

Chapter 3

Conclusion and Next Steps: The Role of Risk Awareness and Risk Reduction Education in Building a Culture of Safety

3.1. Conclusions

Human decisions about where and how to live can lay the foundation for a society resilient to catastrophes. Public awareness of natural hazard risk and risk reduction measures forms the foundation and pre-requisite for effective natural catastrophic risk management and disaster risk reduction. In this vein, the Advisory Board of the *International Network on the Financial Management of Large-Scale Catastrophes*, set up by the OECD, has notably agreed that risk awareness initiatives constitute one of the key components of appropriate and sustainable financial management of large-scale catastrophes. This current stocktaking effort, in combination with OECD studies on financial education, builds upon national and international efforts to increase risk awareness and risk reduction education as a tool for catastrophic loss reduction.

Current research on risk awareness and risk reduction education, as well as the stocktaking of 11 OECD countries, China and India, suggest innovative strategies for using public education as a tool for catastrophic loss reduction. This work shows that risk awareness and risk reduction education messages should provide specific details on how to reduce risk and financial exposure, inform people about where to seek further information, be presented through a variety of media and trusted sources, and be frequent and consistent (McClure 2006; Mileti et al. 2004). Most successful are the efforts that create broad, cross-sectoral partnerships. These partnerships provide public information and educate policy makers in parallel with wider efforts to provide trusted, affordable and effective risk reduction tools for voluntary adoption and policy changes that incentivise or mandate behaviour change. These efforts, moreover, are most successful in countries where there has been a sustained and a long-term strategy for raising risk awareness and promoting risk reduction.

Box 3.1. Towards a Culture of Safety

Support for disaster risk reduction policy implementation may become widespread in areas where risk awareness and risk reduction education have been consistent, even when individual preparedness may remain low.

Research conducted in California shows that while residents reported low levels of personal preparedness, over 70 percent of residents supported policies for strict building codes, restrictions on home construction, and government funding to preserve and restore wetlands for flood protection. Support for building codes did drop from nearly 90 percent to 65 percent when respondents were informed of a 6 percent construction cost increase, but remained remarkable high (Miller 2006). This type of public support for mandatory risk reduction policies is the result of extensive regional awareness and education campaigns and is crucial for effectively implementing risk reduction policies.

Long-term strategies for risk awareness and risk reduction education that work within and across the public, education, private and civic sector can **encourage voluntary risk reduction activities** and build understanding of and compliance with mandatory measures. Risk awareness and risk reduction education in compulsory education curricula should form a key component of this effort. Also important are large-scale campaigns that use consistent and engaging messages which include local risk identification and promote specific and practical risk reduction and preparedness strategies. Like other successful national and global campaigns, risk awareness and risk reduction education campaigns will need to be part of a long-term strategy for disaster risk reduction, a strategy that seeks to raise public awareness of the most important local hazards through as many communication channels as possible.

Despite the importance risk awareness and risk reduction education programs can play in encouraging voluntary adoption of risk reduction strategies, these programs may be insufficient by themselves. Without financial incentives and some compulsory policies for risk reduction, some individuals and communities will continue to put off adoption of these measures or decide that risk reduction is not a high priority. As such, risk education is often a **complementary part of larger national risk reduction strategies** that mandate and enforce risk reduction through land use planning, construction standards, evacuation planning, catastrophe insurance and emergency response. Education can ensure that local policy makers and the general public understand the role of such measures and build majority acceptance for any restrictions these policies bring to daily life.

Governments, in partnership with the private, civic and education sectors, have a fiscal and social responsibility to current and future generations to raise awareness of current and emerging catastrophic risk and educate the public on risk mitigation and reduction strategies. Through a sustained and long-term effort, they will encourage voluntary and compulsory strategies that reduce physical and financial exposure to natural hazards. Such education efforts are a key component to promoting a culture of safety within a nation's borders and beyond. Risk awareness and risk reduction education is a foundation and pre-requisite for effective catastrophic risk management and disaster risk reduction.

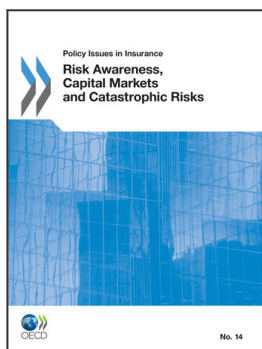
3.2. Possible next steps for the OECD

This stocktaking of risk awareness and risk reduction education programs and policies in 11 OECD countries, China and India, serves as an initial step towards developing effective policies for risk education as a key component of national risk reduction strategies. To extend this initial assessment, the following projects may serve as useful actions:

- **In-depth country-level assessments.** This would involve taking stock of previous and existing country efforts and good practices in risk awareness and risk reduction education. A more thorough in-country assessment is warranted to identify the overall strengths and opportunities for improvement within each country.
- **Broader assessment of innovation in non-OECD countries.** Many low and middle-income countries outside the scope of this assessment are engaging in innovative and effective risk awareness, risk reduction education and community-

based risk assessment and management. Lessons learned in Iran (Izadkhah 2005), Nepal (BRI and GRIPS 2007; Shiwaku et al. 2006), and other countries have significant implications for improving risk awareness and risk reduction education within OECD countries. While school-based risk education programs have been thoroughly covered as a result of UNISDR's recent efforts (UNISDR 2007; Wisner 2006), public, civic and private sector initiatives are less well documented.

- **Assessment of the effectiveness of risk awareness and risk reduction education campaigns.** The effectiveness of risk awareness and risk reduction education programs within OECD countries could benefit from a more thorough evaluation. An important first step may be the development of a common framework for evaluating the effectiveness and penetration of risk reduction education programs and campaigns. This work could gain from synergies with likely future OECD work on the evaluation of financial education programmes.
- **Cross-country survey of risk perception and insurance penetration.** Insurance offers a crucial financial loss reduction tool, yet penetration is often low even in countries with compulsory insurance schemes. Further research and comparison is necessary to understand how risk awareness and penetration rates vary and how both policy and risk awareness programs can improve insurance penetration.



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