

Ready or not?
How citizens and public officials perceive risk and preparedness

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ABSTRACT

One of government's primary responsibilities is to ensure the safety and security of its citizens. This is a tall order, since we live in an environment fraught with complex hazards, as illustrated by the present economic crisis, the constant threat of terrorism, and recent major natural disasters. As a society, we ready ourselves to avoid and withstand the harms that may befall us by preparing for them in various ways. The growing literature on individual preparedness shows, however, that people tend to overestimate their ability to contend with disaster. Moreover, there are broad gaps in our understanding of how, why, and when people react to risk, and of how effective government preparedness policy initiatives are at improving individual preparedness. This paper reports findings from a study designed to fill these gaps. Specifically, the paper addresses two research objectives: 1. to better understand the nature of risk perceptions and disaster preparedness behavior, and 2. to understand the extent to which the perceptions and preferences of individual citizens are consistent with the expectations of local government decision-makers.

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One of government's primary responsibilities is to ensure the safety and security of its citizens. This is a tall order, since we live in an environment fraught with complex hazards, as illustrated by the present economic crisis, the constant threat of terrorism, and recent major natural disasters. As a society, we ready ourselves to avoid and withstand the harms that may befall us by preparing for them in various ways. That said, there are broad gaps in our understanding of how, why, and when people react to risk, and of how effective government preparedness policy initiatives are at improving individual preparedness. Moreover, citizens' perceptions and preferences with respect to preparedness may be different from public decision-makers' perceptions of risk and preparedness priorities. This disconnect is one reason programs designed to increase preparedness may not work well.

This paper reports findings from a federally-funded study designed to fulfill two research objectives: 1. to better understand the nature of individual disaster preparedness behavior and its relationship to perceptions of risk and efficacy, and 2. to understand the extent to which the expectations and priorities of local government decision-makers are consistent with the perceptions and preferences of individual citizens. Two assumptions underpin this analysis. The first is that it is useful to know how prepared people are. The less prepared individuals are, the more government must do to help them when disaster strikes. The more prepared individuals are, the better they can care for themselves and those around them when disaster strikes, and the more resources government can direct to contend with other post-disaster demands. If governments know in advance how prepared people are, they can better plan how to deploy their resources. The second assumption is that it is useful for public officials to know why people

prepare or don't prepare. Governments spend millions of dollars on programs designed to increase individual preparedness. These programs can be more cost effective if they can better target the problem and waste fewer resources on initiatives that don't work well. While some previous studies have tackled each of these two issues: how prepared people are and barriers to preparedness, none has determined whether public officials' understanding of citizens' attitudes is correct. Thus, this paper asks two questions: First, what do citizens think and do about risks and preparedness? Second, do public officials understand what citizens think and do about risks and preparedness? The hypotheses are that public officials differ from citizens in their assessments of risk and preparedness and that public officials misjudge why citizens act as they do. If true, this disconnect could help explain why preparedness programs seem to have been ineffective at improving preparedness.

The paper draws on original survey data to examine and compare the views of risk and preparedness held by individuals and government officials. These were measured using a national survey of 1210 randomly-selected U.S. household decision-makers implemented in Fall 2009. Subsequently, a survey designed to measure public managers' perceptions of risk and perceptions of citizens' attitudes and behaviors was administered to a national stratified sample of 816 local public officials in Summer 2010. This paper reports findings about citizens' perceptions of the risks they face, the actions they take to prepare for risk, and their reasons for taking these actions (or not). It also reports how individuals' risk attitudes compare to public managers' views of how citizens behave and why, and to these managers' priorities for the protection of their citizens. The paper concludes with a discussion of how policy designs can be informed by a better understanding of how people perceive and react to risk, can be more

responsive to individual preferences, and thus can be more effective at increasing and improving individual preparedness and community resilience.

THE PREPAREDNESS PREDICAMENT

Preparedness is the state of readiness for some event or circumstance, and involves possessing appropriate resources and being organized to use them. In the context of disasters and emergencies, preparedness is understood by the discipline of emergency management to be the set of activities undertaken in advance of an incident that enable effective response. According to the Federal Emergency Management Agency (FEMA), “Preparedness involves establishing authorities and responsibilities for emergency actions and garnering the resources to support them” (FEMA, 2010, IS-1: 4-1). Governments typically view disaster preparedness responsibilities at the individual level as involving activities like being informed about relevant hazards, developing an emergency communications plan, and maintaining a disaster supplies kit (FEMA, 2004).

As a society the United States has embraced preparedness as a value throughout its history—from South Carolina’s state motto *Animis Opibusque Parati* (i.e. “Prepared in Mind and Resources,” adopted in 1776) to Robert Baden-Powell’s Scout motto, “Be Prepared” (1907), we are routinely reminded of the importance of being ready. Events over the past several years like the 9/11 attacks, Hurricane Katrina, and the recent earthquake, tsunami, and nuclear disaster in Japan have revitalized people’s sense of responsibility to prepare themselves for major disasters. Web sites like “ready.gov” promote family, individual, and business preparedness, and provide guidance about how to plan for a disaster and what to do in the event of a disaster. Analogs abound at the state and local level and among nonprofit relief organizations like the American Red Cross.

Why is individual preparedness so important to governments and to society? The underlying notion is that the better prepared we are—the more ready we are to respond when disaster strikes—the less harm we will experience. Since harms are experienced at the individual level, they must be mitigated at that level too. Actions that government agencies—from FEMA at the federal level to local fire departments and many scores of others—take to protect people’s lives and property ultimately operate on individuals. The more self-sufficient individuals are, the less they demand of public organizations, and the those organizations can turn their attention to broader post-disaster problems like restoring public services and repairing infrastructure. Arguably, the less government has to intervene to care for individuals directly, the more efficient the response is, because individuals can tailor solutions to their own needs more closely than government can and because large organizations carry the costs of large bureaucracies. Moreover, individual-level preparedness can be considered equitable in that the individual both bears the cost of preparing and reaps the benefit of doing so.

Despite this seeming imperative, conventional wisdom among government agencies is that citizens are woefully underprepared and, at the same time, government programs seem unable to change this reality. As Nancy Dragani, Executive Director of the Ohio Emergency Management Agency, comments, “... the desire to foster a stronger, more prepared public is clear. Equally clear is government’s apparent inability to make this happen. Government officials at all levels decry the public’s lack of preparedness, citing a combination of self-delusion, apathy and sheer stubbornness” (Watch, 2011). Governments have invested tremendous resources in public education and awareness campaigns, yet studies have repeatedly determined that most U.S. residents are underprepared for a variety of disasters. Some studies show that people have made adequate preparations for short periods of interrupted services. At the same time, trend data

reveal an ongoing loss of confidence in government and inadequate levels of personal preparedness. In 2006, a Council for Excellence in Government study determined that only 8% of the US population has done everything that is needed to fully prepare for a disaster, while another 32% having taken no steps to prepare. In addition, people's level of preparedness has not improved over time. A 2009 Citizen Corps study confirmed that Americans today are no more prepared for a natural disaster or terrorist attack than they were in 2003 (FEMA, 2009). Nonetheless, people generally view themselves as prepared (ARC, 2007; NCDP, 2007; CCPR, 2006; LaPorte et. al., 2005).

Research also reveals that attitudes and beliefs are relevant to preparedness behaviors. Greater perceived risk generally produces support for more proactive government action to manage potential hazards (Gerber and Neeley, 2005). In addition, personal threat (threats that affect an individual or that person's immediate family) appears to be more consequential to behavior than is national threat (Huddy et. al., 2002). In addition, disasters affect citizens' trust in government, and public concern about threats to national security may influence cynicism about government (Chanley, 2002; Mackenzie and Labiner, 2002; Cole and Kincaid, 2006). For some scenarios, it has been shown that people who don't have a lot of trust in government are half as likely to cooperate with government instructions (Lasker, 2004). When political trust rises, though, so too does the demand for increased government intervention (Rudolph and Evans, 2005). Finally, individuals' attitudes have been shown to predict support for and willingness to pay for public safety services (Donahue, Robbins, and Simonsen, 2008; Donahue, Robbins, and Simonsen, 2007; Donahue and Miller, 2005; Donahue and Miller, 2006). That said, most adults are not confident in the government's ability to oversee spending and set priorities on terrorism and disaster preparedness (Redlener et. al., 2006).

METHODS AND DATA

Two research questions are at hand in this paper: What do citizens think and do about risks and preparedness? Do public officials understand what citizens think and do about risks and preparedness? To explore these questions, representative national samples of citizens and government officials were queried via telephone surveys. This section explains how these surveys were designed and implemented.

Sample design

This study involves two US populations of interest: individual household decision-makers and local public decision-makers. National samples were drawn from both populations using a common stratification structure that created eight geographic regions, four coastal regions and four interior regions.¹ The four coastal regions were the Pacific Coast; the Gulf Coast; and the Atlantic Coast, including the north (Delaware and north) and south (Virginia and south). The coastal regions included all counties that directly border the coast. The four interior regions were the Interior Northeast; the Interior North Central; the Interior South; and the Interior West. The interior regions correspond to the four regions defined by the US Census Bureau. Table 1 reports the number of respondents in each stratum for each region, and the percentage of the sample they represent.

[Table 1 about here]

For the individual household decision-makers, the interior strata were sampled in proportion to US census population counts. The coastal strata were sampled equally (150

¹ The coastal and interior distinction was made because the Department of Homeland Security, which funded the study, is interested in understanding the differences in preparedness between coastal and interior communities, which is the subject of a separate paper.

respondents drawn from each) to assure large enough samples for analysis in each stratum. The sample was generated by random digit dialing (RDD) so that the sample included private households with telephones.² Because the population of interest was adult residents, the youngest male or oldest female over 21 years old in each household was selected to be interviewed.³ The sample size for the survey of residents in the United States was selected to produce average responses on survey items that are within the margin of error of +/- three percent of the values in the total population at a 95 percent level of confidence. Ultimately, 1210 twenty-five minute computer-assisted telephone interviews were completed during the period October 10, 2009 and October 16, 2009. The interviews were offered in English, and no incentive to participate was used. The cooperation rate was 42 percent.⁴

The 1,210 respondents range in age from 19 to 93 years old. About half are men. Most respondents (81%) are white; 10% percent are black. Almost all respondents have at least graduated from high school. Thirty-one percent have graduated from college, and 19% hold a graduate degree. Median total annual household income for the respondents is \$75,000. Most respondents (65%) are married, and most (78%) own their own home. They have lived in their current community from 1 to 88 years. Most respondents (88%) live in households of one to four

² Random digit dialing generates phone numbers for all households with land-line telephones (even those that are unlisted). In RDD, all valid 3-digit area codes and valid 3-digit prefixes within those area codes are selected for the population of interest. A computer then appends randomly-generated 4-digit suffices to create complete phone numbers. RDD does not allow households without landlines, institutional living units, or businesses to be included in the sample.

³ Because men are less likely to be home than women, and younger people are less likely to be home than older people, there is a tendency for phone survey samples to under-represent young men. The “youngest male, oldest female” method brings the demographics of the survey population more in line with the actual population.

⁴ The cooperation rate was 42%. The cooperation rate represents the proportion of respondents that participated in the survey compared to those that did not (that is, the number of completed surveys divided by the sum of completed surveys, refusals, and terminations). Refusals and terminations do mean that the sample of respondents who completed the survey is a subset of the sample of households generated, and thus may no longer be representative of the population of interest.

members. Forty-four percent have children living at home. About a third of the respondents identified themselves as democrats, roughly a third are republicans, and another third are independent. About half of respondents attend a place of worship once a week.

To better understand the representativeness of the sample of respondents to the population of adults, the demographics of the sample was compared to those compiled by the U.S. Census Bureau. Compared to the Census figures, the citizen sample had a somewhat higher proportion of whites and was generally more educated, wealthier, and more likely to be married than the national adult population. These biases are typical in sample surveys with even very high response rates (for example, Brehm 1993), so the sample seems to be reasonably representative of the population of interest. Further, while the sample differs from the population as a whole on these demographic parameters, it looks similar to the voting population.

To identify the local public officials, all municipalities in each region were ordered by place name and then a sample was selected systematically. A minimum of 100 local government decision-makers were surveyed in each region. The surveys were to be completed by each jurisdiction's chief executive decision-maker, whether elected or appointed, or their immediate deputy. The roles and job titles of public decision makers in cities and towns vary non-systematically across the nation. Interviewers therefore employed a screening process to identify the senior manager or their deputy in each municipality. In jurisdictions that did not have professional management, these individuals were to be the chief elected official (or their deputy) and hold the title of Mayor, First Selectman, or something similar. The interviewer had a list of thirteen acceptable job titles; if they were not directed to someone with one of those job titles, they were instructed to return to the jurisdiction gatekeeper to re-start the screening process. Certainty about the respondent's decision-making role within their jurisdiction is essential to the

validity of this project. When the study was completed, respondent job titles were verified, and unsuitable respondents were replaced and new surveys completed.

Between and June 1, 2010 and October 16, 2010, a seventeen-minute telephone survey was administered to 816 local government decision makers. Computer-assisted telephone interviewing (CATI) procedures were used to administer the questionnaire. The interviews were offered in English, and no incentive to participate was used. The 816 respondents range in age from 23 to 84 years old. About three-quarters (73%) are men. Most respondents (88%) are white; 3% percent are black. Respondents have worked in their current community from 1 to 65 years, with a mean of twelve years. Twenty six percent of the respondents identified themselves as democrats, thirty percent as republicans, and thirty-eight percent are independent. The average population size of sampled jurisdictions is 15,719, with a median of 4,448. Thirty-nine percent are rural (having populations less than 2,500). The median annual municipal operating budget (excluding education) for the respondent jurisdictions is \$7 million, with a mean of about \$28 million.

Question Design

The survey instruments employed in this study will be described briefly here, and are available from the author. The study's first objective is understanding the nature of household risk perceptions and preparedness behavior. This objective is addressed by the survey administered to individual household decision-makers. Specifically, several questions were therefore asked about people's general attitudes and orientation toward risk, including questions that asked about the following:

- Personal preparedness overall.
- What they are concerned about protecting from disaster.

- The likelihood that disaster will strike.
- Who they expect to rely on after a disaster.
- Whether they will follow directions after a disaster and from whom.
- How informed they feel about what to do in the event of a disaster.
- Willingness to pay to improve community preparedness.

Then, to help understand people's perceptions of risk and preparedness in more specific terms and depending on the type of threat at hand, several risk perception questions were grounded in three scenarios that were briefly presented to respondents: a major natural disaster, a terrorist attack, and loss of household income. Respondents were asked questions about preparedness in each of these contexts, including:

- How much they have thought about the specific consequences of that event.
- How prepared they are for that event.
- What specifically they have done to prepare for that event.
- Why they have chosen to prepare or not.
- Their level of concern about that event.
- Their ability to recover from that event.
- The likelihood of that event occurring.

The study's second objective is to understand how the expectations and priorities of local government decision-makers compare to the perceptions and preferences of individual citizens. This objective is addressed by the survey administered to local public officials. First, local officials were asked about their own personal resiliency and tolerance for risk. Then, local officials were asked a series of questions about:

- Threats to the community.
- The likelihood of a disaster occurring.
- The current level of community preparedness.
- The adequacy of preparedness spending.

In addition, local officials were asked about their perceptions of the residents of their jurisdiction:

- How prepared residents are.
- Why residents don't prepare.
- Who residents will rely on after a disaster
- How informed residents are about what to do.
- Whether residents will follow their directions.

FINDINGS

This paper targets the hypothesis that local public officials are disconnected from their citizens in the domain of personal preparedness—that is, officials do not correctly understand how their citizens think about risk, how they assess their own preparedness, and why they decide to take actions to prepare (or not). This section reports the findings of the surveys of individuals and public officials, and compares individuals' perceptions of themselves with public officials' perceptions of individuals.

To begin, both individuals and public officials were asked about their own tolerance of risk. Specifically, they were asked about their resilience in terms of how well they think they can bounce back after something bad happens to them, whether they accept or avoid risk, and whether they are willing to wait for rewards. These questions represent three distinct dimensions of tolerance for risk, as they are only very weakly correlated with each other. The results for individuals and public officials are shown at Table 2. Overall, local officials see themselves as more resilient, more prepared to take risks, and more patient than individual citizens judge themselves to be.

[Table 2 about here]

Next, respondents in both groups were asked what they thought the biggest risks facing the nation and their community are. The results are shown at Table 3. Here both public officials and individuals see financial disaster as the biggest risk to the nation—not surprising given that these surveys were administered in the midst of the nations’ recent economic crisis—though many more officials than citizens see this as the biggest risk (40% versus 30%). Likewise, both public officials and individuals see a major natural disaster as the biggest threat to their own community, but again more officials than citizens see this as the biggest risk (79% versus 33%). In addition, more local officials see a major natural disaster as the biggest risk to the nation, while more citizens see a terrorist attack as the biggest threat. At the local level, almost all local officials judge a major natural disaster to be the biggest threat to their community, whereas a substantial proportion of citizens see financial disaster (29%) and a major disease epidemic (17%) as big threats. These results lend some support to the hypothesis that public officials differ from citizens in their assessments of risk.

[Table 3 about here]

Several questions asked people to assess their own preparedness, and public officials to assess the preparedness of their citizens. Overall, individuals see themselves as more prepared than public officials think they are, as Table 4 shows. Almost three quarters of individual respondents think they are very or somewhat prepared, while local officials think the proportion is more like half. Only eight percent of people admit they are not prepared at all, but local officials think many more people are unprepared (22%).

[Table 4 about here]

Table 5 provides more detail about specific aspects of preparedness. In general, people think they can recover pretty well from a major natural disaster or terrorist attack (7.2 and 6.5 on

a 0-10 scale), and public officials agree. On the other hand, people think they are better informed about what to do in the event of a disaster than public officials think they are (7.4 versus 6.2 on a 0-10 scale). Also, people think they are more likely to follow the directions local officials give them than public officials think they are (8.8 versus 7.6 on a 0-10 scale). Finally, we asked about who people will rely on for help after disaster strikes. Overwhelmingly, people said they would rely on themselves (9.1 on a 0-10 scale), while public officials expect people to rely on local emergency responders (8.6 on a 0-10 scale). Interestingly, both citizens and public officials think that people will rely least on state and federal agencies. Thus, in some respects public officials appear to differ from citizens in their assessments of preparedness.

[Table 5 about here]

Next, to better understand how people perceive their own preparedness and to better ground people's self-assessments, individuals were asked several questions about their perceptions of the risk and consequences of a major natural disaster. Specifically, they were asked how much they had thought about the specific consequences for their household if there was a major natural disaster in your community. Eighty percent of respondents had given a moderate amount or more thought to these consequences. Individuals were also asked how likely they thought it was that they would face such a disaster, how worried they were about a major natural disaster, and how serious a problem it would be. Overall, people don't think a major natural disaster is very likely in their community and are not especially worried about the possibility (4.7 and 4.2, respectively, on a scale of 0=not at all to 10=extremely). That said, people do think a major natural disaster would be a very serious problem (7.7 on a scale of 0=not at all to 10=extremely).

Further, individuals were asked whether or not they had done anything to prepare for a major natural disaster, and if they had, what specifically they had done. Of the 1210 respondents, 75 percent could point to specific things they had done to prepare. Respondents who had prepared (n=903) were asked why they did these things. Their responses are shown in Table 6. Most people said they had prepared because either they have people they need to take care of (23.6%), or they have been through this before (25.1%), or they think being ready is worth the time and effort (22.3%).

[Table 6 about here]

Finally, respondents who said they had not done anything to prepare for a major natural disaster (n=247) were asked why they did not prepare, and public officials were asked why they think people don't prepare. Table 7 shows the results. Half of respondents said the reason they don't prepare is that they procrastinate—they know they should, but they haven't gotten around to it (24.3%), or they are skeptical—they don't think it is going to happen to them (23.5%). The top explanation public officials give for why people don't prepare is that people don't think it is going to happen to them (35.1%). Many public officials (20.4%) also agree that people procrastinate.

Public officials (17.8%) also think that people think it takes too much time, effort, or money to prepare, though only eight percent of individuals gave this as the reason they don't prepare. On the other hand, almost seventeen percent of individuals said they haven't prepared because they don't know what to do to prepare, whereas only none percent of public officials think this is the reason people don't prepare. Likewise, over fourteen percent of individuals say they haven't prepared because they would rather not think about bad things happening, but only about four percent of public officials think this is the case. These findings offer mixed support

for the hypothesis that public officials misjudge why citizens act as they do. While public officials correctly identify procrastination and skepticism as the main reasons people say they don't prepare, they also tend to miss other important reasons people give for not preparing and incorrectly assume that people think preparedness is too expensive.

[Table 7 about here]

CONCLUSION

Overall, these findings offer mixed support for the proposition that public officials are disconnected from their citizens in the domain of disaster preparedness. In some cases, public officials appear aligned with public perceptions. In general, these two groups identify similar risks. They have similar views of the public's expectations about the support that will be forthcoming (or not) from state and federal agencies and nonprofit organizations, and about the prospects for successful recovery. Yet in other cases public officials see citizens differently than citizens see themselves. Public officials think people are less well-informed, less likely to take direction, less likely to be self-sufficient—indeed, less well prepared overall—than people think they are. Public officials also tend to attribute lack of preparedness to procrastination, denial, or stinginess, while citizens also feel like they don't have the information they need and are uncomfortable focusing on the possibility of disaster.

Even in instances where individual and public officials have similar views, they may have different foundations. For example, a top reason people give for not preparing is that they don't think it will happen to them. Public officials also believe that this is why citizens don't prepare, but view this as a state of denial on the part of citizens, rather than a rational assessment. In truth, citizens' lack of preparedness—and lack of inclination to prepare—may be rational, given that disasters are relatively rare events in the experience of any particular jurisdiction.

Further, the use of private insurance and reliance on other forms of protection (such as emergency response) that insulate people from risk create a moral hazard.

The fact that public officials are incorrect about what citizens think does not mean that they are incorrect about citizens. The literature does show, for example, that people tend to overestimate how prepared they are. Public officials, who are less sanguine about how prepared citizens are, may also have a better sense of the reality of public preparedness. At the same time, this disconnect could help explain why preparedness programs seem to have been ineffective at improving preparedness. In short, people act based on their perceptions, and so public policies must account for what people think and feel if they are to influence behavior.

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Table 1. Sample structure.

Stratum	Household decision-makers		Local officials	
	n	%	n	%
Interior Northeast	101	8.3	102	12.5
Interior Midwest	167	13.8	109	13.4
Interior South	226	18.7	102	12.5
Interior West	116	9.6	100	12.3
Total Interior	610	50.4	413	50.6
Northeast Atlantic Coastal Counties	150	12.4	100	12.3
South Atlantic Coastal Counties	150	12.4	102	12.5
Gulf Coastal Counties	150	12.4	101	12.4
West Coastal Counties	150	12.4	100	12.4
Total Coastal	600	49.6	403	49.4
Total sample	1210	100	816	100

Table 2. Personal traits with regard to risk (means with standard deviations in parentheses).

	Household decision-makers	Local officials
Resilience		
Question: How would you rate your own personal ability to “bounce back” from when bad things happen, like losing your job, a bad accident, or some other unexpected disaster?	7.36 (2.24)	8.23 (1.33)
Scale: 0 (not at all) – 10 (completely)		
Risk preference		
Question: How do you see yourself? Are you generally a person who is fully prepared to take risks, or do you try to avoid taking risks?	5.54 (2.84)	7.27 (1.93)
Scale: 0 (not prepared) – 10 (fully prepared)		
Patience		
An index of three lottery questions that asked whether respondents would prefer to win a specified amount tomorrow or a larger amount six months from now.	1.09 (1.19)	1.60 (1.20)
Scale: 0 (always preferred immediate payment of smaller amount – 3 (always preferred future payment of larger amount)		

Table 3. Perceived threats (percentage of respondents who identified each as the biggest).

	Household decision-makers	Local officials
Biggest risk facing the nation		
Major natural disaster	15.6	21.8
Major disease epidemic	15.1	5.0
Financial disaster	30.0	40.4
Technological disaster	4.8	8.9
Infrastructure disaster	4.1	7.2
Terrorist attack	23.1	14.1
Nuclear accident	7.3	2.6
Biggest risk facing your community		
Major natural disaster	33.5	79.3
Major disease epidemic	16.7	1.2
Financial disaster	28.5	4.6
Technological disaster	3.8	0.1
Infrastructure disaster	7.9	9.5
Terrorist attack	6.3	4.2
Nuclear accident	3.3	1.0

Table 4. Personal preparedness assessment (percentage of respondents).

	How people assess themselves	How local officials assess people
Very prepared	23.4	26.8
Somewhat prepared	50.8	27.8
Not very prepared	17.9	23.0
Not prepared at all	8.0	22.2

Table 5. Personal preparedness assessment (means on a scale from 0 (not at all) – 10 (completely). Standard deviations are in parentheses).

	How people assess themselves	How local officials assess people
How well people can recover from a major natural disaster	7.20 (2.36)	7.57 (1.77)
How well people can recover from a terrorist attack	6.50 (2.73)	6.41 (2.30)
How well informed people are about what to do in the event of a disaster	7.41 (2.48)	6.19 (1.93)
How likely it is that people will follow the directions local officials give them	8.80 (2.09)	7.63 (1.47)
After a disaster, how much people will rely on...		
Themselves	9.08 (1.87)	6.29 (2.32)
Their families	8.15 (2.72)	6.87 (2.18)
Local emergency responders	7.52 (2.59)	8.60 (1.54)
State government	5.04 (2.97)	5.57 (2.55)
Federal agencies	4.79 (3.10)	5.76 (2.85)
Volunteer organizations	6.43 (2.93)	6.24 (2.37)

Table 6. Why people prepare (percentage of respondents, subsample n=903).

	How people assess themselves
They think getting ready makes it easier to get back to normal	12.0
Taking action makes them worry less	8.0
They have people they need to take care of	23.6
They have been through this before	25.1
They have gotten information about what to do	7.8
They think being ready is worth the time and effort	22.3

Table 7. Why people don't prepare (percentage of respondents, subsample n=247).

	How people assess themselves	How local officials assess people
They know they should, but they haven't gotten around to it	24.3	20.4
They think that getting ready won't make a difference	5.3	3.0
They think that it isn't their responsibility	1.2	7.9
They would rather not think about bad things happening	14.2	4.3
They don't think it is going to happen to them	23.5	35.1
They just don't feel like it	4.9	2.5
They don't know what to do	16.6	9.0
They think that it takes too much time, effort, or money	8.1	17.8