### Author's Accepted Manuscript

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www.elsevier.com/locate/iidi

PII: S2212-4209(16)30697-5

DOI: http://dx.doi.org/10.1016/j.ijdrr.2017.06.003

IJDRR578 Reference:

To appear in: International Journal of Disaster Risk Reduction

Received date: 10 November 2016

Revised date: 1 June 2017 Accepted date: 3 June 2017

Cite this article as: Kim A. Young, Robert T. Greenbaum and Noah C. Dormady Sex, gender, and disasters: Experimental evidence on the decision to invest in resilience, International Reduction Journal Disaster Risk of http://dx.doi.org/10.1016/j.ijdrr.2017.06.003

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#### ACCEPTED MANUSCRIPT

Sex, gender, and disasters: Experimental evidence on the decision to invest in resilience

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#### **Abstract**

Increasing sensitivity to terrorism, economic volatility, frequent and severe natural disasters, and infrastructure disruptions has intensified interest in resilience, the ability to withstand or recover from catastrophe. The growing research on disaster preparedness and recovery policies have been aggregate-level analyses focusing on communities, organizations, or the physical environments. Absent from this literature is an exploration of the role of individual decisionmakers in determining the resilience strategies of firms, even though the hardiness of business is crucial to maintaining robust local, regional, and global economies. To address this, our research uses a randomized controlled experimental design to examine whether biological sex or gender diversity might lead to decision-making that improves investments in resilience to calamitous events. We study decisions related to a core resilience strategy, investment in inventories, across professional manager and student subject pools. We find that although females perceive a higher probability of a catastrophic event, male and female subjects do not make different investment decisions when faced with uncertainty and risk. Importantly, a gender construct capturing congruence with feminine personality attributes does correspond with increased resilience investment and is driven by differences between managers and students. Increased gender

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