Is Homeland Security czar Tom Ridge playing the role of the lad in the classical fairy tale that kept seeing threatening wolves that never showed up? Is the Governor crying wolf too often? Governor Ridge last week on behalf of the Bush administration issued the third high alert warning that we have received since September 11. What we would like to know is why? What is the purpose of the multiple warnings to a nation already on high alert?

One might imagine that the warning was primarily directed at law enforcement and others on the front line of domestic security. But, apparently not so. In fact, the news that a warning was issued seems to have gotten out to law enforcement only after the media reported it.

If the public at large is the audience, to what purpose? Exactly what is the public to do? Director Ridge has been quoted as saying that we should “live life optimistically” but also be “cautious” and “report suspicious” circumstances. What does that mean?

Let us be clear. We believe the threat of domestic terrorism is only too real. The likelihood that other attempts will occur, such as September 11, are extremely high if not absolutely certain. Our nation’s need for security is great--our peril is considerable.

But we all know this. Indeed, unless like Bin Laden you have been living in a cave somewhere, you hardly could avoid knowing it. Additional vague warnings of non-specific threats are not going to help. In fact, they could hinder the return to normal life and normal economic activities.

The problem here has to do with the notion of risk and how we assess it. The assessment of risk is a routine part of daily life. If we did not assess risk we could not leave our homes in the morning or carry on everyday life. We all learn to make risk assessments and to take reasonable risks based on those assessments. People who do not assess risk lose the ability to function well: Picture Woody Allen’s neurotic characters in his earlier popular films.

Mathematicians and probability experts classify people into one of three categories with respect to attitudes toward risk. We can be “risk averse”—those who avoid all risks even reasonable ones, “risk neutral”—those who accept reasonable risks, or “risk seeking”—those who accept high-risk situations. Most of the time, most of us are probably risk neutral on most things, and perhaps risk averse or risk seeking on a few things.

For example, you are risk averse if you buy life insurance or have been avoiding airports since September 11, and you are risk seeking if you smoke cigarettes or fail to buckle your seat belt.

But it’s risk neutral behaviors that are the stuff of everyday life. For instance, driving or riding in an automobile is a reasonable risk for most, even though there is about one chance in 7,000 that in any year we
will die in a car accident. Taking a shower or bath is risk neutral for most as well, even though the odds of injuring oneself in the bathroom in any one year are one in 4500, while there is a one in 30,000 chance of dying from a fall in one’s own home. And so on, with other daily routines: such as talking on the phone, walking the dog, drinking tap water, and eating a meal in a restaurant—all acceptable risk neutral activities for most people.

What about being the victim of terrorism? The answer is that we should be risk neutral about that as well. The risk for most of us is extremely low—much lower than risks most of us accept every day. With regard to terrorism and our personal safety, we should be comfortably risk neutral.

Professor Michael Rothschild, writing in the Washington Post, estimates the risk of dying in a hijacked and crashed airliner if terrorist were crashing them at the rate of one a month. For the once monthly flyer, the odds against that person flying on a doomed plane would be about 540,000 to one. If you fly once a year, the odds against crashing are over six million to one. If the terrorist crash only one plane a year, the odds go up to 72 million to one that you would be in that plane.

Or how about the widespread fear of malls? There are 40,000 of them in the country. If terrorists destroyed one mall every week—an improbable rate of destruction—your chances as an average shopper would be 1.5 million to one against being killed. If the terrorists attacked only one mall a month, the odds go to 6 million to one that a shopper there would be killed.

The anthrax threats, as well as most other biological and chemical threats, could be charted in a similar way. The probability that our nation will be a victim of future attacks is quite high. The probability that any one of us is going to be a victim is quite low.

We need to know this. And our government should be making sure we do. If the government feels compelled to tell us of unspecified threats, it should also put them into perspective for us. It may not make everybody feel better to know that they are 1350 times more likely to die of heart disease than be the victim of a terrorist hijacking, or 10,000 times more likely to die of cancer than to die in a mall attack. But knowing this might help us get back to our normal lives, which is good for us and critical for our country.

Some critics privately complain that Ridge and the Bush Administration are in the classic bureaucratic maneuver, widely known as CYA. Maybe they don’t know what’s coming, but if it comes, don’t blame us. But this is cynical and misleading as well. The problem is not that our government is lying to us. It is that our government is trying to give us more information than it has.

What seem likely is that we are going through a learning process here, and with more experience the nation’s leaders will develop more sophisticated response mechanisms—perhaps with staged levels of alert and response. If so, this would parallel the experience the U.S. military had in Bosnia and other overseas situations. Our military has learned over time how to adapt to real danger without overreacting to it.

And in time domestically, we will do so as well. We will learn to live with the threat of terror without being terrorized by it.
In the meantime, some Pennsylvania style advice for Director Ridge: as the sage has said, it is not what we don’t know that hurts us so much as what we know for sure that isn’t so.

Director, continue to tell us what we need to know, but when you do give us warnings, put our real risk into some perspective and context. And above all, tell us what we can do with the information you are giving us. We’ll listen.