

Study Finds Californians Unmotivated To Prepare For Next Disaster

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Californians believe that their state is prone to disasters, but see little motivation to prepare for nature's crushing blows, a new poll has found. The poll, sponsored by the Insurance Information Network of California and Fireman's Fund Insurance Company, found that only 22 percent of Californians consider themselves to be prepared or very prepared for a disaster in their area.

Nearly half singled out "common sense" as the reason to prepare for disaster, but noted few incentives that would motivate them to be ready for future earthquakes, floods or fires. The largest segment of respondents -- only 10 percent -- cited a local disaster as the reason to prepare for future risk. No other possible motivation -- from financial incentives to educational programs -- was acknowledged by more than 9 percent of those polled.

"Californians are conflicted about disaster preparation," said IINC Executive Director Candysse Miller. "They recognize risk, but they often assume it will happen to someone else. They acknowledge that they aren't prepared, but they can't find the motivation to strap their water heaters, clear dry brush or prepare a home inventory."

In the wake of Hurricane Katrina, Californians also do not believe that they should count on government to bail them out financially after the next catastrophe. Many respondents indicated, however, that government should play a role in the preparation for and recovery after a catastrophe.

"Clearly, it is critical for us as an industry to find ways to encourage consumers to get better prepared for natural disasters -- both physically and financially," said Chris Heidrick, vice president, Personal Insurance, Fireman's Fund®. "As we approach the 100th anniversary of the 1906 San Francisco earthquake and fire, it is important to remind ourselves of the impact that floods, wildfires and earthquakes can have on our homes and our lives."

The survey, which polled 800 residents across the state February 4-8, also found that Californians ultimately consider it their own responsibility to be financially prepared for disaster.

Among the findings:

60 percent believe that there is more than a 10 percent chance of a catastrophe in their area in the next five years.

68 percent of those surveyed indicated that they rely on the insurance industry to help home and business owners rebuild after a disaster.

69 percent said that it is a home or business owner's responsibility to purchase adequate insurance or have savings set aside for emergencies, and that they should not rely on government or others to assist them in rebuilding following a catastrophe.

Only 20 percent believed that government financial assistance would see them through disaster recovery.

"People have a responsibility for what they do," said one respondent, a 49-year-old Ventura County man. "You have to get down to business, protect your family and plan for bad things to happen."

Despite California's history of catastrophic earthquakes, wildfires and

flooding, many poll respondents felt that the West Coast offered them a relatively safe environment.

"I live in a disaster-free zone," said a 66-year-old woman from San Diego County, where wildfires destroyed nearly 2,500 homes and caused more than \$1 billion damage in 2003.

Since 1990, California has experienced 32 natural catastrophes or disasters in which insured losses totaled more than \$25 million, with losses totaling \$19.4 billion.

Even if a disaster struck their neighborhood, 31 percent of respondents said they would rebuild in their current community.

Nearly equal percentages of those polled considered the state to be both best prepared (35 percent) for earthquakes and least prepared (30 percent) for earthquakes among the disasters the state faces. Only tsunamis (40 percent) scored higher for the peril Californians consider themselves least prepared to handle.

IINC and Fireman's Fund partnered to sponsor the poll in recognition of the 100th anniversary of the 1906 San Francisco earthquake and fire, which nearly leveled the city.

Conducted by the polling firm of Public Opinion Strategies, the survey has a plus/minus margin of error of 3.46 percent.

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