

環境災害消費與比較性風險評估之研究

【中文摘要】

傳統對於環境風險評估均以分析環境風險的「機率」與其「影響」做為人們接受風險與災害的依據，然而個體對於環境風險認知與災害消費態度不僅受災害發生機率與損失嚴重程度影響，更受到環境風險特性，以及個體本身的認知態度所影響。而在風險與不確定性的情形下，傳統均假設個體為完全理性選擇對個體最大效用的方案，並以預期效用理論作為預測人們風險情況下的決策選擇行為，然而預期效用理論並無法充分且正確地預測人們的決策行為，故有許多修正的理論模型產生。

本研究首先回顧環境風險認知、比較性風險評估以及環境災害消費相關文獻，瞭解傳統環境風險分析與評估均著重於技術性與專業性地評估風險的危險程度，然而民眾對於風險認知與消費態度卻更受個體本身所具有的屬性以及個體所處環境風險特質影響。於風險與不確定的情況下，民眾所作的決策行為係經由啟發性的學習過程，而非完全理性地反應相關決策，亦即 Kahneman、Tversky (1979) 及 Viscusi (1989) 的揣測參考理論所述：個體係經由 Bayesian 的學習過程以為相關風險情形下的決策行為。本研究對專家學者與一般民眾作問卷調查以為實證研究對象，比較二者對於災害消費行為與風險認知之差異，並利用條件評估法 (CVM) 的方式評估民眾心目中所願意支付 (WTP) 的保險與防衛性支出費用之影響因素。

本研究經實證發現：1. 民眾對環境風險危險認知程度受到個體所處環境風險特質與個體本身所具有屬性特質影響；2. 專家學者較民眾對於環境風險的危險程度認知，以及對於風險資訊來源的信任程度低，顯示專家學者對於風險所帶來的不確定性容忍程度較高，而對風險資訊更持謹慎態度；3. 災害防範的手段上，專家對災害防範手段的需求較低，而民眾則認為應由政府負責相關的防災工作；4. 民眾對保險與各項防衛性支出之 CVM 估計結果發現亦受相關因素影響。

關鍵字：環境風險、災害、風險認知、環境災害消費、比較性風險評估

Abstract

Traditional environment risk analysis focuses mainly on the assessing of its probability and consequences that are usually employed as the basis for judging whether a risk is acceptable. However, environmental risk perception is not only influenced by the physical hazard characteristics with its probability and consequences but also regarding to person's attitude toward various hazard sources. According to the normative model of rational choice theory, it is widely applied expect utility model as a descriptive model for analyzing the behavior of decision-maker under risk. In the light of the observations of real society, it is presented that expect utility model is not an adequate descriptive model and it requires an alternative account of choice under risk.

First, this study reviews the literatures related to environment risk perception, comparative risk assessment and environmental hazard consumption that are helpful for developing the analysis framework in this study. While the lay person's risk perception and hazard consumption attitude is considered, it is found that individual's characteristic and where he/she located robustly influence risk perception. Kahneman, Tversky (1979) and Viscusi (1989) had suggested that the lay personal choice behavior is much determined through heuristic learning process in the prospective reference theory had promoted. Therefor, this study engaged the investigating of the distinction insides of risk perception and hazard consumption attitudes between experts and lay people by way a questionnaire surveying analysis. Further, we used contingent valuation method to estimate the factors that would influence lay people's willing to pay for insurance and payment for hazard mitigating and defending.

This research finding that: (a) lay person's risk perception and hazard consumption attitude is influenced by individual's characteristic and where he/she located; (b) professional's risk perception and risk information trust is lower than the public; (c) professional's demand of precaution against hazard is lower than the public; (d) the personal social-economics characteristics will influence lay people's willing to pay for insurance and the fees of defending hazard .

Key words : Environment risk 、 Hazard 、 Risk perception 、 Environmental hazard consumption 、 Comparative risk assessment