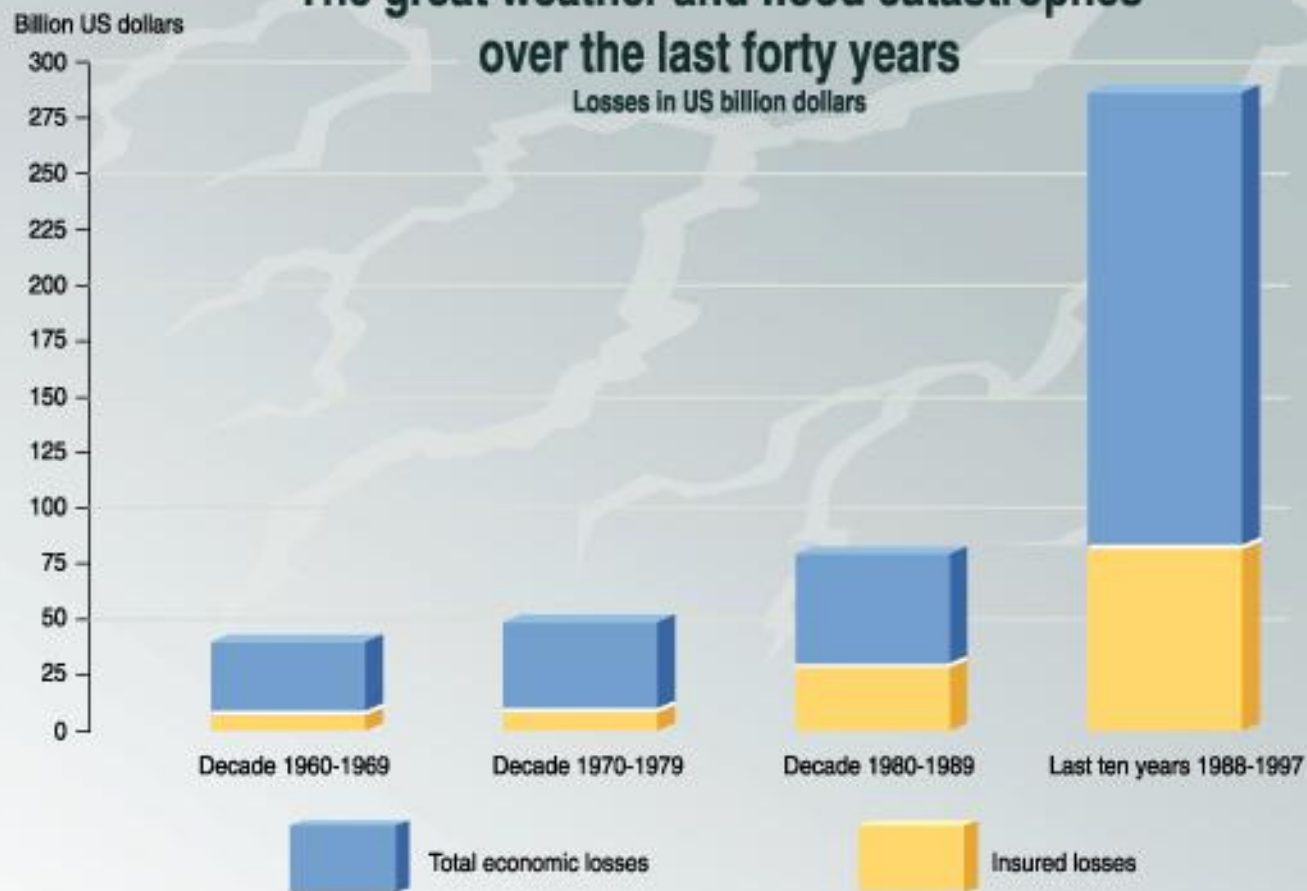
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Enhancing Municipal Disaster Prevention

- ICLR funded project (July 2002 – 2004)
- Team members
 - Paul Kovacs, Leanna Falkiner, Gordon McBean, Holy Dolan
- Limitations of case study approach
 - Generalisable to population?

The great weather and flood catastrophes over the last forty years



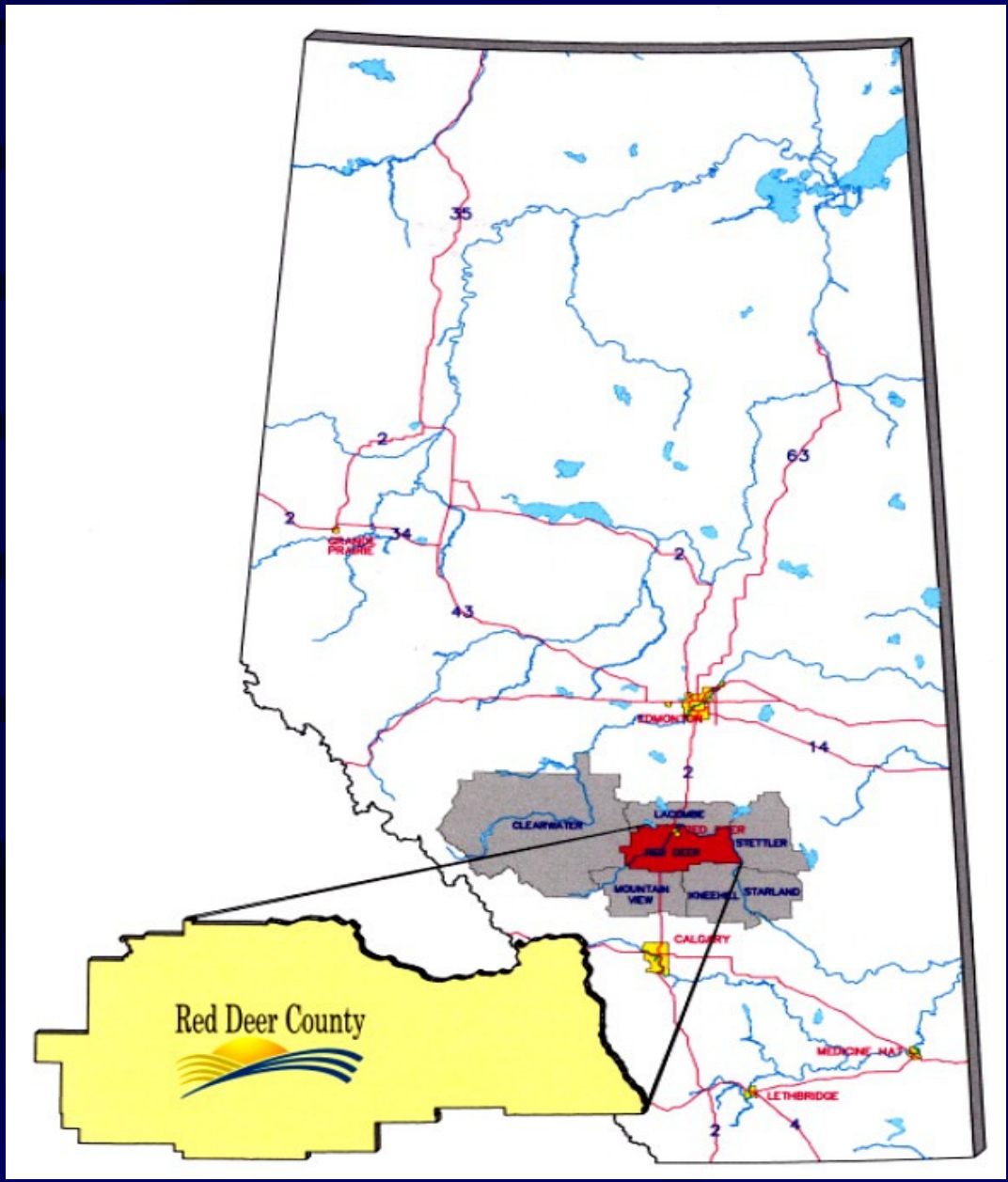
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GRAPHIC DESIGN : PHILIPPE REKACEWICZ

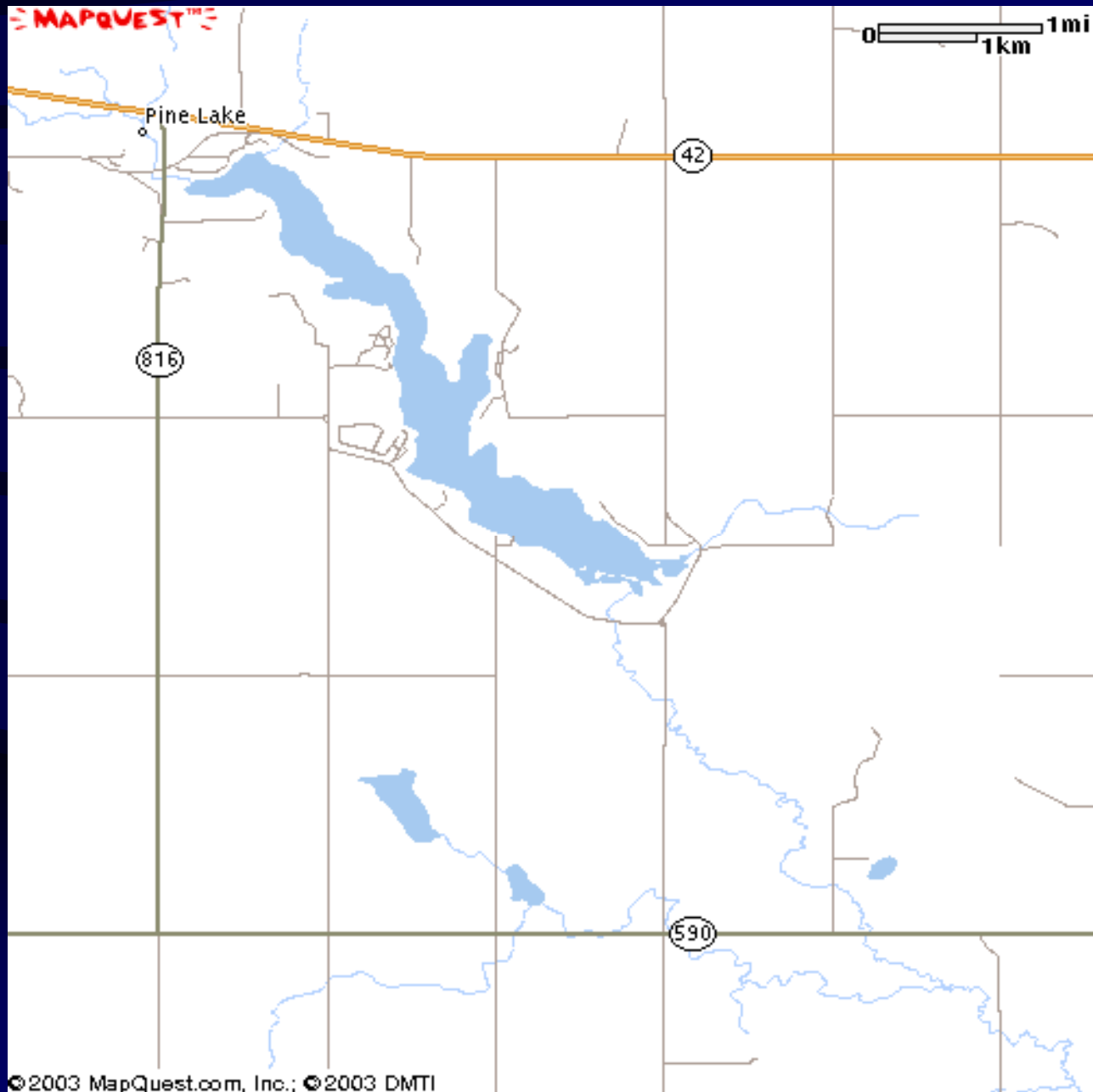
Source: Munich Re Group, 1999.

Comparative Analysis

- Pine Lake, Alberta (experienced tornado 2000; n=76) and North Dumfries, Ont. (no recent experience with any type of disaster; n=128)
- Communities
 - Comparable demographic, social and geographical landscape







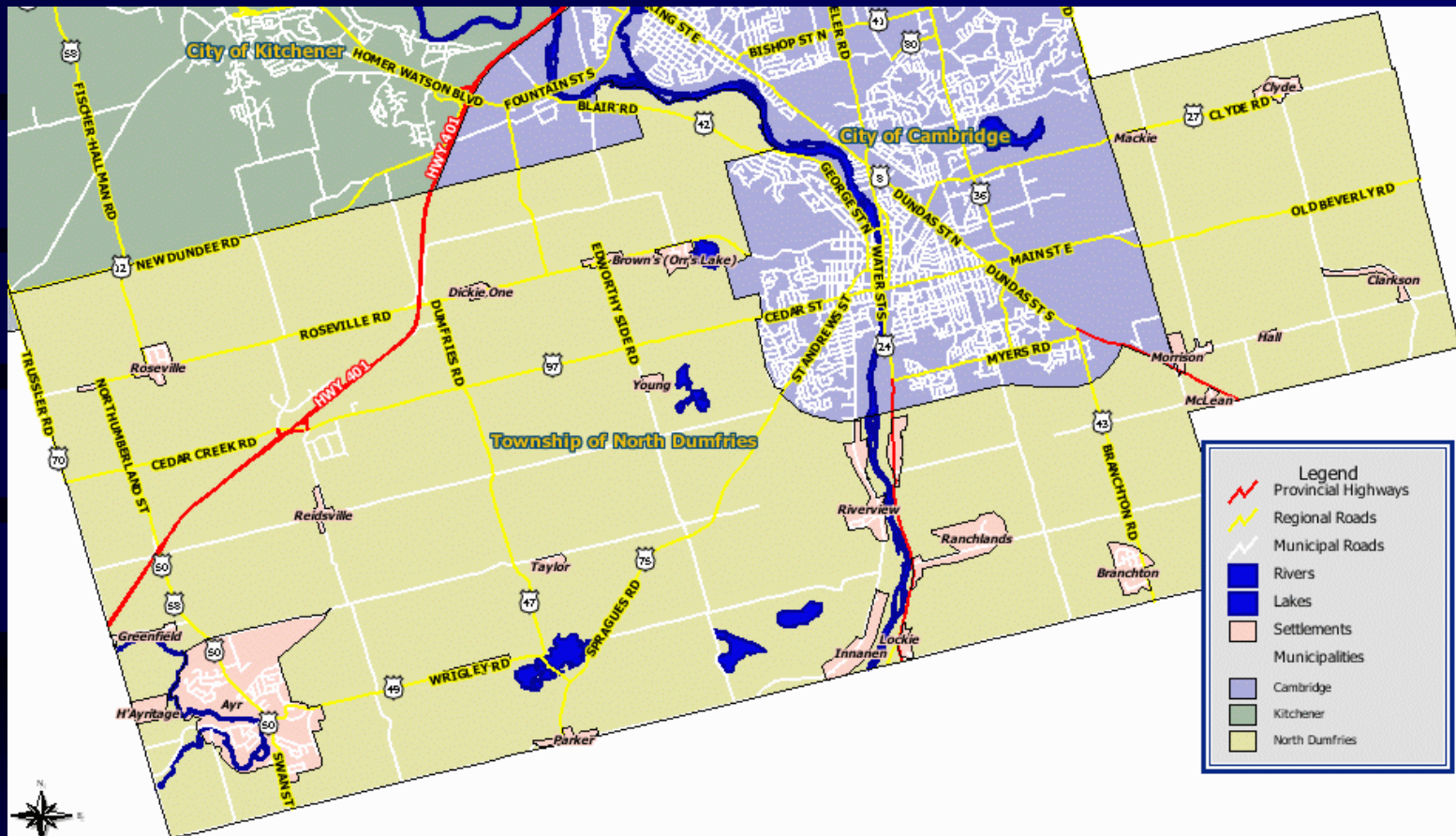
Background Information

- Tornadoes
 - 80/year in Canada (16 in Alberta)
 - Pine Lake - F3
 - July 14, 2000
 - 12 deaths, 140 injuries, \$15 million in damage









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Analysis: EP, Economics and Insurance

- Risk perception
- Attitudes towards economics and insurance
- Provision of information

Seriousness of Disaster

In terms of property damage, injury and fatalities, how serious was this most recent disaster? ($p = .031$)

	Pine Lake	North Dumfries
Extremely serious	41.5%	14.3%
Relatively serious	10.8%	16.7%
Somewhat serious	10.8%	23.8%
Relatively minor	16.9%	21.4%
Extremely minor	20%	23.8%
Total	100%	100%

Perception of Disasters

Index: Perception of the Probability of Natural Disasters and Associated Damage (p = .015)		
	Pine Lake	North Dumfries
Somewhat Probable	5.6%	.8%
Moderately Probable	34.7%	51.2%
Quite Probable	51.4%	45.6%
Extremely Probably	8.3%	2.4%

Experience of Disaster vs. Perception of Probability

(p = .011)	Experience with Disaster	
	Yes	No
Probability of disasters/damage		
Not to somewhat likely	4%	1.1%
Moderately likely	35.6%	55.8%
Quite likely	60.4%	43.2%
Total	100%	100%

Emergency Preparedness (EP)

- Households should be self-sufficient for 72 hours following an event
 - Part of Alberta and Ontario policies
- Wide range of activities involved in EP
 - No consensus on range of activities
 - As indicators we chose radio, water, canned food, family evacuation plan and home owner insurance

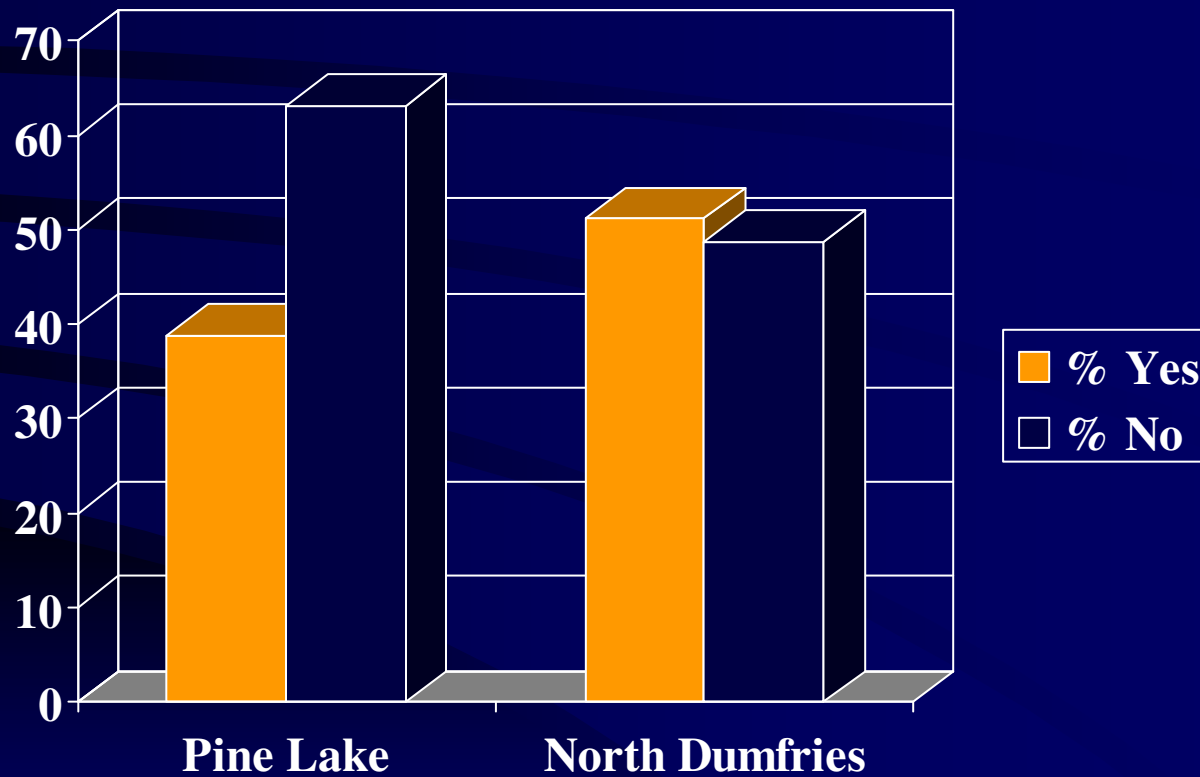
Emergency Preparedness

- High levels in both communities
 - Family evacuation plan PL 55%, ND 45%
 - Radios PL 67%, ND 53%
 - Food and water PL 77%, ND 50% ($p = .013$)
 - Home insurance PL 92%, ND 96% ($p = .022$)
- Overall preparedness levels
 - Similar in both communities

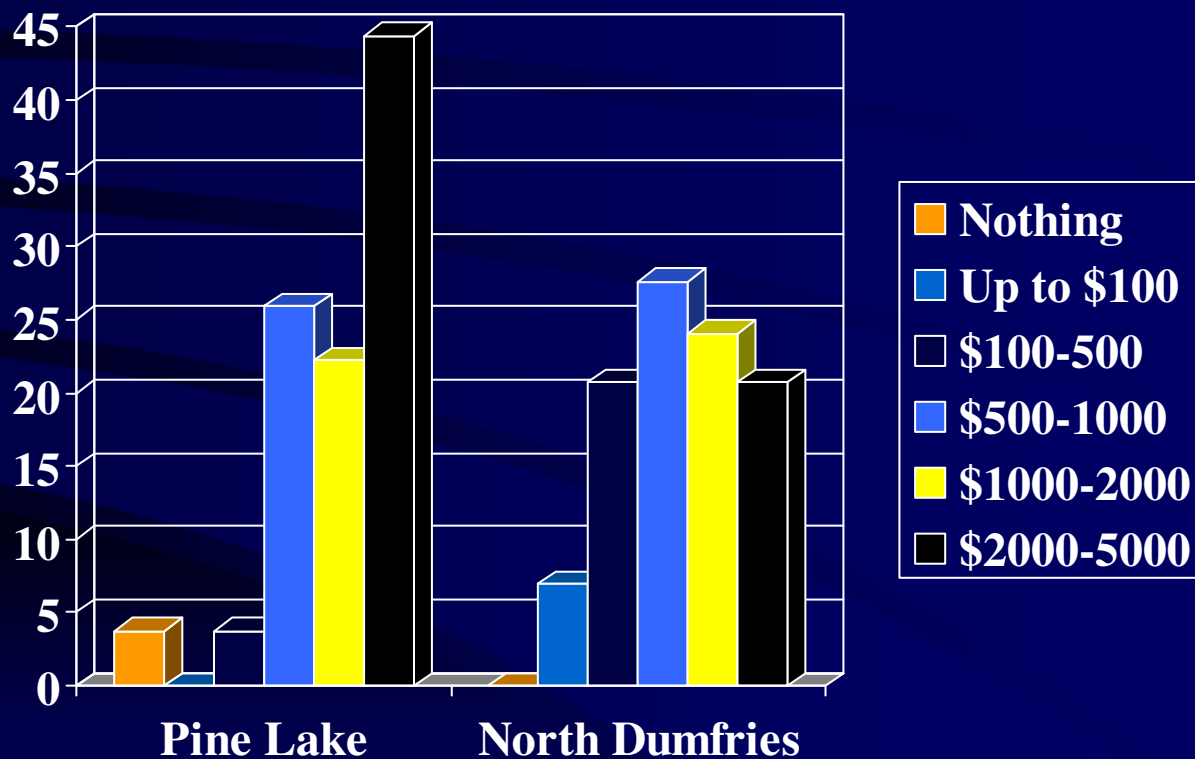
Economics/Insurance

- Canadian Household Responsibility
 - Shared contribution to disaster management
 - E.g. insurance, EP activities
 - Part of government/NGO led program
 - E.g. OCIPEP, EMO and Red Cross
- Insurance
 - Pine Lake: 468 property and 532 vehicle claims
 - \$10 million

Invest in your home to increase disaster resilience? ($p = .046$)



How much would you be willing to invest? (p = .021)



Why would you be willing to invest?

	Pine Lake	North Dumfries
Protect family members ($p = .011$)	70.4%	91.1%
Peace of mind	63%	41.9%
Protect property	40.7%	33.9%

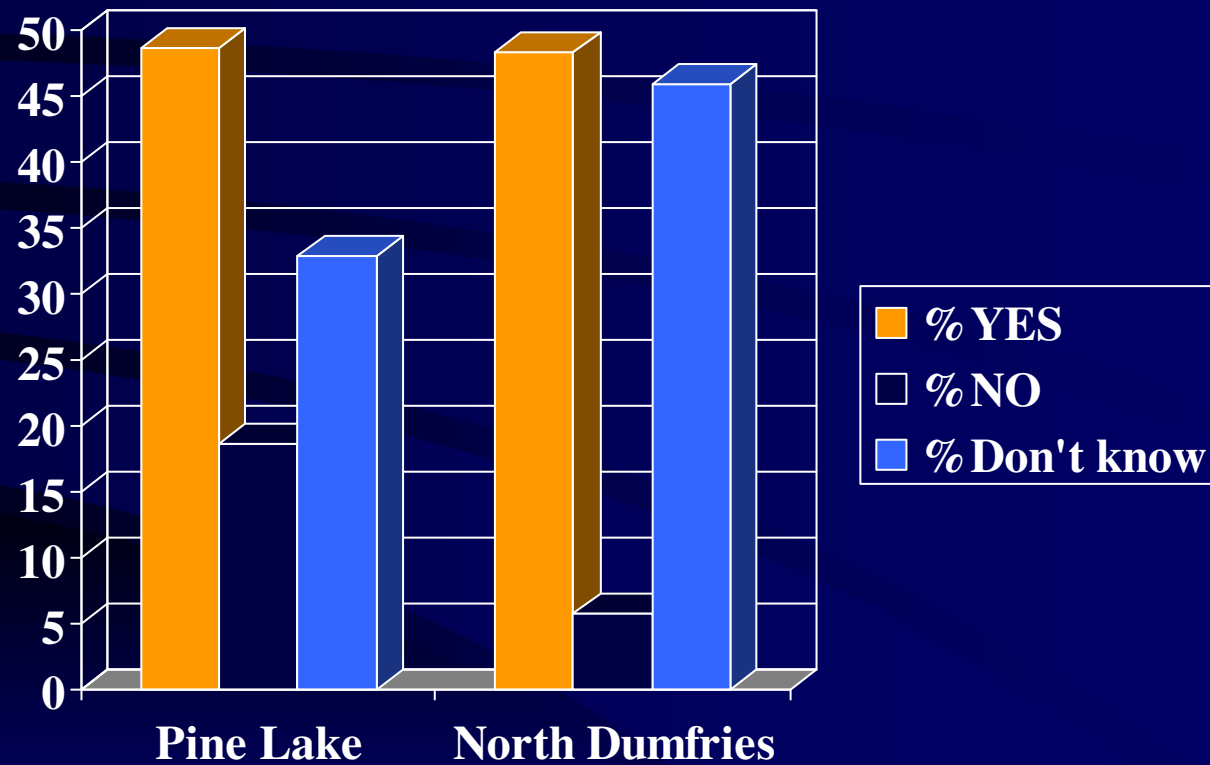
Why wouldn't you be willing to invest?

	Pine Lake	North Dumfries
Would not improve resilience	52.1%	46.9%
Too expensive ($p = .049$)	22.9%	9.4%
Don't know what to do	22.9%	26.6%
Area not prone to tornadoes	16.7%	29.7%

Insurance

- Insurance discount for disaster proofing
 - Pine Lake – 63.2%
 - North Dumfries 71.9%
- Time period for recovery of funds
 - 3- 5 years: PL – 41.3%, ND – 49.5%
 - 6-10 years: PL – 32.6%, ND – 28.6%

Does your insurance cover damage from tornadoes? ($p = .014$)



Information

- Barriers to Emergency Preparedness? (yes)
 - PL – 32%, ND – 51.6% ($p = .006$)
- Most important barriers
 - Don't have the time: PL – 14.7%, ND – 22.6%
 - Don't know what to do PL – 8%, ND – 28.2%
 - ($p = .001$)

Sources of Information About EP

	Pine Lake	North Dumfries
Radio	32.8%	40.7%
Official Organisations (p = .000)	32.8%	40.7%
Television (p = .001)	31.3%	57.6%
Internet (p = .005)	29.9%	12.7%
Library (p = .021)	19.4%	8.5%
Newspaper	19.4%	18.6%
Partner/Spouse	10.4%	19.5%

Information: Influence of Context- Gender

- Sources of Information about EP (PL)
 - Interested in obtaining information
 - Men 95%, Women 79.4% ($p = .038$)
 - Most Important sources
 - Men – Radio, official organisations, internet, television/newspaper
 - Women – Television, official organisations, internet/radio, newspaper

Information: Influence of Context - Stage in Hazard Cycle

- Information in Response/Recovery (PL)
 - Official Organisation, Neighbor, Radio, Television
- Information in Response/Recovery
 - Women
 - Neighbor, Official Organisation, Television, Radio
 - Men
 - Neighbour, Radio, Official Organisation, Television

Conclusions

- Relationship between exposure and risk perception
- Insurance incentives for increasing disaster resilience?
- Need for education and information
 - Through a variety of media