**Risk Education: Module 7 – Mitigation and Adaptation**

*Objectives*

* Define terms mitigation and adaptation and other related terms, such as risk tolerance and risk appetite
* Describe common risk mitigation activities
* Explain the role of insurance policies and provide examples of types of insurance
* Provide reasons why people may choose not to invest in mitigation and/or not buy insurance
* Discuss the idea of education as a beneficial form of risk reduction

*Resources*

* PowerPoint Lecture Presentation: “Risk Management”
  + Speaker notes contain descriptions of concepts, graphics, and/or examples that are presented on the slides
* Video: Integrated Approach to Disaster Risk Management: Prevent, Residual Risk Prepare, Respond, Recover
  + Provides an example of how an unexpected disaster can destabilize a community and explains measures that can be taken pro-actively to reduce risk
* TED Talk: From disaster response to disaster prevention
  + Differentiates between pro-active and reactive management and shoes the benefits of prevention as opposed to response
* TED Talk: Can we build disaster resilient communities?
  + Provides real-life examples of resilience in post-disaster areas and makes the case for such resilience to be better utilized/implemented by communities
* TED Talk: Be More Than a Bystander: Preparing Communities for Disaster
  + Discusses the reasons why preparation is key is disaster response and various ways that an individual could become less vulnerable by improving preparation

*Discussion Topics and Activities*

* Ask the class if they wear seat belts – why or why not? Discuss how wearing a seat belt can be a risk mitigative activity.
* Ask the class if they wear helmets, gloves, or other safety gear when they ride bikes or use tools. Similarly, ask the class if they wear oven mitts to handle hot dishes. Discuss how these are also mitigation activities that can reduce the risk of personal harm in people’s daily lives.
* Ask the class what they know about insurance (what it is, how it works, the different types, how it relates to unplanned events, etc.)
* Ask students in the class (or have them discuss in smaller groups) why they believe expensive, safety-enhancing projects are (or are not) worth it (as taken by the government and by smaller groups, such as a community or a family). For example, should flood walls or levees be built to reduce flood risk – why or why not? What are the pros and cons?
* Discuss with students whether or not they believe learning about risk is beneficial

*Potential Courses Where This Module Could be Utilized*

* Principles of Public Service
* Public Management and Administration
* Introduction to Human Studies

*Applicable Tennessee Education Standards Addressed*

* Math
  + Reason abstractly and quantitatively
  + Attend to precision
* Science
  + Asking questions and defining problems
  + Constructing explanations and designing solutions
* Social Studies
  + Construct and communicate arguments citing supporting evidence