



HARD QUESTIONS ABOUT EARTHQUAKE PREPAREDNESS

AND EASY THINGS YOU CAN DO



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About Dr. Angela Ramsay

Dr. Angela Ramsay is an applied psychology educator, credentialed coach and researcher recognized for leading difficult, high-stakes projects to successful outcomes. She is known for guiding Wray & Nephew Limited (then part of Lascelles deMercado) to become the first organization in Jamaica to receive the Ministry of Labour’s Gold Certificate for Occupational Health & Safety — a national milestone achieved under her leadership as Chief Consultant Environmental and Safety Officer.

Angela builds practical frameworks, strengthens operational systems, and helps organizations translate standards into daily practice. Her work demonstrates that excellence is not accidental — it is achieved when structure, accountability, and purpose are aligned.

Across her consulting career, she has received consistent commendations from business clients. Her philosophy is straightforward: people pay for achievement and results. Her portfolio reflects measurable outcomes, strengthened institutions, and organizations left more capable and resilient than when she began, across manufacturing, education, policy, international development, and organizational change.

Her advisory, consulting and research work spans the Caribbean, Africa, Asia, Europe, Australia, and North America, including assignments with UNESCO, the International Labour Organization, the Commonwealth Secretariat (London), Japan Overseas Cooperation Volunteers, the British Council, and multiple Ministries of Education. Having lived, worked, or studied on six continents and traveled to the seventh, she brings deep cross-cultural experience and the ability to translate complex ideas into practical action across diverse environments.

A significant portion of her work focuses on preparedness, risk awareness, leadership judgment, and prevention — helping people and organizations think clearly before crisis strikes. In late 2025, she created the Hard Questions series to address real-world risks, security, preparedness, decision-making, family conflicts, workplace conflicts, human judgment under pressure and other topics that are often avoided but are essential to personal and community resilience.

A cornerstone of Angela’s coaching and advisory practice is strict confidentiality and ethical discretion. She works with senior leaders and individuals navigating sensitive transitions and treats private matters as non-negotiably confidential.

Dr. Ramsay is available for selected public lectures, executive briefings, and professional presentations on preparedness, leadership judgment, and risk-aware decision-making.

About Hard Questions

Hard Questions is a public education series that takes on difficult, high-stakes topics that affect real lives, families, and communities — especially in times of uncertainty, crisis, or rapid change.

This is not opinion talk, panic messaging, or abstract theory. It is structured, practical thinking applied to serious issues.

Each Hard Questions feature examines one major topic at a time — such as disaster preparedness, personal safety, resilience, ethical decision-making, and social risk — and brings together research, field experience, and expert insight. When needed, specialists are invited into the conversation so that guidance is grounded, not speculative.

The goal is simple: to replace fear, confusion, and rumor with clarity, preparation, and sound judgment.

We ask the questions many people avoid:

- What could realistically go wrong?
- What should responsible people prepare for?
- What systems actually work under pressure?
- What actions make a real difference?

Hard Questions respects the intelligence of the reader. It does not oversimplify serious matters, and it does not dramatize them either. It is designed for thoughtful citizens, families, leaders, and organizations who prefer preparation over denial and disciplined thinking over guesswork.

Because some questions are hard — but avoiding them is harder.

If you have a hard question you believe should be explored, email: fipafamily@gmail.com or angela.ramsay@fipaglobal.com.



What prompted this article to be written

A Personal story

I experienced the Latur earthquake in India in September 1993.

Its hypocenter was only about 10 km below the surface—relatively shallow—so the shock waves had far more destructive power. It is regarded as the deadliest earthquake ever recorded in a stable continental crust. That shallow depth also explained why, later, I was puzzled to learn it measured ‘only’ 6.2. It felt far more intense. The earthquake struck just before 4:00 a.m., while I was asleep.

At the time, I was president of the foreign students’ association and part of the team checking that everyone was safe. I was surprised at how calm some students were, even during an earthquake of this magnitude, and how frantic others became. The calm ones were psychologically prepared for unexpected events. The ones in panic spread fear and reduced everyone else’s safety.

That’s actually why this book exists. Earthquake preparedness isn’t just about buildings and supplies. It begins in the mind.

Did you know that:

A structurally strong house with panicked occupants can be more dangerous than a modest house with calm, prepared people?

Some Good News:

Natural hazards do not determine a country's economic fate. Japan and Chile sit on some of the most active fault lines in the world, yet both have strong economies.

The Caribbean Reality

Will we get the big one soon? Maybe. Maybe not. *But we will feel a whole lot better if we prepare as best we can.*

Jamaica sits near major fault lines. The 1692 earthquake that destroyed Port Royal, the 1907 Kingston earthquake, and less serious earthquakes since then remind us that we live on geologically active land. Across the Caribbean, the picture is similar. Haiti's 2010 earthquake showed how quickly systems can collapse. Trinidad, the Dominican Republic, Puerto Rico, and the Eastern Caribbean all sit in an earthquake zone. Small tremors happen more often than most people realize—sometimes you feel them, sometimes you don't—but they show that the region is geologically active.

The region is more accustomed to hurricanes, which give warnings and push from above and the side. As you no doubt know, earthquakes do not give warnings and shake from below and within. Resilience for earthquakes therefore needs a different kind of thinking, especially in the Caribbean where building practices developed mostly for storms, not earthquakes.

The Fundamental Hard Question:

If an earthquake struck tonight, what would I regret not having done? This hard question goes straight to the heart of preparedness, which is not about perfection but about practical steps taken over time.

And look, everyone misses things. Everyone forgets things. So revisit the question with that understanding. Fortunately, a handful of simple adjustments can greatly increase your resilience and – yes – your peace of mind.



Who will lead when it matters most?

Every home knows the truth, even if it is never spoken: some people become agitated under stress and some think clearly under pressure. The question is not judgmental. It's practical.

And here is one practical implication of that: the family leader holds safety and security meetings at least once per quarter. Regular meetings make it easier to address topics such as earthquakes and help to prevent excess stress. You could dedicate at least two of those meetings each year specifically to earthquake preparedness.

It's Okay to Repeat Yourself When It Comes to Safety

Repetition is vital in matters of safety and security. When people are under stress, they don't reach for something they heard once. They reach for what is familiar and well-rehearsed. Repetition strengthens muscle memory and creates actionable habits. When safety protocols are discussed repeatedly over time, information that was vague in the mind becomes instinctive. In a crisis, that difference can save lives.

Keep in mind that a family safety and security conversation is not a normal general family meeting and should not be mixed with other topic.

When we mix topics, we overload the cognitive system and weaken recall. If someone is explaining how to evacuate the house in a fire, but the conversation shifts to who is responsible for bringing dessert to a family dinner, the emotional residue from the first topic interferes with the second and vice-versa.

The many appropriate safety and security topics cannot be listed in this brief article (Also see the beautifully illustrated book *Keep Your Child Safe*, published by FIPA Global). But I mention two points here. The leader could consider ensuring that someone in the home has basic first aid training, and not just for earthquakes.



The other point. After disasters, paperwork is often lost. Copies of policies, payment receipts, property photos, renovation records, and valuation reports should be stored in at least two ways - in the digital cloud, and secondly, in a waterproof folder or in a vault.

The good leader is also psychologically prepared for an earthquake.

2 How can anyone be psychologically prepared for an earthquake?

In Jamaica and across the Caribbean, earthquake preparedness is often discussed in terms of what to do when the shaking starts—Drop, Cover, and Hold. These matter, of course but what we rarely discuss is that psychological preparation should come first.. Without it, even the best instructions can be forgotten in the chaos of fear and it is certainly doable.

Knowing what to do is not the same as being able to do it under stress. Ask yourself: Have we rehearsed calm responses—or only discussed them?

When a leader is psychologically prepared, their conversation with children is different. They stay calm and matter-of-fact. Children take their emotional cues from adults, so if the adult is steady and composed, the child will usually remain steady as well. For example, a parent or other adult relative might say, “If there’s an earthquake, we’ll walk together to the front gate, and if we are not together when it happens, we meet by the Julie mango tree until everyone arrives. That way no one gets lost and everyone knows where to go. Now, let’s all pretend that an earthquake just happened, what we do immediately, and then walk to the Julie mango tree.”

In this way, the child receives clear instructions, understands the purpose, and feels more secure rather than scared.



Again - what we don’t want is panic. In earthquakes, many injuries happen after the shaking starts, not because buildings fail, but because people move without thinking. Calm thinking saves lives by keeping people low and protected, avoiding stampedes, helping children, the elderly, the disabled and the injured, and making rational decisions once shaking stops.



Being calm is a skill that is easy to learn. It starts with the breath.

Breathing

- Inhale slowly through your nose for 4 seconds
- Exhale slowly through your mouth for 6 seconds
- Repeat for one or two minutes

This helps your body switch out of panic mode by gently activating the parasympathetic (calming) system.

It is also easy to research different breathing exercises—such as box breathing, 4-7-8 breathing, diaphragmatic breathing, and paced breathing—to determine which one is the best fit for you. This is actually a fun experiment and deeply important for your

health, and will help you to meet reality with calm and readiness.

People who cope better with earthquakes are not braver but are psychologically conditioned. In countries like Japan and Chile, people grow up knowing that earthquakes will happen, buildings may shake, and life will continue. Fear exists, but repetition and education tame it.

In the Caribbean, earthquakes feel more emotionally shocking, partly because they are less frequent, and partly because we have not yet built the same cultural muscle memory around them. So we prepare our minds to stay steady, because panic can turn a survivable event into a disaster.

And look, a calm mind isn’t just for the shock of the moment. It also gives us the clarity to think about practical questions, such as whether our homes are actually built to withstand shaking.

Can my home really be tested for earthquake risk?

Yes, but let's get this out of the way first - "It Survived Before" is not a test. A house surviving hurricanes, minor tremors, and decades of use does not mean it will survive a strong earthquake. Earthquakes test connections, weak joints, and load redistribution.

A lot of 'testing' is actually observation.

Starting with roofs. Slab roofs, important protections during hurricanes, can become a bit risky during earthquakes when concrete quality is weak, load paths are not continuous, or columns and beams are not properly integrated – for example. In short, weight becomes a liability when the structure is not designed to move safely.

A common Caribbean practice is to build in stages: foundation first, one floor added years later, roof added later still, and columns left 'waiting' for future expansion. This approach may be economical, but it creates earthquake vulnerabilities if the original structure was not designed for additional loads or reinforcement is inconsistent across phases.

If you've built in stages, or just feel uncertain about your home's resilience, consider asking a structural engineer or other building professional to evaluate the structure and suggest improvements, such as adding a supporting column or installing steel jackets around older columns.



If I can't afford to hire a building professional, what can I do?

Homeowners may be able to speak with their local disaster preparedness office for general guidance, but formal assessments usually require a structural engineer.

Fortunately, homeowners can observe some things themselves, or ask knowledgeable family members and friends to observe these things. Watch for diagonal cracks near doors or windows, cracks that widen over time, or cracks where walls meet columns or beams. A warning sign is cracks that reappear after repairs.

Consider water tanks and roof loads. Is there a heavy water tank sitting on a zinc roof, or on a vaulted roof with no attic support, for example?

However, interior safety often provides the biggest immediate gain. Secure heavy furniture, anchor cupboards and shelves, secure water heaters and appliances, avoid sleeping under heavy fixtures, and keep exits clear at all times.

These steps save lives even if the structure is imperfect. Remember that resilience is not all-or-nothing. Even when structural upgrades are unaffordable, lives can still be protected.



Remember that resilience is not all or nothing. Even when structural upgrades are unaffordable, lives can still be protected.

You mentioned the Japanese, but that's a very different culture from ours

So how do we learn from their customs?

We don't need to take on their whole ancient culture. But we can still learn from the way they prepare for earthquakes today.

Japan's long exposure to earthquakes has shaped everyday behaviors and aesthetics. There is strong cultural and legal pressure to avoid unsafe architecture such as unreinforced masonry and heavy stone facades. Even urban design reflects this seismic awareness.

Heavy objects were mentioned in the response to Question 4. Japanese households try to reduce clutter and secure heavy objects. They tend to strap or anchor tall bookshelves, display cabinets to solid structures to prevent tipping during shaking. They avoid disorganization.

From childhood, people participate in regular drills and know where to go and what to do, so during a real earthquake they rarely panic or run aimlessly.

Now there's another big point, and that has to do with faith and philosophy. In *Hard Questions about Hurricane Melissa*, I wrote that some of us think that God is punishing us when disasters occur. In Japan, the philosophical value of *shikata ga nai* ("it cannot be helped") encourage calm responses. As so many of you know, faith is a source of strength, but preparedness is faith in action. It says: I trust in protection, and I also take responsibility for what I can control.

In Japan, this mindset means disaster memory is not avoided. Instead, past events are treated very seriously; for example, anniversaries of major earthquakes are marked with silence, ceremonies or documentaries. This way of being helps Japan reduce casualties in a land where the earth moves frequently.

What if I'm not at home when it happens?



Most earthquake advice assumes people are at home. But many earthquakes happen when people are driving, on a bus, at work, stuck in traffic, or just walking. This leads to a hard but necessary question: What if the earthquake happens when you are nowhere near your supplies?

In earthquake-prone regions, it is reasonable to expect that traffic could grind to a halt and getting home could take many hours. In those circumstances, carrying a small amount of food and water - nothing big, nothing special, maybe even a few biscuits—can make a real difference. Snacks help maintain blood sugar and prevent light-headedness or fatigue, which are common when the body has been

stressed by both adrenaline and delayed meals.

This is a life kit, not only for earthquakes.

If you commute, consider carrying a small bottle of water, a snack (nuts, crackers, energy bar), any essential medication, and emergency contact information.

You see, when people are hungry, thirsty, or exhausted, judgment declines, anxiety rises, tempers shorten, and panic spreads faster. A small amount of food and water buys time, preserves clarity, helps you assist others, and prevents unnecessary distress. This is resilience at its simplest.

What about Home Insurance?

There are things I'm not entirely clear on.



The following is only basic guidance. A qualified insurance agent will explain the details and make sure the policy matches your needs.

You may wish to ask an agent whether earthquake coverage is included automatically or as an add-on with limits.

Another useful question is how the deductible works. Because earthquake deductibles are often percentage-based rather than fixed amounts, see whether percentage applies to the building, the contents, or both, and what that could mean in real terms.

It is also helpful to ask if the home is insured for a realistic amount. Or how the insured value was determined and how often it should be reviewed. Inquire what counts as "structural damage" under their policy, since earthquakes often cause cracks, movement, or weakening without total collapse.

You can also check whether options exist for basic coverage, contents coverage, or micro-insurance products.

Note that policies can include exclusions for things like poor workmanship, unapproved additions, or lack of maintenance, so you may choose to ask about exclusions in advance.

Again – these conversations are best held with a qualified insurance agent, who can explain the details clearly and provide guidance based on your own situation.

How does a community help in this kind of situation?

Hard Questions about Hurricane Melissa was never just about storms. It was about the courage to prepare and to address the aftermath without panic.

A resilient community protects its most vulnerable. Children, the elderly, people with disabilities, and those who live alone experience earthquakes very differently. Ask the honest questions: Who helps the elderly neighbour? Who calms frightened children? Who checks on those living alone?

Community leaders also understand that emergency services may be delayed. Roads can be blocked. Communication can fail. The hard question is: Can we manage for 72 hours without outside help? This is not pessimism. It's realism. Communities that plan for delay recover faster.

There's another layer. Responsible community leaders, whether they are teachers, pastors, building supervisors, or neighbourhood coordinators - for example - recognize that communities need trained first aiders, and that psychological first aid is essential in a nation that can experience these kinds of events.



What else could help— something that's easy to do?

I think that at least some people could consider a different kind of gift – if the person who is being gifted approves. Let me explain further.

In our culture, we often give cologne, candles, chocolates, and beautiful things. But in countries vulnerable to earthquakes, it may be worth asking a gentle, slightly unusual question, 'Would you like a practical gift this year?'

These gifts do not only help in earthquakes and hurricanes but help prevent and address everyday incidents.

Not everyone will say yes, and that's perfectly okay. Some people will still want the box of chocolates, and why not? Joy matters too.

You see, the key is choice. You might say: 'I'm thinking of giving practical gifts this year. Would you prefer something fun or something useful for emergencies?'

Practical Gift Ideas that can make an enormous difference.

Okay, so your sister wants one of these gifts.

Your mother and your uncle too.

Personal safety items might include a lightweight safety helmet for the bedside or hallway, a whistle to signal for help if trapped or glow sticks for when batteries fail.

First aid and other care items might include a compact first-aid kit with bandages, antiseptic wipes, gloves, an emergency thermal blanket, or a basic CPR and first-aid booklet.

Many people tell me they would appreciate a small battery-powered radio (even a spare one), a power bank for phones, or an extra flashlight. Others might love low-budget multi-tools—including pen-style versions that open into small spanners, knives, and other handy tools.

Fire and escape items could include a small fire extinguisher for the kitchen, a fire blanket (excellent for kitchens), or, if you plan to spend generously, a fire escape ladder for upper-floor bedrooms.

Of course, there are many other sensible gifts you could think of.



And remember, this is not something you are forcing on anyone! Not everyone is ready for practical gifts, and that's fine. Sometimes chocolate is exactly the right gift for emotional resilience.

Also see the free, beautifully illustrated Workbook for Families, a free resource on the [fipaglobal.com](http://www.fipaglobal.com) website.

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