

Review Article: A Comparison of Flood and Earthquake Vulnerability Assessment Indicators

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General comments

We would like to thank the reviewers for their very valuable comments. We acknowledge the fact that we were not clear enough in defining the scope of our paper and in particular our usage of a narrow definition of vulnerability and the focus on single-hazard type risk assessment models. We recognize that this may have caused confusion and therefore we have made the following general changes:

- *We included a more explicit explanation of the scope of our paper: to conduct a literature review comparing methods for quantitatively assessing vulnerability in flood and earthquake risk assessments within which we look at both physical and social vulnerability aspects.*
 - *Therefore, we have increased the depth of our analyses by adding 22 citations to support our statements and to bring more balance in the physical and social aspects of vulnerability in risk models. We included references suggested by the reviewers, such as:*
 - *Alexander, D. (1997). The study of natural disasters, 1977–97: Some reflections on a changing field of knowledge. Disasters, 21(4), 284-304.*
 - *Tate, E. (2012). Social vulnerability indices: a comparative assessment using uncertainty and sensitivity analysis. Natural Hazards, 63(2), 325-347.*
 - *de Sherbinin, A., & Bardy, G. (2015). Social vulnerability to floods in two coastal megacities: New York City and Mumbai. Vienna Yearbook of Population Research, 131-165.*
 - *Cardona, O. D. (2004). The need for rethinking the concepts of vulnerability and risk from a holistic perspective: a necessary review and criticism for effective risk management. Mapping vulnerability: Disasters, development and people, 17.*
 - *Cardona, O. D., & Carreño, M. L. (2011). Updating the indicators of disaster risk and risk management for the Americas. IDRIM Journal, 1(1), 27-47.*
 - *We have removed contradictory comments to this goal.*
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Reviewer #1

The review of vulnerability indicators in this paper is competent. The novelty of the contribution lies in the attempt to compare approaches for earthquakes and floods, and to see what lessons can be transferred from one to the other. This is quite valuable and moderately innovative, and the paper is generally well written, with a few minor lapses.

- *We thank the reviewer for the positive feedback and thorough comments, and are pleased that they value the scientific relevance of our research. The reviewer provides several very useful comments/suggestions for revisions and we have addressed these in the revised manuscript, as per our responses to each comment below.*

I tend to disagree with the fundamental basis of the approach adopted in this paper, in which vulnerability is broken down into sectors - physical, social, psychological, environmental, technical, environmental, etc. - and then recombined. I believe this is inefficient and it glosses over processes that involve several of the sectors at once. A better way to classify vulnerability is based on process (Alexander 1997, p. 292). For example, vulnerability can be seen in relation to the approach taken to manage it, or in relation to factors that enhance it such as corruption, organised crime and technofixes.

- *We acknowledge the strong interactions that exist between the different components of vulnerability, however in comparing different vulnerability assessments, we believe singling out the separate components of vulnerability and its indicators is merely done to simplify the ability to compare the different indicators rather than to disregard the existing interactions. Based on the review comment, we have added the following text (including line number for reference):*

[130] Several studies have discussed the approach to, and potential pitfalls in, defining different indicator categories (e.g. Davidsson and Shah, 1997; Bruneau et al., 2003; Birkmann, 2007). Bruneau et al. (2003) suggest a framework for the quantitative assessment of seismic resilience consisting of the following four interrelated dimensions of community resilience for which there exist no single measure (note: their definition of resilience overlaps in part with the definition of vulnerability used in this paper): technical, organization, social, and economic. Davidsson and Shah (1997) acknowledge the necessity of the development of “an index of vulnerability”. Their Earthquake Disaster Risk Index (EDRI), a composite index, allows for the inclusion of different factors of vulnerability (i.e. physical infrastructure, population, economy and social-political system) (Davidsson and Shah, 1997). Davidsson and Shah (1997) too, acknowledge that factors (or classes) of vulnerability are not distinct entities and that there are many interactions, overlaps and contradictions between indicators from the different classes. While acknowledging the difficulties in categorizing vulnerability, we classify vulnerability indicators, similar to many flood and earthquake vulnerability assessments, in two main classes: (a) physical indicators that pertain directly to characteristics of the exposed assets, namely infrastructure and lifelines (including transportation infrastructure, utility lifelines, and essential lifelines) and buildings (including structural elements, occupancy, and environment related factors); and (b) social indicators, which include here: demographics, awareness, socio-economics, and institutional factors (e.g. Mileti, 1999; Cutter et al., 2003; Adger, 2006; Messner and Meyer, 2006; Roberts et al., 2009; Balica et al., 2012).

- *We thank the reviewer for bringing these relevant papers to our attention. We have added a sentence acknowledging that the processes involved in measuring quantitative vulnerability has its shortcomings and is much more complex than assumed in this paper as this is outside the scope of our study. We therefore added the following:*

[81] Most of the risk models, however, make simple assumptions on quantifying vulnerability, and have largely refrained from considering (changing) vulnerability as a potential cause of the growing impacts of floods (Koks et al., 2015b; Mechler and Bouwer, 2014). Several key challenges with the quantification of vulnerability to flooding include: (1) difficulties in developing meaningful and quantifiable indicators of vulnerability; (2) a lack of available and accurate data to measure those indicators, and the fact that the required data are often only available at highly aggregated levels; and (3) a lack of empirical data on flood losses to relate losses (damage) to vulnerability (Birkmann 2006; Thieken et al., 2008; Notaro et al., 2014).

- *We included the following references:*
 - Alexander, D. (1997). The study of natural disasters, 1977–97: Some reflections on a changing field of knowledge. *Disasters*, 21(4), 284-304.
 - Pescaroli, G., & Alexander, D. (2016). Critical infrastructure, panarchies and the vulnerability paths of cascading disasters. *Natural Hazards*, 82(1), 175-192.

Another factor that is increasingly important is the cascading disaster. The principal vulnerability may lie at the escalation point, not in relation to the triggering event (Pescaroli and Alexander, 2016). With the increasing complexity and interconnectedness of society, cascading disasters are going to become very important indeed.

- *We acknowledge the emergence of the scientific field studying cascading disasters (Pescaroli and Alexander, 2016) and agree there is a strong relationship between vulnerability and the propagation of cascading disasters (Pescaroli and Alexander, 2015). However, due to the complex nature of addressing cascading disasters, our study focuses on assessing and comparing separate single-hazard assessments rather than cascading ones. To that extent, we have added a sentence narrowing our scope to exclude cascading disasters and we better explained that the research focuses on single events, while acknowledging the importance of increasing the understanding of cascading events. We added the following sentences:*

[107] We recognize that the study of cascading events is an important, emerging field as discussed extensively in Pescaroli and Alexander (2016), however our focus is on single events only.

[761] More studies are looking into cascading events. We recognize this as an emerging field, and believe this field will benefit from further comparative research, involving more models and methods.

As this is a review paper, the authors might consider examining a few references that have been left out (Cardona and Carreño 2011, Holand 2015, Papatoma 2011).

- *We thank the reviewer for these recommendations and we have included the following references:*
 - Cardona, O. D., & Carreño, M. L. (2011). Updating the indicators of disaster risk and risk management for the Americas. *IDRiM Journal*, 1(1), 27-47.

- Holand, I. S. (2014). Lifeline issue in social vulnerability indexing: A review of indicators and discussion of indicator application. *Natural Hazards Review*, 16(3), 04014026.
- Papathoma-Köhle, M., Kappes, M., Keiler, M., & Glade, T. (2011). Physical vulnerability assessment for alpine hazards: state of the art and future needs. *Natural Hazards*, 58(2), 645-680.

Without wishing to suggest huge extensions, I feel uneasy about the lack of reference to the parallel development of resilience indicators. This is now a favourite topic of authors in the DRR field and, of course, it reflects the 'other side of the coin' with respect to vulnerability indicators.

- *We agree that this is very important, and have therefore added the sections outlined below. However, we are cautious to open up a discussion regarding the differences between resilience, and susceptibility and how they relate to vulnerability. We now carefully explain our focus on susceptibility in the introduction and method sections, and we now clearly state which work with the definitions of vulnerability and susceptibility as defined by UNISDR as shown by adding the following paragraphs:*

[64] While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart (e.g. Fuchs 2009), we assess vulnerability as it is defined by UNISDR (2009), but we do account for both physical and socio-economic indicators of vulnerability.

[207] The definition of social vulnerability is much debated (Birkmann 2007). Hinkel (2011) states that although the debate around the conceptualization of social vulnerability continues to exist, agreement seems to have been reached on social vulnerability being context-specific and place-based as defined by Cutter et al. (2003). In this paper, we therefore use the definition of social vulnerability as provided by Cutter et al. (2003), where social vulnerability consists of social inequalities (i.e. social factors that influence peoples' susceptibility) and place inequality (i.e. factors such as urbanization and economic vitality that impact the social vulnerability of a place).

[219] Two research communities have assessed social vulnerability quite extensively: the climate change adaptation (CCA) community and the disaster risk reduction (DRR) research community (Turner et al., 2003; Thomalla et al., 2006; Mercer, 2010; Dewan, 2013). Concepts from both communities have become increasingly intertwined, integrating concepts of resilience and adaptive- or coping-capacity (e.g. Turner et al., 2003; Deressa, Hassan and Ringler, 2008; Kienberger et al., 2009; Merz et al., 2010; Scheuer et al., 2011; Brink and Davidson, 2015). Birkmann et al., (2013) provide an extensive overview of vulnerability perspectives and discuss the framing of vulnerability by both the DRR and CCA communities. Since many risk assessment models use the concept of susceptibility in assessing vulnerability (Birkmann et al., 2013) and since this is in line with the UNISDR (2009) definition of vulnerability, we will exclude a focus on resilience as a separate concept.

Lines 13-14: "Next, a selection of index- and curve based vulnerability models that use these indicators have been described" - has been described

- *We thank the reviewer for pointing this out and have adjusted the sentence accordingly.*

Lines 29-47: There is confusion between hazard and vulnerability here. The wording needs to be sorted out. The authors should refer here to some of the work of Roger Pielke Jr on assessing trends in hazard and vulnerability.

- *We thank the reviewer for their suggestions and acknowledge that our wording was not phrased carefully enough. We have adjusted the mentioned section and added the suggested citation.*

[43] In this paper, we use the widely applied definition of vulnerability as provided by UNISDR (2009). The paper specifically does not aim to produce another definition of vulnerability and we gratefully acknowledge the broad literature on vulnerability and previous discussions of definitions and conceptualizations of vulnerability (e.g. Alexander 1997; Cardona 2004; Cutter et al., 2003; Adger, 2006; Barroca et al., 2006; Birkmann et al., 2007; Hinkel, 2011).

[49] Many studies have suggested that the observed increase in risk in recent decades is mainly due to the increase in exposure of assets and people in hazard prone areas, and an increase in wealth (Pielke Jr and Downton, 2000; Kron, 2005; UNISDR, 2011; IPCC, 2012; Doocy et al., 2013b; Blaikie et al., 2014; MunichRe, 2014; Visser et al., 2014; GFDRR, 2016). To date, most studies on flood risk have found little signal for increasing hazard in the last decades (e.g. Kundzewicz et al., 2014; Jongman et al., 2015). However, recent research suggests that this could be due to the fact these studies have not accounted for changes in vulnerability over time (e.g. Mechler and Bouwer, 2014; Jongman et al., 2015) and the impact of risk reduction policies on flood damage and societal flood vulnerability is not well understood (Pielke Jr and Downton, 2000). Indeed, the quantification of vulnerability in risk assessments is known to be extremely difficult, which is why most studies assume constant vulnerability over time. Line 50: vulnerability curves, conceptualised in engineering as fragility curves

- *We acknowledge that we did not carefully explain the difference between vulnerability curves and fragility curves, nor how we have included them in our study. Therefore, we have adjusted the following two paragraphs.*

[89] Compared to other natural hazards, the quantification of vulnerability is most detailed for earthquake risk assessment models although challenges remain (Douglas 2007; Roberts et al., 2009). Historically, the assessment of physical vulnerability (often referred to as 'fragility') is well-developed and recently attempts have also been made to improve the quantification of social vulnerability (Sauter and Shah, 1987; Tiedemann, 1991; Yücemem et al., 2004; Carreño et al., 2005; Douglas, 2007; Roberts et al., 2009).

[316] Unlike most other hazard type risk assessments, earthquake risk assessments traditionally use fragility curves as a vulnerability, or expected damage, measure, in which probabilistic damage to, for example, buildings is related to a hazard parameter such as ground shaking intensity (Douglas, 2007). In this study, we grouped fragility curve-based models with other curve-based models.

Lines 115-120: Indicators for cascading disasters and their escalation points are needed.

- *Please see our earlier comments regarding cascading events.*

Line 131: "The vulnerability of both infrastructure and buildings are influenced" - is influenced.

- *We thank the reviewer for pointing this out and have adjusted the sentence accordingly.*

Reviewer #2

The article tries to highlight insights how earthquake and flood vulnerability indicators can be improved. This is generally laudable, to improve both types of indicators by achieving more integration and learning by examples from each other.

- *We thank the reviewer for recognizing the benefits of our research.*

Overall this article is a bit problematic. It is a little worrying that it reiterates certain limited visions of vulnerability indicators and formula, focusing mainly on physical and exposure aspects, especially in the beginning of the article. The literature used is quite narrow for certain fields such as local level studies or social, economic or institutional vulnerability (and resilience) and while the article claims to be a review, it is quite limited in scope and missing insights from similar review approaches.

- *The reviewer makes a valid remark, and vulnerability is indeed a very broad topic, with a wealth of literature. We have therefore decided to revise the focus of our paper on providing insights into how vulnerability indicators (both physical and social) are used in quantitative flood- and earthquake risk assessment models. Furthermore, following the reviewer's suggestions, we have made adjustments to better explain the revised scope in the abstract, sections 1 (introduction) and 4 (conclusions). In these sections 1 and 4 we now better explain:*
 - *the selection of models and usage of indicators only from studies that quantify vulnerability, as the goal is to improve quantitative risk assessment models.*
 - *that due to challenges in quantifying qualitative indicators, most studies use indicators that are often physical as these are more easily quantifiable than, for example, psychological vulnerability indicators. As a result, there is a focus in earthquake research on indicators stemming from physical vulnerability assessments.*
 - *that the main flood vulnerability indicators are applied to case studies with a less detailed spatial scale than earthquake vulnerability assessments where the application of vulnerability indicators are applied at more detailed spatial scale. As such, this forces us to include multiple scales (from local to national level) in trying to obtain cross-discipline lessons.*
- *In section 1, we have now added a paragraph on the focus of the paper which reads:*

[60] There are two distinct paradigms in assessing vulnerability: the natural sciences and the social sciences (Roberts et al., 2009). The former considers the human system to be passive, while exposed elements have varying vulnerability to a hazard which can differ in magnitude and is considered to be an active agent. In the social sciences approach to assessing vulnerability, the focus is on the coping capacity and resilience of the human system (Roberts et al., 2009). While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart (e.g. Fuchs 2009), we assess vulnerability as it is defined by UNISDR (2009), but we do account for both physical and socio-economic indicators of vulnerability.

[101] The main goal of this study is to conduct a literature review to provide insights into how vulnerability indicators (both physical and social) are used in quantitative flood- and earthquake risk assessment models by comparing two different methods for quantitatively assessing vulnerability in flood and earthquake risk assessment models (i.e. curve- and index-based vulnerability assessments). It therefore does not aim to provide a comprehensive overview of all vulnerability indicators in the

domain of floods or earthquakes. Instead, we analyze only those indicators that have been addressed in both modeling domains and systematically assess the differences in using those indicators in both flood vulnerability and earthquake risk models.

Content The authors distinguish social vulnerability into four groups. It is questionable to put economic indicators under social vulnerability. The examples and reasoning provided come too short and examples for instance for institutional indicators are not fully convincing.

- *This is indeed a 'grey area', and as the reviewer acknowledges, indicator-categories aren't as clear cut as suggested by e.g. Davidsson and Shah (1997). Therefore, in quantitative assessments, economic indicators are often lumped in or have otherwise overlap with social, or socioeconomic, indicators. These discrepancies therefore also end up in our review. We agree with the reviewer that we did not carefully explain this and therefore, to support this claim, we have included an explanation based on work by others. We addressed this more carefully in sections 2.1.2 (social vulnerability indicators) and 3.1.2 (results social vulnerability indicators) by acknowledging the overlaps as they exist in the studies we reviewed. We also added new examples supporting our choice of subdividing social indicators using economic and institutional indicators. The relevant sections now read:*

[126] Several studies have discussed the approach to, and potential pitfalls in, defining different indicator categories (e.g. Davidsson and Shah, 1997; Bruneau et al., 2003; Birkmann, 2007). Bruneau et al. (2003) suggest a framework for the quantitative assessment of seismic resilience consisting of the following four interrelated dimensions of community resilience for which there exist no single measure (note: their definition of resilience overlaps in part with the definition of vulnerability used in this paper): technical, organization, social, and economic. Davidsson and Shah (1997) acknowledge the necessity of the development of "an index of vulnerability". Their Earthquake Disaster Risk Index (EDRI), a composite index, allows for the inclusion of different factors of vulnerability (i.e. physical infrastructure, population, economy and social-political system) (Davidsson and Shah, 1997). Davidsson and Shah (1997) too, acknowledge that factors (or classes) of vulnerability are not distinct entities and that there are many interactions, overlaps and contradictions between indicators from the different classes. While acknowledging the difficulties in categorizing vulnerability, we classify vulnerability indicators, similar to many flood and earthquake vulnerability assessments, in two main classes: (a) physical indicators that pertain directly to characteristics of the exposed assets, namely infrastructure and lifelines (including transportation infrastructure, utility lifelines, and essential lifelines) and buildings (including structural elements, occupancy, and environment related factors); and (b) social indicators, which include here: demographics, awareness, socio-economics, and institutional factors (e.g. Mileti, 1999; Cutter et al., 2003; Adger, 2006; Messner and Meyer, 2006; Roberts et al., 2009; Balica et al., 2012).

[207] The definition of social vulnerability is much debated (Birkmann 2007). Hinkel (2011) states that although the debate around the conceptualization of social vulnerability continues to exist, agreement seems to have been reached on social vulnerability being context-specific and place-based as defined by Cutter et al. (2003). In this paper, we therefore use the definition of social vulnerability as provided by Cutter et al. (2003), where social vulnerability consists of social inequalities (i.e. social factors that influence peoples' susceptibility) and place inequality (i.e. factors such as urbanization and economic vitality that impact the social vulnerability of a place).

[229] Reviewing the existing studies, there is no consensus on which aspects to include in social vulnerability. Many studies incorporate different combinations of social indicators (such as vulnerable age groups, population density and population growth) with political, environmental and/or economic indicators (e.g. Davidsson and Shah, 1999; Cardona 2006; Peduzzi et al., 2009). Based on this, we here distinguish four main social vulnerability indicator groups: demographic, awareness and preparedness, socio-economic, and institutional and political vulnerability.

Some chapters like these or 2.2.3 are so short that the impression remains that they could rather be skipped. Three lines about the aspect of scale under a heading are not sufficient, especially, the reference and thorough discussion and link to several indices discussed before, is lacking. Moreover, the function of chapter 2.2.3 is unclear, since in chapter 3 those aspects are discussed (again) in much more detail.

- *We agree with the reviewer and this section has been removed while keeping the relevant text in section 3.2.2 which discusses spatial and temporal scales.*

In terms of argumentation, the paper and logic of language is often hard to follow; certain contradictions seem to appear. For example, in lines 285 ff. There are rather unsupported claims that building codes have not been observed in flood vulnerability studies. What does this include? Building codes for earthquakes? Or specific design codes for physical stability against flooding? Do such standards exist? Which ones? And have they really not been analysed? But this is just an example of the argumentation style in this paper; claims made within one sentence and then not detailed anymore or supported merely by one source – in this case one of the authors of this paper and on earthquake not flood vulnerability. Some contradiction is also in this sentence with the following sentence “while for floods Nikolowski (2014) provides an overview” So is knowledge available or not, is a bit unclear.

- *In cases of single referencing: additional references have been added to support claims made.*
- *In case of one-line arguments: arguments have been elaborated on and clarified.*
- *On the Nikolowski reference, we agree with the reviewer and we have adjusted the mentioned paragraph with the sentence containing the Nikolowski (2014) citation as follows:*

[371] Flood vulnerability assessments have seen a recent transition from focusing on traditional flood protection measures which aim to decrease the flood probability for an area to building-specific resilience measures (Ashley et al., 2007; Naumann et al., 2011). One example where this has been done is a study by Nikolowski (2014) which provides an overview of different ranges of building age and their flood vulnerability; structural (load carrying) and non-structural (mechanical) components; roof types; and building maintenance factors. For flood, vulnerability of building- or land-use types are often related to flood hazard indicators such as flood depth or flood velocity to estimate potential losses (e.g. Roos 2003; Barroca et al., 2006).

Text from 285 to 315: well, the authors cited here (from the same institutions as the authors) use earthquake models also in flood studies. But this is not justifying the argument the authors make; that there would exist no flood vulnerability indicators that also analyse built environment or road infrastructure or else. In fact, there are even papers out by the same institution that specifically analyse road vulnerability, but are not mentioned here (Keller and Atzl 2014 International journal of disaster risk science) This again underscores the main impression that this article leaves; limited in

scope and line of justification as based on own work of the authors and certain colleagues who have a strong focus only on certain aspects of risk or vulnerability. Their focus is fine, but this paper tries to be a review paper and should be much more balanced and informed by the diversity of approaches that exist.

- *We agree with the reviewer and rewrote the paragraph fine-tuning the claims made and included more references from other institutes than those related to the authors, among which the suggested citation as follows:*

[391] Infrastructure and lifeline indicators are used both in earthquake and flood vulnerability assessments, for example in HAZUS-MH. Atzl and Keller (2013) provide a framework which links social vulnerability to critical infrastructure and create indicators at the individual level for infrastructure-specific social vulnerability of commuters in Stuttgart (e.g. travel distance, availability of alternative transport, and number of available public transport lines). As shown in Table 1 and as argued in other work (Miletti, 1999), there are fewer flood vulnerability assessment studies including infrastructure related indicators compared to earthquake vulnerability assessments. Keller and Atzl (2014) add to the existing body of experimental research by assessing the causal relation between extreme precipitation events and the impacts on German infrastructure using an explanatory approach. In other studies, earthquake vulnerability assessment models are occasionally adopted in flood vulnerability models to address infrastructure risk (Merz et al., 2010). However, the knowledge gap continues to exist and there is a need for further research (Keller and Atzl (2014).

- *To assess the differences or similarities between earthquake and flood vulnerability models and the indicators used, we only include risk assessment models that include a vulnerability component consisting of physical and/or social indicators and that pertain to either of the two hazard types (or, such as HAZUS-MH, models that incorporate separate assessment models for different hazard types). We agree that we have not stated this clearly and have therefore addressed the scope in the abstract and in section 1 as follows:*

[17] In assessing the differences and similarities between indicators used in earthquake and flood vulnerability models, we only include models that separately assess either of the two hazard types.

[101] The main goal of this study is to conduct a literature review to provide insights into how vulnerability indicators (both physical and social) are used in quantitative flood- and earthquake risk assessment models by comparing two different methods for quantitatively assessing vulnerability in flood and earthquake risk assessment models (i.e. curve- and index-based vulnerability assessments). It therefore does not aim to provide a comprehensive overview of all vulnerability indicators in the domain of floods or earthquakes. Instead, we analyze only those indicators that have been addressed in both modeling domains and systematically assess the differences in using those indicators in both flood vulnerability and earthquake risk models. We recognize that the study of cascading events is an important, emerging field as discussed extensively in Pescaroli and Alexander (2016), however our focus is on single events only. More specifically, we analyze which vulnerability indicators have been addressed in such quantitative methods by comparing the fields of flood and earthquake risk assessment. Through this comparison, we hope that both fields can learn from each other's respective approaches, further developing vulnerability as an important component in risk modeling.

State-of-the art: what about other review papers on vulnerability indicators such as Tate, de Sherbinin, or on similar resilience indicators etc. what did they find? What do UNISDR processes at

the moment on indicators search for, demand, have achieved? The SREX report of IPCC and similar documents by Cardona and others have substantially contributed a joint understanding of vulnerability indicators on all types of hazards, and earthquake and floods are amongst the most prominent.

- *The suggested references as listed in the general comment to the reviewer have been added where appropriate as well to the indicator overview tables. For example:*

[40] A recent review of the Sendai framework by Mysiak et al. (2016) shows that one of the key components required, is to identify and increase understanding of the main vulnerability indicators that drive risk.

[459] Tate (2012) argues that the social vulnerability index is the social equivalent of the quantitative physical vulnerability assessment. In these indices, demographic data is often used to describe social, economic, political and institutional vulnerability. However, since there is a lack of systematic evaluation of how social vulnerability indices are constructed, little is known about how well these social vulnerability indices perform (Tate 2012). Tate (2012) concludes that most studies only provide limited justification for the inclusion of specific indicators. He argues that researchers should give more thought as to which social indicators to include as well as their statistical properties.

[467] To assess exposure differences to flooding and whether those who are most exposed also have the highest social vulnerability, de Sherbinin and Bardy (2015) apply their social vulnerability index using different sets of indicators to New York and Mumbai. Their method build on earlier work by Cutter et al. (2003) and the IPCC Special Report on Extreme Events Framework (IPCC 2012). Inclusion of indicators differed for the two cities and was often dependent on data availability and applicability to the case study (de Sherbinin and Bardy, 2015).

[592] An important aspect of vulnerability assessments is their spatial scale (Cutter et al., 1996). Vulnerability assessment models can be applied on different spatial scales (high versus low resolution) and using different data types (object versus aggregate, or raster, based). This is often dependent on data availability: particularly for social vulnerability indicators it is challenging to find high quality social vulnerability data for measuring those indicators at a local level (e.g. de Sherbinin and Brady, 2015).

Method: it is not clear, how the table cells are justified – it is decisions by the authors to fill these cells and quite many of those appear to be based rather on assumptions and feelings by the authors, what should be emphasised or placed into a box. Is this ‘method’ the right approach? Some of the authors are really strong in quantitative data analysis or case study approaches – wouldn’t it be much more compelling to provide those arguments for better indicators based on real data or on cases?

A theoretical underpinning is lacking as well; the cited work by Bruenau et al 2003 might serve as a starting point or an analysis of conceptual frameworks who tried to structure vulnerability dimensions already and provide insights that physical and social and cultural and economic etc aspects must be combined in indicators. Davidsson and Shah 1997 are a classic; but many who tried to apply it have struggled with the application since physical and social and exposure and hazard are

often overlapping; where are the existing lessons learned studies here? A section also about the pitfalls and advances made?

- *In agreement with the reviewer, we elaborated on our scope setting, focusing on risk assessment models that have a vulnerability component where supported by the literature we distinguish two classifications: (1) physical versus social and (2) the sub-components vulnerability curves and indices. We also included theoretical underpinnings such as in the references provided by the reviewer to better explain and justify our revised scope. We also included a discussion on the difficulties of creating indicator categories without overlap. In restructuring our scope, we also added Bruneau et al. (2003) as suggested by the reviewer.*

[126] Several studies have discussed the approach to, and potential pitfalls in, defining different indicator categories (e.g. Davidsson and Shah, 1997; Bruneau et al., 2003; Birkmann, 2007). Bruneau et al. (2003) suggest a framework for the quantitative assessment of seismic resilience consisting of the following four interrelated dimensions of community resilience for which there exist no single measure (note: their definition of resilience overlaps in part with the definition of vulnerability used in this paper): technical, organization, social, and economic. Davidsson and Shah (1997) acknowledge the necessity of the development of “an index of vulnerability”. Their Earthquake Disaster Risk Index (EDRI), a composite index, allows for the inclusion of different factors of vulnerability (i.e. physical infrastructure, population, economy and social-political system) (Davidsson and Shah, 1997). Davidsson and Shah (1997) too, acknowledge that factors (or classes) of vulnerability are not distinct entities and that there are many interactions, overlaps and contradictions between indicators from the different classes. While acknowledging the difficulties in categorizing vulnerability, we classify vulnerability indicators, similar to many flood and earthquake vulnerability assessments, in two main classes: (a) physical indicators that pertain directly to characteristics of the exposed assets, namely infrastructure and lifelines (including transportation infrastructure, utility lifelines, and essential lifelines) and buildings (including structural elements, occupancy, and environment related factors); and (b) social indicators, which include here: demographics, awareness, socio-economics, and institutional factors (e.g. Mileti, 1999; Cutter et al., 2003; Adger, 2006; Messner and Meyer, 2006; Roberts et al., 2009; Balica et al., 2012).

- *On the further justification of these two main categories, we have changed the categories in the table to better match the description in section 2.1.1 and elaborated on the method used for distinguishing the different classes in the table in that same section and in section 1. This has been explained more thoroughly by justifying choices pertaining both to the physical and social aspects of vulnerability in risk assessment. The following pieces of revised text underpin this revised description of categories:*

[89] Compared to other natural hazards, the quantification of vulnerability is most detailed for earthquake risk assessment models although challenges remain (Douglas 2007; Roberts et al., 2009). Historically, the assessment of physical vulnerability (often referred to as ‘fragility’) is well-developed and recently attempts have also been made to improve the quantification of social vulnerability (Sauter and Shah, 1987; Tiedemann, 1991; Yücemem et al., 2004; Carreño et al., 2005; Douglas, 2007; Roberts et al., 2009).

[162] Adger (1999) discusses how some indicators of vulnerability can also be both direct and indirect, such as social inequality, which can be a direct measure of the coping capacity of a household or community to respond to a disaster but it can also be interpreted as an indirect measure of increased

poverty and insecurity. Therefore, we have decided to omit the classification of indicators between direct and indirect as well as tangible versus intangible from this paper.

[169] The physical factor of vulnerability is the most thoroughly researched segment of vulnerability science, in part because physical vulnerability is more easily quantifiable than social vulnerability (Notaro et al., 2014), and relates to the physical vulnerability of the assets exposed to natural hazards – in our case floods and earthquakes. In accordance with several of the studies reviewed, we make a distinction in three main exposed assets: (a) infrastructure and lifelines; (b) buildings and their structural and occupancy components; and (c) environment (e.g. Davidson and Shah, 1997; Mileti 1999; Carreño et al., 2007; Douglas 2007).

[182] As mentioned, there are challenges in grouping indicators in distinct categories. Some studies perceive lifeline vulnerability as part of social vulnerability (e.g. Cutter et al., 2003; Holand 2014). For example, Holand (2014) defines lifeline vulnerability as the aspects of social vulnerability that are influenced by lifeline failure and he reviews common indicators used. He argues that there has been little discussion on how to measure lifeline vulnerability and distinguishes three lifeline indicator categories: (1) indicators addressing lifeline density and financial impacts caused by a natural disaster; (2) indicators measuring network redundancy and the potential for losing connectivity; and (3) indicators measuring travel time to facilities that provide critical services. Many of the studies reviewed by Holand (2014) group lifeline indicators with built environment or other physical indexes.

[229] Reviewing the existing studies, there is no consensus on which aspects to include in social vulnerability. Many studies incorporate different combinations of social indicators (such as vulnerable age groups, population density and population growth) with political, environmental and/or economic indicators (e.g. Davidsson and Shah, 1999; Cardona 2006; Peduzzi et al., 2009). Based on this, we here distinguish four main social vulnerability indicator groups: demographic, awareness and preparedness, socio-economic, and institutional and political vulnerability. However, as mentioned before, we recognize that indicator categories are not clear cut and overlaps continue to exist (Davidsson and Shah, 1997).

[276] It should be noted however, that in some studies an index is generated and subsequently incorporated in a vulnerability curve (e.g. Giovinazzi and Lagomarsino, 2004). In those cases, we classified the indicator used to construct the index in the index-based models category.

Scientific language and style of argumentation needs major improvement. Sentences such as in line 326 are an example: “However, building age does not appear to be an important vulnerability indicator used in flood vulnerability assessments.” They do not “appear to be”: how do they come to this conclusion? How exactly is this to be derived from the previous sentence?

- *We agree with the reviewer and have removed the sentence and included a more nuanced paragraph which reads as follows:*

[442] Within flood vulnerability assessments, some research have been conducted regarding non-structural damages and disaster risk reduction measures (e.g. building regulations pushing for flood-proofing) to reduce building content damages (Dawson et al., 2011). However, rather than using a separate indicator, several models include content damage by adjusting the shape of the damage curve or changing maximum damage values. HAZUS-MH uses a 0.5 factor for estimating residential content damages in relation to structural damages (Scawthorne et al., 2006) and this factor has also

been used by other studies (e.g. Penning-Rowsell et al., 2010; de Moel et al., 2014). The Damagescanner, a curve-based flood vulnerability assessment model, accounts for three types of flood-proofing measures (i.e. wet-proofing, dry proofing and a combination of the two) in assessing future potential for damages by adding damage reduction factors (0-1) (Poussin et al., 2012).

- *We also thoroughly checked the paper for one-line arguments and adjusted them accordingly.*

Abstract: “In a cross-discipline study” please name the disciplines later on in detail and explain a bit how there might exist differences in focus.

- *We have adjusted the abstract incorporating the reviewer’s suggestions as follows:*

[10] In a cross-disciplinary study, we carried out an extensive literature review to increase understanding of vulnerability indicators used in the disciplines of earthquake- and flood vulnerability assessments. We provide insights into potential improvements in both fields by identifying and comparing quantitative vulnerability indicators grouped into physical- and social categories. [...]In assessing the differences and similarities between indicators used in earthquake and flood vulnerability models, we only include models that separately assess either of the two hazard types.

Conclusion: I suggest a much more balanced differentiation and more caution. Sentences such as “Flood vulnerability assessments have generally used a higher scale of geographical aggregation compared to earthquake vulnerability assessments.” are wrong, if they are generalised. A great number of household level flood vulnerability indicator studies exist as do aggregated indices at multi-national level. Overall, the paper runs the risk to be limited in scope to characterise vulnerability assessments per se as physical vulnerability assessments. Maybe it would help if the authors provide a better delineation of their scope – regarding content, ambition, and countries and disciplines covered.

- *We have made large efforts to improve and better describe the scope of the revised paper; please see earlier comments for details.*
- *In agreement with the reviewer, we have adjusted the sentences mentioned in this comment have been addressed and we carried out a thorough read-through of the article.*
- *We aimed to include an equal number of physical as well as social studies and tried to have a balance between the number of earthquake and flood vulnerability models included despite some research suggesting that there are more earthquake risk assessment models than flood risk assessment models.*

Minor comments: Line 54: Source is Davidson and Shah 1997 Line 380: Author is Rufat?

- *We thank the reviewer for pointing this out and have adjusted the citations accordingly.*

Reviewer #3

This manuscript proposes a comparative review of the vulnerability indicators that have been recently used in flood and earthquake vulnerability assessments, while distinguishing physical and social vulnerability indicators. The approach is based on a literature review of recent studies or vulnerability models, and the manuscript discusses which types of indicators are used in flood or in earthquake studies, and whether some lessons are to be respectively gained from these two fields. The intent of the authors to examine and harmonize the research outcomes of several disciplines (i.e. earthquake risk and flood risk, engineering community and socioeconomic community) is a timely and welcome effort, which should be of high interest for the audience of the NHESS journal.

- *We thank the reviewer for the positive feedback and thorough comments, and are pleased that they value the scientific relevance of our research to the NHESS journal's audience. The reviewer provides several very useful comments/suggestions for revisions and we have addressed these in the revised manuscript, as per our responses to each comment below.*

However, this review lacks context, in the sense that the objective of the vulnerability assessment is not clearly specified: Is it for a risk or loss analysis? With the quantification of what type of impacts (direct or indirect, tangible or intangible, etc.)? Short term or long term risk? Is resilience taken into account? The various references and studies that have been selected to extract vulnerability indicators are mentioned in the tables without any information on their objectives and context. As a result, the conclusions of the review are undermined by this limitation, since – in its present form – it is not possible to exactly know why some vulnerability indicators have been taken into account or omitted by the various studies/models. Moreover, the paper concludes that some vulnerability indicators from earthquake analyses should be taken into account for flood analysis (and vice versa), whereas there is no proof or demonstration that such indicators would actually be relevant or useful for the subsequent risk analysis: this highlights once again the need to specify the aim and context of the so-called “vulnerability assessment”.

- *We agree with the reviewer that we had not clearly stated our scope and objectives. Therefore, and in line with comments made by the other reviewers, we have elaborated on this. For example:*

[64] While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart (e.g. Fuchs 2009), we assess vulnerability as it is defined by UNISDR (2009), but we do account for both physical and socio-economic indicators of vulnerability.

[101] The main goal of this study is to conduct a literature review to provide insights into how vulnerability indicators (both physical and social) are used in quantitative flood- and earthquake risk assessment models by comparing two different methods for quantitatively assessing vulnerability in flood and earthquake risk assessment models (i.e. curve- and index-based vulnerability assessments). It therefore does not aim to provide a comprehensive overview of all vulnerability indicators in the domain of floods or earthquakes. Instead, we analyze only those indicators that have been addressed in both modeling domains and systematically assess the differences in using those indicators in both flood vulnerability and earthquake risk models. We recognize that the study of cascading events is an important, emerging field as discussed extensively in Pescaroli and Alexander (2016), however our

focus is on single events only. More specifically, we analyze which vulnerability indicators have been addressed in such quantitative methods by comparing the fields of flood and earthquake risk assessment. Through this comparison, we hope that both fields can learn from each other's respective approaches, further developing vulnerability as an important component in risk modeling.

- *In agreement with the reviewer's comment, we added a section which discusses the four different impact types (direct, indirect, tangible and intangible) in more depth, as follows:*

[144] Vulnerability indicators can be categorized in direct versus indirect indicators. Where the engineering community has mainly addressed direct (or physical) damage, the economic research community has mainly addressed indirect (economic) damages (Koks et al., 2015a). In recent years, it has become more common for damage models to integrate both approaches (Koks et al., 2015a). [...] Adger (1999) discusses how some indicators of vulnerability can also be both direct and indirect, such as social inequality, which can be a direct measure of the coping capacity of a household or community to respond to a disaster but it can also be interpreted as an indirect measure of increased poverty and insecurity. Therefore, we have decided to omit the classification of indicators between direct and indirect as well as tangible versus intangible from this paper.

- *The reviewer is right, and we deliberately narrowed down our vulnerability research to exclude a focus on resilience as we are, as mentioned in our reply to the other two reviewers, cautious to open up a discussion regarding the differences between resilience, and susceptibility and how they relate to vulnerability. We now carefully explain our focus on susceptibility in the introduction and method sections, we focus on vulnerability as defined by UNISDR as pertaining to susceptibility.*

[60] There are two distinct paradigms in assessing vulnerability: the natural sciences and the social sciences (Roberts et al., 2009). The former considers the human system to be passive, while exposed elements have varying vulnerability to a hazard which can differ in magnitude and is considered to be an active agent. In the social sciences approach to assessing vulnerability, the focus is on the coping capacity and resilience of the human system (Roberts et al., 2009). While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart (e.g. Fuchs 2009), we assess vulnerability as it is defined by UNISDR (2009), but we do account for both physical and socio-economic indicators of vulnerability.

[64] While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart (e.g. Fuchs 2009), we assess vulnerability as it is defined by UNISDR (2009), but we do account for both physical and socio-economic indicators of vulnerability.

[207] The definition of social vulnerability is much debated (Birkmann 2007). Hinkel (2011) states that although the debate around the conceptualization of social vulnerability continues to exist, agreement seems to have been reached on social vulnerability being context-specific and place-based as defined by Cutter et al. (2003). In this paper, we therefore use the definition of social vulnerability as provided by Cutter et al. (2003), where social vulnerability consists of social inequalities (i.e. social factors that influence peoples' susceptibility) and place inequality (i.e. factors such as urbanization and economic vitality that impact the social vulnerability of a place).

[224] Birkmann et al., (2013) provide an extensive overview of vulnerability perspectives and discuss the framing of vulnerability by both the DRR and CCA communities. Since many risk assessment

models use the concept of susceptibility in assessing vulnerability (Birkmann et al., 2013) and since this is in line with the UNISDR (2009) definition of vulnerability, we will exclude a focus on resilience as a separate concept.

- *While recognizing the ambiguity in categorizing vulnerability indicators, we acknowledge that we didn't provide sufficient theoretical underpinning of the framework used in our analysis and applied to our tables. We have addressed this as follows:*

[126] Several studies have discussed the approach to, and potential pitfalls in, defining different indicator categories (e.g. Davidsson and Shah, 1997; Bruneau et al., 2003; Birkmann, 2007). Bruneau et al. (2003) suggest a framework for the quantitative assessment of seismic resilience consisting of the following four interrelated dimensions of community resilience for which there exist no single measure (note: their definition of resilience overlaps in part with the definition of vulnerability used in this paper): technical, organization, social, and economic. Davidsson and Shah (1997) acknowledge the necessity of the development of “an index of vulnerability”. Their Earthquake Disaster Risk Index (EDRI), a composite index, allows for the inclusion of different factors of vulnerability (i.e. physical infrastructure, population, economy and social-political system) (Davidsson and Shah, 1997). Davidsson and Shah (1997) too, acknowledge that factors (or classes) of vulnerability are not distinct entities and that there are many interactions, overlaps and contradictions between indicators from the different classes. While acknowledging the difficulties in categorizing vulnerability, we classify vulnerability indicators, similar to many flood and earthquake vulnerability assessments, in two main classes: (a) physical indicators that pertain directly to characteristics of the exposed assets, namely infrastructure and lifelines (including transportation infrastructure, utility lifelines, and essential lifelines) and buildings (including structural elements, occupancy, and environment related factors); and (b) social indicators, which include here: demographics, awareness, socio-economics, and institutional factors (e.g. Mileti, 1999; Cutter et al., 2003; Adger, 2006; Messner and Meyer, 2006; Roberts et al., 2009; Balica et al., 2012).

[169] The physical factor of vulnerability is the most thoroughly researched segment of vulnerability science, in part because physical vulnerability is more easily quantifiable than social vulnerability (Notaro et al., 2014), and relates to the physical vulnerability of the assets exposed to natural hazards – in our case floods and earthquakes. In accordance with several of the studies reviewed, we make a distinction in three main exposed assets: (a) infrastructure and lifelines; (b) buildings and their structural and occupancy components; and (c) environment (e.g. Davidson and Shah, 1997; Mileti 1999; Carreño et al., 2007; Douglas 2007).

[182] As mentioned, there are challenges in grouping indicators in distinct categories. Some studies perceive lifeline vulnerability as part of social vulnerability (e.g. Cutter et al., 2003; Holand 2014). For example, Holand (2014) defines lifeline vulnerability as the aspects of social vulnerability that are influenced by lifeline failure and he reviews common indicators used. He argues that there has been little discussion on how to measure lifeline vulnerability and distinguishes three lifeline indicator categories: (1) indicators addressing lifeline density and financial impacts caused by a natural disaster; (2) indicators measuring network redundancy and the potential for losing connectivity; and (3) indicators measuring travel time to facilities that provide critical services. Many of the studies reviewed by Holand (2014) group lifeline indicators with built environment or other physical indexes.

[229] Reviewing the existing studies, there is no consensus on which aspects to include in social vulnerability. Many studies incorporate different combinations of social indicators (such as vulnerable age groups, population density and population growth) with political, environmental and/or economic

indicators (e.g. Davidsson and Shah, 1999; Cardona 2006; Peduzzi et al., 2009). Based on this, we here distinguish four main social vulnerability indicator groups: demographic, awareness and preparedness, socio-economic, and institutional and political vulnerability. However, as mentioned before, we recognize that indicator categories are not clear cut and overlaps continue to exist (Davidsson and Shah, 1997).

Regarding the form, the paper would benefit from a better presentation of the review results. Section 3 quickly becomes a long list of repetitive sentences, detailing which vulnerability indicator or model is mostly used for flood and earthquake studies. Therefore it is difficult for the reader to get a synthetic view of strong tendencies, which should be obtained from an in-depth analysis instead of solely a description of the content of the two tables. Moreover, one may argue that the availability of more or less advanced vulnerability models for flood or earthquake studies has a strong influence on the type of vulnerability indicators that are required – and thus collected in the various studies.

- *As mentioned in our reply to reviewer two, we tried to have a balance between the number of earthquake and flood vulnerability models despite some research suggesting that there are more earthquake risk assessment models than flood risk assessment models. The tables, which we expanded on based on the reviewer's recommendations, attempt to create a comprehensive overview of the different indicators.*

[270] Hollenstein (2005) reviewed vulnerability models for a wide range of natural hazards and found that there were far more earthquake vulnerability models (100+) than flood models (less than 20). We have aimed to include an equal number of earthquake and flood vulnerability models.

- *In adjusting section 2, by removing section 2.2.3 and by rewriting section 3 we hope to have improved the flow of the paper leading up to the results.*

Specific comments

1. I. 155-160: Maybe the education level should be mentioned here as a vulnerability indicator, since it is discussed later on (Section 3).

- *We agree that we could improve the flow by already mentioning education level in section two prior to discussing it in chapter 3. We therefore adjusted the paragraph which now reads:*

[243] Research has shown that risk perception is an important factor for households to determine their level of preparation for natural hazard events (e.g. Balica et al., 2012; Bubeck et al., 2012). For example, the experience with previous events has a positive effect on the awareness level (Balica et al., 2009). In addition, access to information sources, such as TV, determines the knowledge and awareness of the hazard (e.g. Balica et al., 2009; Brink and Davidson, 2015). Education level was found to not only influence peoples' socio-economic vulnerability (e.g. Cutter et al., 2003) but also household awareness and preparedness levels (Rüstemli and Karanci, 1999; Shaw et al., 2004).

2. I. 210-213: The discussion on vulnerability curves for flood damage holds in three lines, while earthquake vulnerability curves are described in one page. The authors should clarify this discrepancy and state whether flood vulnerability models are much scarcer than earthquake ones (and why).

- *This was an oversight on our behalf and we adjusted the section by adding the following discussion of curve based flood vulnerability models:*

[334] There are many flood risk models that use vulnerability curves, such as Hazus-MH, the Multi-Coloured Manual (MCM), GLOFRIS, the Damagescanner and the European Flood Awareness System (EFAS) (Meyer and Messner, 2005; Jongman et al., 2012; Ward et al., 2013). The MCM by Penning-Rowsell et al. (2010) is the most advanced curve-based flood damage assessment method in Europe (Jongman et al., 2012). Similar to HAZUS-MH, the MCM is an object-based model where buildings are classified based on building usage (i.e. residential, commercial and industrial) (Meyer and Messner, 2005), however it uses absolute depth-damage curves to relate damage in British Pounds to water depth. The MCM does not include indirect flood damages but it does account for short and long flood durations (Meyer and Messner, 2005; Jongman et al., 2012).

3. p 6-7: There seems to be some confusion between vulnerability curves and fragility curves, which are not exactly the same mathematical object. Vulnerability curves are usually deterministic models that express a loss or damage rate with respect to a hazard parameter, while fragility curves are probabilistic models that provide the conditional probability of reach a given (discrete) damage state given a hazard parameter. The distinction between vulnerability indices and vulnerability curves is also debatable: for instance, the vulnerability assessment method by Giovinazzi et al. first generates a vulnerability index for the buildings, which is then used to generate a vulnerability curve.

- *We agree with the reviewer that we didn't clearly state the difference between vulnerability and fragility curves and how we incorporated the latter in our study. We adjusted the relevant section which now reads:*

[311] The vast majority of flood- and earthquake vulnerability assessment models are based on damage functions or fragility curves that relate the (mostly-) physical indicators described in Sect. 2.1 with hazard parameters (Douglas, 2007). In flood damage models, vulnerability is commonly calculated by relating flood depth to building or land-use type using vulnerability curves per exposed building- or land-use type. These curves provide estimates of potential damage. Occasionally, other hazard parameters such as velocity and duration are added (Merz et al., 2010; Jongman et al., 2012). Unlike most other hazard type risk assessments, earthquake risk assessments traditionally use fragility curves as a vulnerability, or expected damage, measure, in which probabilistic damage to, for example, buildings is related to a hazard parameter such as ground shaking intensity (Douglas, 2007). In this study, we grouped fragility curve-based models with other curve-based models.

- *We acknowledge that a proper explanation of how we deal with studies that combine vulnerability curves and indices was lacking. We therefore added the following which also incorporates the suggested reference:*

[277] It should be noted however, that in some studies an index is generated and subsequently incorporated in a vulnerability curve (e.g. Giovinazzi and Lagomarsino, 2004). In those cases, we classified the indicator used to construct the index in the index-based models category.

4. I. 250-268: This sub-section (2.2.3) stands out from the rest of the section and is difficult to understand as it is (e.g. only two sentences to detail scaling issues). The authors should either remove it or ensure a better link with the previous sub-sections.

- *We fully agree and in accordance with the comments of the other reviewers, we have removed this section.*

5. There is very little mention of the non-structural components or building contents as vulnerability indicators, even though they are usually responsible for most losses in the case of floods.

- The reviewer is right to point out that this was missing from our analysis and we have therefore incorporated a discussion of non-structural components as follows:

[442] Within flood vulnerability assessments, some research have been conducted regarding non-structural damages and disaster risk reduction measures (e.g. building regulations pushing for flood-proofing) to reduce building content damages (Dawson et al., 2011). However, rather than using a separate indicator, several models include content damage by adjusting the shape of the damage curve or changing maximum damage values. HAZUS-MH uses a 0.5 factor for estimating residential content damages in relation to structural damages (Scawthorne et al., 2006) and this factor has also been used by other studies (e.g. Penning-Rowsell et al., 2010; de Moel et al., 2014). The Damagescanner, a curve-based flood vulnerability assessment model, accounts for three types of flood-proofing measures (i.e. wet-proofing, dry proofing and a combination of the two) in assessing future potential for damages by adding damage reduction factors (0-1) (Poussin et al., 2012).

[371] Flood vulnerability assessments have seen a recent transition from focusing on traditional flood protection measures which aim to decrease the flood probability for an area to building-specific resilience measures (Ashley et al., 2007; Naumann et al., 2011). One example where this has been done is a study by Nikolowski (2014) which provides an overview of different ranges of building age and their flood vulnerability; structural (load carrying) and non-structural (mechanical) components; roof types; and building maintenance factors. For flood, vulnerability of building- or land-use types are often related to flood hazard indicators such as flood depth or flood velocity to estimate potential losses (e.g. Roos 2003; Barroca et al., 2006). 6. Table 2: There is no mention of the social indicators that have been identified in the SYNER-G project, for the development of shelter demand or healthcare demand models (no reference of this project in the table). See for instance Khazai et al. (2014).

- *We acknowledge this shortcoming and have addressed it by including the suggested reference, as follows:*

[532] Khazai et al. (2014) argue that for earthquakes, most often social vulnerability is integrated as a linear consequence function of physical damage (e.g. building damage causing casualties). For earthquake vulnerability, the index-based SYNER-G framework designed by Khazai et al. (2014) integrates physical and social indicators where both are assumed to be a direct function of hazard intensity, physical vulnerability and social vulnerability of the at risk population. For example, the expected number of post-disaster homeless people depends not only on the number of damaged buildings but also socio-economic indicators. Khazai et al. (2014) focus on including socio-economic indicators that can be quantified and harmonized at an EU-level and urban scale which led to the inclusion of more often used indicators such as household tenure (proportion of households living in self-owned or rented housing). Socio-economic indicators use aggregated data and are mostly used in index-based vulnerability assessments rather than in curve-based vulnerability assessments.

7. English language style: the grammatical construction 'noun-based noun' is abused throughout the paper, especially without a '-' in many instances. A good example is the sentence at lines 564-565. I

advise the authors to correct this in order to simplify some sentences and improve general readability.

- *We have read through the paper carefully and rephrased sentences that made use of that particular grammatical construction.*

Technical corrections

- I.199: “and” is repeated twice. - I.357: “SYNER-G” instead of “SYNERG-G” - I.408: “take more indicators” instead of “make more indicators”. - I.494: “damage models” instead of “damage modes”.
- I.517: “is introduced by” instead of “is introduces by”.

- *We thank the reviewer for pointing this out and have made the adjustments.*

References Khazai, B., Daniell, J. E., Düzgün, S., Kunz-Plapp, T., & Wenzel, F. (2014). Framework for systemic socio-economic vulnerability and loss assessment. In SYNER-G: Systemic Seismic Vulnerability and Risk Assessment of Complex Urban, Utility, Lifeline Systems and Critical Facilities (pp. 89-130). Springer Netherlands.

- *We thank the reviewer for this suggestion and have included this reference.*

Review Article: A Comparison of Flood and Earthquake Vulnerability Assessment Indicators

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10 **Abstract.** In a cross-disciplinary study, we carried out an extensive literature review to increase understanding of vulnerability indicators used in [the disciplines of both](#) earthquake- and flood vulnerability assessments. We provide insights into potential improvements in both fields by identifying and comparing quantitative vulnerability indicators [grouped](#). ~~Indicators have been categorized into physical- and social categories, and then, where possible, further subdivided into measurable and comparable indicators.~~ Next, a selection of index- and curve-based vulnerability models that use these indicators are described, comparing several characteristics such as temporal- and spatial aspects. ~~It appears that~~ earthquake vulnerability methods traditionally have a strong focus on object-based physical attributes used in vulnerability curve-based models, while flood vulnerability studies focus more on indicators applied to aggregated land-use classes in curve-based models. [In assessing the differences and similarities between indicators used in earthquake and flood vulnerability models, we only include models that separately assess either of the two hazard types.](#) Flood ~~risk-vulnerability~~ studies could be improved using approaches from earthquake studies, such as ~~incorporating more detailed physical indicators~~, developing object-based physical vulnerability curve assessments and incorporating time-of-the-day based building occupation patterns. Likewise, earthquake assessments could learn from flood studies by refining their selection of social vulnerability indicators. Based on the lessons obtained in this study, we recommend future studies for exploring risk assessment methodologies across different hazard types.

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1 Introduction

Recent decades have seen a sharp global increase in the economic risk associated with floods and earthquakes, although it should be noted that both earthquake and flood related fatalities might be decreasing. UNISDR (2009) defines this risk as: “the probability of harmful consequences, or expected losses (deaths, injuries, property, livelihoods, economic activity disrupted or environment damaged) resulting from interactions between natural or human-induced hazards and vulnerable conditions”. Based on previous work by Crichton (1999) and Kron (2005), this risk has been formalised in many studies and frameworks (e.g. UNISDR, 2009; Mechler and Bouwer, 2014) using the following Eq. (1):

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$$Risk = f(Hazard, Exposure, Vulnerability) , \quad (1)$$

35 where *hazard* is defined as 'A potentially damaging physical event, phenomenon or human activity that may cause the loss of life or injury, property damage, social and economic disruption or environmental degradation'; *Exposure* is defined as 'People, property, systems, or other elements present in hazard zones that are thereby subject to potential losses'; and *Vulnerability* as the set of conditions and processes resulting from physical, social, economic, and environmental factors, which increase the susceptibility of a community '(people and assets) to the impact of hazards' (UNISDR 2009). Both in the domain of flooding and earthquakes, improving methods to assess vulnerability is seen as the 'missing link' for increasing our understanding of risk (Douglas, 2007; Jongman et al., 2015). [A recent review of the Sendai framework by Mysiak et al. \(2016\) shows that one of the key components required, is to identify and increase understanding of the main vulnerability indicators that drive risk.](#)

45 In this paper, we use the widely applied definition of vulnerability as provided by UNISDR (2009). The paper specifically does not aim to produce another definition of vulnerability and we gratefully acknowledge the broad literature on vulnerability and previous discussions of definitions [and conceptualizations](#) of vulnerability (e.g. [Alexander 1997; Cardona 2004; Cutter et al., 2003; Adger, 2006; Barroca et al., 2006; Birkmann et al., 2007; Hinkel, 2011](#)).

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Many studies ~~suggest~~ [have suggested](#) that the observed increase in risk in recent decades is mainly due to the increase in exposure of assets and people in hazard prone areas, and an increase in wealth ([Pielke Jr and Downton, 2000; Kron, 2005; UNISDR, 2011; IPCC, 2012; Doocy et al., 2013b; Blaikie et al., 2014; MunichRe, 2014; Visser et al., 2014; GFDRR, 2016](#)). ~~To date, m~~Most studies on flood risk ~~to date~~ have found little signal for increasing hazard in the last decades (e.g. [Kundzewicz et al., 2014; Jongman et al., 2015](#)). However, recent research suggests that this could be due to the fact these studies have not accounted for changes in vulnerability over time (e.g. [Mechler and Bouwer, 2014; Jongman et al., 2015; Mechler and Bouwer, 2014](#)) [and the impact of risk reduction policies on flood damage and societal flood vulnerability is not well understood \(Pielke Jr and Downton, 2000\)](#). Indeed, the quantification of vulnerability in risk assessments is known to be extremely difficult, which is why most studies assume constant vulnerability over time.

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[There are two distinct paradigms in assessing vulnerability: the natural sciences and the social sciences \(Roberts et al., 2009\). The former considers the human system to be passive, while exposed elements have varying vulnerability to a hazard which can differ in magnitude and is considered to be an active agent. In the social sciences approach to assessing vulnerability, the focus is on the coping capacity and resilience of the human system \(Roberts et al., 2009\). While acknowledging the studies that further subdivide vulnerability into resilience and susceptibility, or that consider resilience to be vulnerability's counterpart \(e.g. Fuchs 2009\), we asses](#)

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70 [vulnerability as it is defined by UNISDR \(2009\), but we do account for both physical and socio-economic indicators of vulnerability.](#)

When focusing on the quantification of vulnerability to (fluvial) flooding, ~~often~~ as part of a flood risk model, there are two main approaches: (a) vulnerability indices; and (b) vulnerability curves (Messner et al., 2007; Kannami, 2008; Merz et al., 2010; Nasiri et al., 2013). [Although the field of vulnerability assessment is wider \(Adger 2006; Birkmann 2007\), we here focus on these two main types of quantitative vulnerability assessment methods that are commonly used in risk assessment models.](#) Both approaches use one or more indicators that influence vulnerability and are used as measures of vulnerability (Cutter et al., 2003). Well-known contributions to index-based vulnerability assessments (~~broader than only flood-related vulnerability~~ [not necessarily focusing on one hazard type](#)) have been made by Cutter (2003), Davidson [and Shah](#) (1997), Coburn and Spence (1994 and 2002), and many others. Vulnerability indices are sometimes combined with statistical multi-variate methods to find correlations between empirical losses from natural hazards (e.g. ~~Carreno~~ [Carreño](#) et al., 2007). In flood risk modeling, there are numerous studies that have ~~studied~~ [assessed](#) the influence of temporal and spatial changes in hazard and exposure on risk, using risk models or risk-based indicators (e.g. Apel et al., 2004; Bouwer et al., 2007; Bouwer, 2011; IPCC, 2012; De Moel et al., 2015; Jongman et al., 2015). Most of the risk models, however, make simple assumptions on quantifying vulnerability, and have largely refrained from considering (changing) vulnerability as a potential cause of the growing impacts of floods (Koks et al., 2015b; Mechler and Bouwer, 2014). Several key challenges with the quantification of vulnerability to flooding include: (1) difficulties in [developing](#) meaningful and quantifiable indicators of vulnerability; (2) a lack of available and accurate data to measure those indicators, and [the fact that](#) the required data are often only available at highly aggregated levels; and (3) a lack of empirical data on flood losses to relate losses (damage) to vulnerability (Birkmann 2006; Thielen et al., 2008; Notaro et al., 2014).

[Compared to other natural hazards, the quantification of vulnerability is most detailed for earthquake risk assessment models although](#) ~~In the domain of earthquake risk modeling, quantifying vulnerability also challenges remain (Douglas 2007; Roberts et al., 2009)~~ [s a challenge](#). Historically, the assessment of physical vulnerability ([often referred to as 'fragility'](#)) is well-developed and recently attempts have also been made to improve the quantification of social vulnerability (Sauter and Shah, 1987; Tiedemann, 1991; Yüccemen et al., 2004; ~~Carreno~~ [Carreño](#) et al., 2005; Douglas, 2007; [Roberts et al., 2009](#)). As with flood risk assessment, most of the methods to assess [earthquake](#) vulnerability are either based on indices or vulnerability curves. Earthquake vulnerability assessments traditionally have a very strong focus on the physical vulnerability of individual buildings, their construction, and specific structural characteristics. Examples include: the number of stories; their ability to resist seismic lateral forces as a primary cause of [building](#) damage; and casualties caused by building collapse (Coburn and Spence, 2002). Damage to buildings is generally the sole indicator used to predict economic and social losses (Kircher et al., 2006).

110 The main goal of this study is to conduct a literature review to provide insights into how vulnerability indicators (both physical and social) are used in quantitative flood- and earthquake risk assessment models by comparing two different methods for quantitatively assessing vulnerability in flood and earthquake risk assessment models (i.e. curve- and index-based vulnerability assessments). It therefore does not aim to provide a comprehensive overview of all vulnerability indicators in the domain of floods or earthquakes. Instead, we analyze only those indicators that have been addressed in both modeling domains and systematically assess the differences in using those indicators in both flood vulnerability and earthquake risk models. We recognize that the study of cascading
115 events is an important, emerging field as discussed extensively in Pescaroli and Alexander (2016), however our focus is on single events only. More specifically, we analyze which vulnerability indicators have been addressed in such quantitative methods by comparing the fields of flood and earthquake risk assessment. Through this comparison, we hope that both fields can learn from each other's respective approaches, further developing vulnerability as an important component in risk modeling.
120 ~~The main goal of this study is to conduct a literature review comparing methods for quantitatively assessing vulnerability in flood and earthquake risk assessment and therefore does not aim to provide a comprehensive overview of all vulnerability indicators in the domain of floods or earthquakes. Instead we analyze only those indicators that have been addressed in both domains and systematically assess the differences in using those indicators in both flood vulnerability and earthquake vulnerability. We recognize that the study of cascading events is an emerging field, however our focus is on single~~
125 ~~events only. Moreover, because the field of vulnerability assessment is wide (Adger, 2006), we here focus on the two main types of quantitative vulnerability assessment methods: vulnerability indices and vulnerability curves. More specifically, we analyze which vulnerability indicators have been addressed in both methods, and systematically assess the differences in using those indicators in both flood vulnerability and earthquake vulnerability. In comparing the fields of flood vulnerability with earthquake vulnerability, we hope that both fields~~
130 ~~can learn from each other's respective approaches, further developing vulnerability as an important component in risk modeling.~~

135 The remainder of this paper is organized as follows: Sect. 2 describes the methods followed to compare the different vulnerability assessment methods, including a discussion of several well-known earthquake and flood risk or vulnerability assessment methods. In Sect. 3, we discuss main differences and similarities between earthquake and flood vulnerability indicators. Finally, a brief conclusion and recommendations section follows.

2 Identifying different vulnerability indicators and models for comparison

140 In this section, we describe the methods that we have used to structure an extensive literature review to compare vulnerability assessment models in both flood risk- and earthquake assessments. In Sect. 2.1, we provide an overview of the main vulnerability indicators (categorized as physical ~~and-or~~ social) that have been used to

quantify flood and earthquake vulnerability. Next, in Sect. 2.2, we describe the two modeling types that use these indicators to quantify vulnerability: vulnerability curve models and index-based vulnerability models.

~~2.1 Finally, in Sect. 2.3, we describe additional methods for comparing different vulnerability assessment models, relating to spatial and temporal scale.~~

2.22.1 Vulnerability Indicators

Several studies have discussed the approach to, and potential pitfalls in, defining different indicator categories (e.g. Davidsson and Shah, 1997; Bruneau et al., 2003; Birkmann, 2007). Bruneau et al. (2003) suggest a framework for the quantitative assessment of seismic resilience consisting of the following four interrelated dimensions of community resilience for which there exist no single measure (note: their definition of resilience overlaps in part with the definition of vulnerability used in this paper): technical, organization, social, and economic. Davidsson and Shah (1997) acknowledge the necessity of the development of “an index of vulnerability”. Their Earthquake Disaster Risk Index (EDRI), a composite index, allows for the inclusion of different factors of vulnerability (i.e. physical infrastructure, population, economy and social-political system) (Davidsson and Shah, 1997). Davidsson and Shah (1997) too, acknowledge that factors (or classes) of vulnerability are not distinct entities and that there are many interactions, overlaps and contradictions between indicators from the different classes. ~~Following the existing literature on~~ While acknowledging the difficulties in categorizing vulnerability, we classify vulnerability indicators, similar to many flood and earthquake vulnerability assessments, in two main classes: (a) physical indicators that pertain directly to characteristics of the exposed assets, namely infrastructure and lifelines (including transportation infrastructure, utility lifelines, and essential lifelines) and buildings (including structural elements, occupancy, and environment related factors); and (b) social indicators, which include [here](#): demographics, awareness, socio-economics, and institutional factors (e.g. Mileti, 1999; Cutter et al., 2003; Adger, 2006; Messner and Meyer, 2006; Roberts et al., 2009; Balica et al., 2012).

Vulnerability indicators can be categorized in direct versus indirect indicators. Where the engineering community has mainly addressed direct (or physical) damage, the economic research community has mainly addressed indirect (economic) damages (Koks et al., 2015a). In recent years, it has become more common for damage models to integrate both approaches (Koks et al., 2015a). Koks et al. (2015a) explain that many studies have been developed that assess the direct consequences of flooding but to a much lesser extent incorporate the indirect consequences of flooding. Direct indicators of vulnerability are related to the immediate physical contact of a flooding to humans, properties and the natural environment (Messner and Meyer, 2006; Hiete and Merz, 2009). Indirect indicators on the other hand focus on the consequential effects of direct damage, often focussing on production losses due to economic interruptions in and outside the disaster-struck area (Hiete and Merz, 2009; Koks et al., 2015a). However, indirect vulnerability indicators are often omitted from flood vulnerability studies due to the lack of available empirical data (Penning-Rosswel et al., 2003). Heite and Merz (2009) developed a

conceptual framework to assess indirect vulnerability indicators for industrial sectors. The use of an indicator-based approach makes it possible to account for indirect components of vulnerability (Khazai et al., 2013). Therefore, indirect indicators have been included in our study but occur much less frequently. Furthermore, direct and indirect vulnerability, can each be subdivided into tangible and intangible indicators. Tangible indicators can be expressed in monetary values whereas intangible indicators are non-monetary (Messner and Meyer, 2006). Unlike tangible flood effects, flood vulnerability assessments incorporate intangible indicators to a much lesser extent as it often requires a monetization of indicators such the value of human life, health or environmental aspects (Messner and Meyer, 2006). Adger (1999) discusses how some indicators of vulnerability can also be both direct and indirect, such as social inequality, which can be a direct measure of the coping capacity of a household or community to respond to a disaster but it can also be interpreted as an indirect measure of increased poverty and insecurity. Therefore, we have decided to omit the classification of indicators between direct and indirect as well as tangible versus intangible from this paper.

2.2.12.1.1 Physical Vulnerability

The physical factor of vulnerability is the most thoroughly researched part-segment of vulnerability science, in part because physical vulnerability is more easily quantifiable than social vulnerability (Notaro et al., 2014), and relates to the physical vulnerability of the assets exposed to natural hazards – in our case floods and earthquakes. In accordance with several of the studies reviewed, we here make a distinction in three main exposed assets: (a) infrastructure and lifelines; (b) buildings and their structural and occupancy components; and (c) environment (e.g. Davidson and Shah, 1997; Mileti, 1999; Carreño et al., 2007; Douglas, 2007).

Infrastructure and lifelines indicators

In terms of infrastructure assets, we further specify *Transportation infrastructure* (e.g. highways, railways, ports), *Utility lifelines* (e.g. potable water, waste water, electric power, oil systems), and *Essential facilities* (e.g. hospitals, police and fire stations, and schools) (FEMA 2013a and 2013b). Measurable-Quantifiable physical vulnerability indicators for infrastructure for both earthquakes and floods include: (a) structural indicators, such as the length of railways and public roads in operation and the length of public roads in operation; and location indicators, such as accessibility of facilities or the closeness of utilities to another utility (e.g. Rashed and Weeks, 2003; Peng, 2012). As mentioned, there are challenges in grouping indicators in distinct categories. Some studies perceive lifeline vulnerability as part of social vulnerability (e.g. Cutter et al., 2003; Holand 2014). For example, Holand (2014) defines lifeline vulnerability as the aspects of social vulnerability that are influenced by lifeline failure and he reviews common indicators used. He argues that there has been little discussion on how to measure lifeline vulnerability and distinguishes three lifeline indicator categories: (1) indicators addressing lifeline density and financial impacts caused by a natural disaster; (2) indicators measuring network redundancy and the potential for losing connectivity; and (3) indicators measuring travel time to facilities that provide critical services. Many of the studies reviewed by Holand (2014) group lifeline indicators with built environment or other physical indexes.

215 **Building structural and occupancy indicators**

The vulnerability of buildings can be described using two indicator groups: *structural elements* and *occupancy indicators*. Structural elements comprise of, for example, building type, material, age, and number of floors (e.g. Giovinazzi and Lagomarsino, 2004; Kircher et al., 2006; Porter et al., 2008; Duzgun et al., 2011). Building occupancy refers to the [building-usage](#) type ~~of usage of the building~~, for example, commercial, industry or residential. These occupancy types determine the potential values of the losses from a hazard (e.g. Kircher et al., 2006; FEMA 2013a and 2013b).

Environmental indicators

The vulnerability of both infrastructure and buildings is influenced by their environmental characteristics. For example, the proximity of a building to a potential contaminating site may affect vulnerability (e.g. Colombi et al., 2008; Damm 2009), exemplified by the Elbe floods of 2002, when relatively minor damage (i.e. the damage as percentage of the total damage) was caused due to oil tanks that were buried in gardens of houses, but that were floating and leaking due to flood waters (Kreibich et al., 2005; Müller and Thieken, 2005).

2.2.22.1.2 **Social Vulnerability**

230 [The definition of social vulnerability is much debated \(Birkmann 2007\). The social factor of vulnerability relates to the vulnerability of the exposed population to natural hazards. Hinkel \(2011\) states that although the debate around the conceptualization of social vulnerability continues to exist, agreement seems to have been reached on social vulnerability being context-specific and place-based as defined by Cutter et al. \(2003\). In this paper, we therefore use the definition of social vulnerability as provided by Cutter et al. \(2003\), where social vulnerability consists of social inequalities \(i.e. social factors that influence peoples' susceptibility\) and place inequality \(i.e. factors such as urbanization and economic vitality that impact the social vulnerability of a place\). Tate \(2012\) argues that in more recent years, there has been an increase in studies aiming to develop social vulnerability indices to quantify the social dimensions of natural hazard vulnerability. This aspect](#) Nonetheless, social vulnerability is studied to a lesser extent than the physical vulnerability factors due to the lack of empirical data ~~for available to~~ quantifying social vulnerability, especially at the more detailed household levels (e.g. Cutter et al., 2003). As a result, social vulnerability is often expressed at more aggregated levels, using vulnerability indicators such as age, ethnicity and welfare levels of communities and countries (Cutter et al., 2003; Blaikie et al., 2014; [de Sherbinin and Bardy, 2015](#)). Two research communities have assessed social vulnerability quite extensively: the climate change adaptation (CCA) community and the disaster risk reduction (DRR) research community (Turner et al., 2003; Thomalla et al., 2006; Mercer, 2010; Dewan, 2013). Concepts from both communities have ~~been~~ become increasingly intertwined, integrating concepts of resilience and adaptive- or coping-capacity (e.g. Turner et al., 2003; Deressa, Hassan and Ringler, 2008; Kienberger et al., 2009; Merz et al., 2010; Scheuer et al., 2011; Brink and Davidson, 2015). [Birkmann et al., \(2013\) provide an extensive overview of vulnerability perspectives and discuss the framing of vulnerability by both the DRR and CCA communities. Since many risk assessment](#)

250 [models use the concept of susceptibility in assessing vulnerability \(Birkmann et al., 2013\) and since this is in line with the UNISDR \(2009\) definition of vulnerability, we will exclude a focus on resilience as a separate concept.](#)

255 [Reviewing the existing studies, there is no consensus on which aspects to include in social vulnerability. Many studies incorporate different combinations of social indicators \(such as vulnerable age groups, population density and population growth\) with political, environmental and/or economic indicators \(e.g. Davidsson and Shah, 1999; Cardona 2006; Peduzzi et al., 2009\). Based on this, we here distinguish four main social vulnerability indicator groups: demographic, awareness and preparedness, socio-economic, and institutional and political vulnerability. However, as mentioned before, we recognize that indicator categories are not clear cut and overlaps continue to exist \(Davidsson and Shah, 1997\). ÷](#)

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Demographic indicators

Demographic indicators refer to the size, structure, and distribution of populations, and related spatial or temporal changes in them in response to natural hazards. For example, for determining social vulnerability to earthquakes, the ‘vulnerable age’ indicator is often used (e.g. Davidson and Shah, 1997; Schmidtlein et al., 2011).

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Awareness indicators

Research has shown that risk perception is an important factor for households to determine their level of preparation for natural hazard events (e.g. Balica et al., 2012; Bubeck et al., 2012). For example, the experience with previous events has a positive effect on the awareness level (Balica et al., 2009). In addition, access to information sources, such as TV, determines the knowledge and awareness of the hazard (e.g. Balica et al., 2009; Brink and Davidson, 2015). [Education level was found to not only influence peoples’ socio-economic vulnerability \(e.g. Cutter et al., 2003\) but also household awareness and preparedness levels \(Rüstemli and Karanci, 1999; Shaw et al., 2004\).](#)

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Socio-Economic indicators

[Societal and individual wealth are important indicators in determining peoples’ social vulnerability to natural disasters \(de Sherbinin and Bardy, 2015\). Wealth is an important indicator for showing the potential capacity of people to prepare for natural hazards.](#) For example, research shows that relatively high-income households have a higher demand for hazard insurance, or more often implement damage mitigation measures (Botzen and Van den Bergh, 2012; Bubeck et al., 2012) [as they tend to be more exposed to coastal flooding \(de Sherbinin and Bardy, 2015\). Vulnerability in the aftermath of an event can be lower for high income households as they have more resources to compensate for their losses.](#) [In their SREX report, the IPCC \(2012\) recognizes the economic dimensions of vulnerability as being separate from the social dimensions while recognizing the strong correlation between human vulnerability and economic indicators such as poverty. Other studies lump social, economic and environmental indicators of vulnerability together often referring to them as socio-economic \(e.g. Peduzzi et al., 2009\) or include economic indicators such as GDP in the broader concept of social vulnerability \(e.g. Hinkel](#)

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2011). Therefore, we refer to this category as socio-economic and include the indicators into the overall category of social vulnerability. Examples of ~~economic vulnerability~~ indicators in this category are GDP, income, or percentage of unemployed people (e.g. Davidson and Shah, 1997; Peduzzi et al., 2009; Hinkel 2011; Peng, 2012).

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Institutional and political indicators

Indicators that refer to institutional and political factors are related to a certain level of planning and preparing for natural hazards. For example, strong (spatial-) planning regulations may be an indicator that building codes and zoning protocols have been developed and enforced (e.g. Cutter et al., 2003; Blaikie et al., 2014). ~~Peduzzi et al., 2009 use Transparency International's corruption perception index (CPI) as an indicator of corruption.~~

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2.3.2.2 Vulnerability models

This section discusses a selection of earthquake and flood vulnerability assessment models. Hollenstein (2005) reviewed vulnerability models for a wide range of natural hazards and found that there were far more earthquake vulnerability models (100+) than flood models (less than 20). We have aimed to include an equal number of earthquake and flood vulnerability models. Vulnerability models use indicators from Sect. 2.1, combining information on the hazard, exposure and vulnerability indicators (e.g. ~~Carreno~~Carreño et al., 2007). We use the categorization of vulnerability methods as recognized in the literature (Messner et al., 2007; Merz et al., 2010; Nasiri et al., 2013), which distinguishes two main vulnerability modeling types: index-based models and models that use vulnerability curves. It should be noted however, that in some studies an index is generated and subsequently incorporated in a vulnerability curve (e.g. Giovinazzi and Lagomarsino, 2004). In those cases, we classified the indicator used to construct the index in the index-based models category. For a detailed review of Earthquake Loss Estimation software packages, we refer to Daniell (2011) and for an overview of flood damage models to Jongman et al. (2012). For this study, we only include risk assessment models that focus on either one of the two hazard types, or models that consist of two separate segments for each hazard type, to focus on assessing the differences or similarities in indicator usage between flood and earthquakes. We here provide the main characteristics of such models, and describe a few important ones in more detail.

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2.3.12.2.1 Index-based vulnerability models

This category includes models that assess vulnerability based on statistical data for the indicators listed in Sect. 2.1. These models sum different vulnerability indicators into one composite index, which then shows the vulnerability of a household, community, or country to natural hazards (Birkmann, 2007). These indicators are often used in statistical analyses to find relations between the vulnerability index and empirical losses. Simple examples are statistical analyses between damages (or fatalities) and a second variable such as *the number of buildings in need of large repair* in an area as used in the Global Earthquake Model (GEM) (e.g. Burton and Silva, 2014; Silva et al., 2014a and 2014b). Below we give several examples:

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- The Flood Vulnerability Index (FVI) was developed by Connor and Hiroki (2005) and adapted in subsequent studies (Balica et al., 2009; 2010 and 2012). The FVI combines different cause and effect factors and consists of four components (i.e. meteorological, hydrogeological, socio-economic and a countermeasure component) (Connor and Hiroki, 2005; Balica et al., 2009). A similar index is the country level physical and community risk index for earthquakes and floods in the Asia-Pacific region by Daniell et al. (2010). Kannami (2008) developed a country-based flood risk index (FRIC), based on the Pressure and Release (PAR) model.
- UNDP's 2004 Disaster Risk Index (DRI) is an index that aims to explain the role of vulnerability for different risk levels or different numbers of post-disaster fatalities between countries with a given level of physical exposure to three types of natural disasters (i.e. earthquakes, tropical cyclones, floods and, in more recent versions, droughts) (UNDP, 2004; Birkmann, 2007; Peduzzi et al., 2009). Indicator selection focuses on allowing comparison between countries and hazard types (DRI indicators are hazard specific) (UNDP, 2004; Birkmann, 2007).
- Yüçemen et al. (2004) developed a multivariate-statistics analysis to assess "the seismic vulnerability of low- to mid-rise reinforced concrete buildings". The six selected indicators are all engineering-based using expert judgment and observations. The model uses five discrete damage states ranging from *none* to *collapse*. It calibrates this based on empirical damage seen in historical events in Turkey.

2.3.22.2.2 Vulnerability curve models

- The vast majority of flood- and earthquake vulnerability assessment models are based on damage functions or fragility curves that relate the (mostly-) physical indicators described in Sect. 2.1 with hazard parameters (Douglas, 2007). In flood damage models, vulnerability is commonly calculated by relating flood depth to building or land-use type using vulnerability curves per exposed building- or land-use type. These curves provide estimates of potential damage. Occasionally, other hazard parameters such as velocity and duration are added (Merz et al., 2010; Jongman et al., 2012). Unlike most other hazard type risk assessments, earthquake risk assessments traditionally use fragility curves as a vulnerability, or expected damage, measure for vulnerability, in which building characteristics are probabilistic damage to, for example, buildings is related to a hazard parameters such as ground shaking intensity (Douglas, 2007). In this study, we grouped fragility curve-based models with other curve-based models. For a detailed review of Earthquake Loss Estimation software packages, we refer to Daniell (2011).
- Several examples are:
 - The HAZUS-Multi Hazard (HAZUS-MH) is a risk model developed by the National Institute of Building Sciences for the Federal Emergency Management Agency (FEMA) in 1997. It addresses four types of natural hazards (i.e. coastal storm surge, earthquakes, river flooding and windstorm damage) and estimates both direct and indirect economic losses (Kircher et al., 2006; Remo and Pinter, 2012). HAZUS-MH' earthquake component uses analytically derived damage curves (Spence et al., 2008). These curves are designed for US buildings, which complicates application to different parts of the world. The flood hazard component

addresses riverine and coastal flooding (Scawthorn et al., 2006a; Nastev and Todorov, 2013) and uses more than 900 damage curves mostly derived from FEMA (Scawthorn et al., 2006a). The flood vulnerability component addresses susceptibility to damage, loss and injuries. The HAZUS model, encompassing the capacity spectrum method, has been applied to various locations globally in various software packages including an Australian calibrated methodology – EQRN (Robinson et al., 2005), SELINA (Norway, India and other locations) (Molina et al., 2010), HAZTaiwan (Loh et al., 2000). ~~For a detailed review of Earthquake Loss Estimation software packages, we refer to Daniell (2011).~~

• ~~There are many flood risk models that use vulnerability curves, such as Hazus-MH, the Multi-Coloured Manual (MCM), GLOFRIS, the Damagescanner and the European Flood Awareness System (EFAS) (Meyer and Messner, 2005; Jongman et al., 2012; Ward et al., 2013). The MCM by Penning-Rowsell et al. (2010) is the most advanced curve-based flood damage assessment method in Europe (Jongman et al., 2012). Similar to HAZUS-MH, the MCM is an object-based model where buildings are classified based on building usage (i.e. residential, commercial and industrial) (Meyer and Messner, 2005), however it uses absolute depth-damage curves to relate damage in British Pounds to water depth. The MCM does not include indirect flood damages but it does account for short and long flood durations (Meyer and Messner, 2005; Jongman et al., 2012).~~

• ~~The European Macroseismic Method (EMM) is based on the European Macroseismic Scale (EMS 98) and is used as an empirical (meaning: observation-based) and mechanical vulnerability assessment method for buildings (Grünthal, 1998; Giovinazzi and Lagomarsino, 2004 and 2005; Lagomarsino and Giovinazzi, 2006). EMS 98 vulnerability curves assume a probable damage distribution to forecast building damage for different building typologies and for a given intensity (Giovinazzi and Lagomarsino, 2004).~~

• ~~Contrary to the EMM, the Earthquake Loss Estimation Routine (ELER) is based on analytically derived vulnerability functions, where analytical implies that the “expected performance of buildings [is] based on calculation and building characteristics” (Hancilar et al. 2010, p. 2679). ELER is used as an urban level tool for earthquake losses and vulnerability assessment method for buildings and casualties as related to building damage (Hancilar et al., 2010). This requires highly detailed building stock inventory and demographic data, including construction year, material type, and number of floors. (Hancilar et al., 2010).~~

• ~~The Prompt Assessment of Global Earthquakes for Response (PAGER) was developed by the U.S. Geology Survey (USGS) (Wald et al., 2008; Jaiswal et al., 2011). PAGER incorporates three different approaches for assessing vulnerability, i.e. empirical, semi-empirical and analytical. In predicting future vulnerability, the empirical approach uses historic country-level earthquake data and calibrates casualty rates to develop regression parameters (Jaiswal et al., 2011). In the semi-empirical and analytical models, the building inventories together with data on each structure’s occupancy type, intensity-based vulnerability (building collapse rate) and the fatality rate are used to derive fatality functions (Jaiswal et al., 2011). In the analytical approach, the same building inventories and the occupancy types as in the semi-empirical approach are used. However, vulnerability (collapse rates) are based on engineering considerations (such as the HAZUS capacity spectrum based approach) (Wald et al., 2008).~~

• ~~Comparing models: Scale and temporal factors~~

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~~Apart from the indicators used in the different models, we will compare the different vulnerability models on two main factors: scale and temporal aspects. The importance of incorporating both temporal and spatial scales in vulnerability models has been addressed by many studies (e.g. Cutter et al., 2003; Barroca et al., 2006; Zevenbergen et al., 2008; Fekete et al., 2010; Jongman et al., 2015). We here briefly discuss both factors:~~

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Scale

~~Dependent on data availability, models can be applied on building scale data (e.g. HAZUS MH, insurance models). However, some index-based vulnerability models use information at the country scale, since a lot of social vulnerability data for measuring those indicators are not available at local scales.~~

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Temporal aspects

- ~~Understanding flood vulnerability over time is crucial in examining past, current and future fatalities and losses (Jongman et al., 2015), and can significantly improve a risk managers' ability to more efficiently implement mitigation measures (Birkmann, 2007; Schmidlein et al., 2011). Therefore, the focus has shifted to assessing vulnerability over time (Jongman et al., 2015), but knowledge gaps continue to exist (Connor and Hiroki, 2005; McEntire, 2005; Birkmann, 2007; Cutter et al., 2008; Balica et al., 2012; Meehler and Bouwer, 2014; Jongman et al., 2015; Koks et al., 2015b). We will subsequently assess how flood and earthquake vulnerability assessments have implemented this 'time' factor.~~

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415 **3 Results and discussion**

In this section, we show and discuss the results of the literature review. In Sect. 3.1, a comparison between physical and social vulnerability indicators is presented. Next, in Sect. 3.2, we compare earthquake and flood vulnerability models.

3.1 Physical versus Social Vulnerability Indicators

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Tables 1 and 2 respectively present an overview of the different physical and social vulnerability indicators, whereby in the columns we distinguish between curve- and index-based vulnerability assessments. In the rows, eEach indicator is further sub-divided into the indicator classes provided in Sect. 2.1. Indicators have been briefly described with their unit and scale of the exposed elements they refer to (Ob: object; Agg: aggregated; Com: combination of both). We also show the geographical scale of the application of the indicators and their models (L: Local; R: Regional; N: National; G: Global). The numbers behind each indicator provide examples of papers using that particular indicator.

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3.1.1 Physical Indicators

430 ~~Several physical indicators are used in both domains, such as building material, number of stories, accessibility of roads, etc. However, there are also indicators used in one domain but less frequently or not at all used in the other domain.~~ Table 1 supports the claims made in Sect. 2 that earthquake vulnerability assessments make use of highly detailed indicators at a building level, as they distinguish the number of stories, occupancy class, and building material. For example, ~~Daniell (2015) provides a global review of country-level seismic-building codes from 1900 to 2013).~~ Flood vulnerability assessments have seen a recent transition from focusing on traditional ~~flood protection measures which aim to decrease the flood probability for an area to building-specific resilience measures (Ashley et al., 2007; Naumann et al., 2011). These are indicators also used for flood vulnerability assessments. However, earthquake vulnerability assessments also use indicators such as building design and codes that are not, or to a much lesser extent, used in flood vulnerability studies.~~ One example where this has been done is ~~a study by~~ Nikolowski (2014) ~~which. He/she~~ provides an overview of different ranges of building age and their ~~flood vulnerability~~; structural (load carrying) and non-structural (mechanical) components; roof types; and building maintenance factors ~~(e.g. Douglas, 2007).~~ ~~For flood, vulnerability of building- or land-use types are often related to flood hazard indicators such as flood depth or flood velocity to estimate potential losses (e.g. Roos, 2003; Barroca et al., 2006).~~

445 For earthquakes, ~~fragility curves are used to relate the strength of a building~~ ~~damage is often related to the~~ ~~amplitude of~~ ground shaking ~~of a given intensity~~ (Birkmann and Wisner, 2006; Calvi et al., 2006; Douglas 2007). Detailed vulnerability indicators for buildings are described by Daniell et al. (2012a) and for infrastructure in Daniell (2014). Davidson and Shah (1997) argue that some of these indicators, such as maintenance, previous ~~450~~ damage, and retrofitting affect the physical earthquake vulnerability but that data to measure this is hard to obtain. These indicators can be measured using time-consuming processes such as using cadastre or census data, or by sampling the buildings of a neighbourhood or city. For example, Steimen et al. (2004) assessed 10% of the building stock in the city of Basel (Switzerland). Rashed and Weeks (2003) include lifeline and infrastructure as well as building related indicators (i.e. transportation and utility lifelines, square footage, inventories, cost of ~~455~~ building repair). Menoni and Pergalani (1996) include a building usage classification and account for the nearby existence of hazardous plants.

~~For flood, vulnerability of building or land use types are often related to flood hazard indicators such as flood depth or flood velocity to estimate potential losses (e.g. Roos, 2003; Barroca et al., 2006).~~

460 **Infrastructure and lifelines indicators**

Infrastructure and lifeline indicators are used both in earthquake and flood vulnerability assessments, ~~for example in as is also reflected in some models such as~~ HAZUS-MH. ~~Atzl and Keller (2013) provide a framework which links social vulnerability to critical infrastructure and create indicators at the individual level for infrastructure-~~

465 specific social vulnerability of commuters in Stuttgart (e.g. travel distance, availability of alternative transport,
and number of available public transport lines). ~~However, as shown in Table 1 and as argued in other work~~
(Miletti, 1999), ~~they appear there are to be less commonly used in flood vulnerability assessments compared to~~
~~earthquake vulnerability assessments.~~ fewer flood vulnerability assessment studies including infrastructure related
470 indicators compared to earthquake vulnerability assessments. Keller and Atzl (2014) add to the existing body of
experimental research by assessing the causal relation between extreme precipitation events and the impacts on
German infrastructure using an explanatory approach. In other studies, earthquake vulnerability assessment
models are occasionally adopted in flood vulnerability models to address infrastructure risk (Merz et al., 2010).
However, the knowledge gap continues to exist and there is a need for further research (Keller and Atzl (2014)).

475 ~~Therefore, earthquake vulnerability assessment models are sometimes adopted in flood vulnerability models to~~
~~address infrastructure risk (Merz et al., 2010).~~ Traditionally, there is a strong focus within earthquake
vulnerability studies on indicators of *utility and essential facilities lifelines* (i.e. utility systems such as electricity,
telecommunication, potable and waste water, and infrastructure) (Menoni et al., 2002; Menoni et al., 2007).
Frequently used lifeline vulnerability indicators measure the length and accessibility of lifelines, such as a road
480 (e.g. Penning-Rowsell et al., 2010; Peng, 2012). An extensive and highly detailed overview of the lifeline
indicators that Menoni et al. (2002) used in earthquake vulnerability assessments, and in fragility curves in
particular, is provided by Pitilakis et al. (2014). Flood vulnerability assessments use similar lifeline indicators
such as the physical aspects of road networks (e.g. Barroca et al., 2008).

485

Building structural and occupancy indicators

The need for detailed earthquake loss estimations for the insurance and re-insurance industry has advanced the
development of detailed, object-based (e.g. building-level), vulnerability assessment models (Spence et al., 2008).
490 An extensive overview of earthquake loss estimation models (ELE) and their respective definition of vulnerability
classes has been provided by Daniell (2012a and 2014). As part of earthquake vulnerability assessments'
emphasis on individual building characteristics, the building age is an important indicator. Generally, the
influence of building age on earthquake vulnerability levels is twofold: (a) with aging comes deterioration of
building materials; and (b) more recently constructed buildings have more often been subjected to improved
495 building codes (Cochrane and Schaad, 1992; Bommer et al., 2002). ~~However, building age does not appear to be~~
~~used in flood vulnerability assessments. A reason could be that wall stability is only an issue at those locations~~
~~where flood velocities are high, which is near the coastline and near rivers, or that the link simply has not been~~
~~made yet with respect to empirical evidence.~~

500 Another example of earthquake vulnerability's focus on buildings and the inclusion of more detailed building
related indicators, is the building material type indicator (e.g. wood, steel, concrete, masonry or mobile homes).

Building material type is a crucial factor in determining a building's ability to resist ground shaking and is used in many models such as HAZUS-MH (Kircher et al., 1997 and 2006; Bommer et al., 2002; Nastev and Todorov, 2013). It should be noted that a specific building type can have opposing impacts on earthquake versus flood vulnerability. For example, wooden houses tend to be more vulnerable to flooding than stone houses, but for earthquakes generally the opposite holds (Doğangün et al., 2006; Messner and Meyer, 2006).

Another important factor is the number of stories. For flooding, multi-story buildings are generally susceptible to a lower damage fraction than single-story buildings (Merz et al., 2010). Moreover, people can evacuate to higher floors in case of a flood, reducing the number of fatalities. For earthquakes, however, multiple floor buildings can have a higher vulnerability depending on the frequency content [of the ground motion \(which influences the dynamic response of structural systems\)](#) of the earthquake. Moreover, for earthquakes there are more complicating factors, for example *enforced seismic design codes* and the *type of energy-wave as a result of an earthquake* influence the correlation between building height and vulnerability (Rossetto and Elnashai, 2003).

[Papathoma-Köhle et al. \(2011\) discuss the difficulties in assessing vulnerability of the built environment for different Alpine hazards, including floods. They conclude that most vulnerability assessment methods are quantitative. For floods, damages curves linking water depth to building damage are well-developed for Europe and similarly developed countries. However, these curves do not apply to other parts of the world due to differences in building material and construction type \(Papathoma-Köhle et al., 2011\).](#)

[Within flood vulnerability assessments, some research have been conducted regarding non-structural damages and disaster risk reduction measures \(e.g. building regulations pushing for flood-proofing\) to reduce building content damages \(Dawson et al., 2011\). However, rather than using a separate indicator, several models include content damage by adjusting the shape of the damage curve or changing maximum damage values. HAZUS-MH uses a 0.5 factor for estimating residential content damages in relation to structural damages \(Scawthorne et al., 2006\) and this factor has also been used by other studies as well \(e.g. Penning-Rowsell et al., 2010; de Moel et al., 2014\). The Damagescanner, a curve-based flood vulnerability assessment model, accounts for three types of flood-proofing measures \(i.e. wet-proofing, dry proofing and a combination of the two\) in assessing future potential for damages by adding damage reduction factors \(0-1\) \(Poussin et al., 2012\).](#)

Environmental indicators

As shown in Table 1, environmental indicators consist of two aspects: the proximity to contaminating sites (e.g. Menoni et al., 2002; Damm 2009) and the susceptibility and vulnerability of the environment captured in indicators such as *types of vegetation*, *soil erosion potential* and *soil quality* (e.g. Barroca et al., 2008; Balica et al., 2009; Damm 2009). The latter ~~are~~ [appear to be more often only](#) taken into account as part of flood vulnerability assessments.

3.1.2 Social Indicators

540 [Tate \(2012\) argues that the social vulnerability index is the social equivalent of the quantitative physical](#)
[vulnerability assessment. In these indices, demographic data is often used to describe social, economic, political](#)
[and institutional vulnerability. However, since there is a lack of systematic evaluation of how social vulnerability](#)
[indices are constructed, little is known about how well these social vulnerability indices perform \(Tate 2012\). Tate](#)
[\(2012\) concludes that most studies only provide limited justification for the inclusion of specific indicators. He](#)
545 [argues that researchers should give more thought as to which social indicators to include as well as their statistical](#)
[properties.](#)

[To assess exposure differences to flooding and whether those who are most exposed also have the highest social](#)
[vulnerability, de Sherbinin and Bardy \(2015\) apply their social vulnerability index using different sets of](#)
550 [indicators to New York and Mumbai. Their method build on earlier work by Cutter et al. \(2003\) and the IPCC](#)
[Special Report on Extreme Events Framework \(IPCC 2012\). Inclusion of indicators differed for the two cities and](#)
[was often dependent on data availability and applicability to the case study \(de Sherbinin and Bardy, 2015\).](#)

There ~~appear-are to be~~ fewer differences between the types of social vulnerability indicators used in flood and
555 earthquake vulnerability assessments, compared to the differences found for physical vulnerability indicators.
However, from the literature review it appears that social indicators are more often used in flood vulnerability
studies than earthquake vulnerability studies. Examples of earthquake social vulnerability indicators are:
population density (Menoni and Pergalani, 1996; Peng, 2012); household education level (Duzgun et al., 2011;
Schmidtlein et al., 2011); shelter demand (e.g. measured using ‘perception of population to leave their homes’
560 indicator); health impact related vulnerability as part of SYNERG-G’s socio-economic vulnerability component
(Pitilakis et al., 2014); and household and population structure as used in GEM’s socio-economic vulnerability
index (Khazai et al., 2014a). For flooding, similar indicators are used, such as population density (Balica et al.,
2012), education level (Cutter et al., 2006) and GDP (Balica et al., 2009; Ferreira et al., 2011) and long-term
sickness (Tapsall, 2002).

Demography

Flood and earthquake studies both use very similar demographic indicators, such as the identification of weaker
groups in society based on age (e.g. those younger than 5 and older than 65 years) and other indicators such as
570 wealth, ethnicity, family structure, and disabled people (Cutter et al., 2003; Schmidtlein et al., 2008; Fekete, 2009;
Blaikie et al., 2014). The high importance of *age* as an indicator of social vulnerability is also supported by Rufat
et al. (2015). A household’s socio-demographic status plays a crucial role in their social vulnerability and their
ability to prepare for future disasters. It is often measured using indicators such as education level and percentage
of population living in poverty (Cutter et al., 2003; Koks et al., 2015b; Rufat et al. 2015). In a study of the
575 Rijnmond region in the Netherlands, Koks et al. (2015b) simulate the spatial distribution of social vulnerability,

using indicators such as ethnicity, age group (elderly) and fiscal income.

580 Within earthquake research, population-related indicators are used to establish the number of (vulnerable) people present in offices, residences or schools, which is often influenced by the time of the day. This particular focus of the influence on timing and building occupancy is common in earthquake vulnerability assessments (e.g. Lomnitz, 1970; Coburn and Spence., 1992; Ara, 2013). Whilst prominent in earthquake research, these aspects are not taken into account in flood vulnerability assessments. As shown in Table 2, within flood vulnerability assessments there are fewer social indicators used than for earthquake vulnerability assessments but with many studies using similar indicators, social indicator usage appears to be more perfected (e.g. Rufats et al., 2015). For 585 earthquake vulnerability assessments, this appears to be less the case, and more different types of indicators are used.

Awareness

590 Furthermore, some flood vulnerability assessments use preparedness indicators, such as flood risk awareness, past experiences, and the effect of media exposure on peoples' risk perception (Rufat et al., 2015). Research has shown that previous experience with a disaster (e.g. property damage or loss and personal distress) has a strong correlation with how people prepare for a next disaster (Lindell and Perry, 1992). In a study of flood preparedness in Dresden, Kreibich and Thieken (2009) show that there is a strong correlation between flood risk awareness and improvements in flood levels of individual households. On the other hand, more recent studies with regards to 595 earthquake awareness found a lower correlation between past earthquake experience and awareness, but noted a relationship between education and awareness and preparedness (Rüstemli and Karanci, 1999; Shaw et al., 2004). Also with regards to the impact of social development and welfare levels on vulnerability, flood assessments use comprehensive indicators [more often than earthquake vulnerability assessments](#), such as: education level and literacy rate; technological development (e.g. ownership of tv, radio, phone, etc.); and other means of connectivity 600 (e.g. Akukwe and Ogbodo, 2015). Another difference is the usage of a warning-time indicator. Although there is still debate about the inclusion of such an indicator (e.g. Merz et al., 2010), flood vulnerability assessments occasionally include a warning-time indicator (e.g. Penning-Rowsell et al., 2010; Scawthorn et al., 2006b). For flooding, it has been shown that when the warning time is increased by more than two hours, damage can be reduced by more than 10% (Penning-Rowsell et al., 2010; Messner and Meyer, 2006). However, warning-time 605 ~~does not appear to be~~ [is not](#) an indicator used with regard to earthquakes, where, [due to the nature of earthquakes](#), the warning time can be a matter of [only](#) a few seconds (Nakamura and Saita, 2007).

Socio-Economic Indicators

610 Within the sub-category of [socio-economic](#) indicators, flood and earthquake vulnerability assessments both use similar income-related indicators such as GDP. Earthquake vulnerability assessments also tend to take sector dependency of a community into account, generally measured through the percentage of people employed in one sector. It has been shown that single-sector dependency increases a community's vulnerability (Cutter, 2003).

615 From Table 2 it also appears that floor vulnerability assessments tend to ~~use~~ make more indicators of welfare and social security levels into account than earthquake vulnerability assessments. [Khazai et al. \(2014\)](#) argue that for earthquakes, most often social vulnerability is integrated as a linear consequence function of physical damage (e.g. building damage causing casualties). For earthquake vulnerability, the index-based SYNER-G framework designed by Khazai et al. (2014) integrates physical and social indicators where both are assumed to be a direct function of hazard intensity, physical vulnerability and social vulnerability of the at risk population. For example, the expected number of post-disaster homeless people depends not only on the number of damaged buildings but also socio-economic indicators. [Khazai et al. \(2014\)](#) focus on including socio-economic indicators that can be quantified and harmonized at an EU-level and urban scale which led to the inclusion of more often used indicators such as household tenure (proportion of households living in self-owned or rented housing). Socio-economic indicators use aggregated data and are ~~it holds again that they are~~ mostly used in index-based vulnerability assessments rather than in curve-based vulnerability assessments.

625 Institutional and Political Indicators

630 ~~From~~ Table 2 ~~it appears~~ shows that it is more common for flood vulnerability assessments to include indicators related to zoning and land-use planning. [For floods, indicators related to increasing resilience such as urban planning institutions \(Balica et al., 2009\) and investments in precautionary measures \(Connor and Hiroki, 2005\) are occasionally considered in assessing social vulnerability.](#) For earthquakes, ~~only GEM appears to make use of it~~ appears that fewer models take governance-related indicators into account, such as *political stability* (GEM, 2016) and crime rates (Burton and Silva, 2014). Non-hazard specific vulnerability assessment models such as the Disaster Risk Index (DRI) by Peduzzi et al. (2009) uses Transparency International's corruption perception index (CPI) as an indicator of corruption, and the Prevalent Vulnerability Index (PVI) incorporates a governance index which the following six indicators: Voice and Accountability; Political Stability; Absence of Violence; Government Effectiveness; Regulatory Quality; Rule of Law; and Control of Corruption (Cardona and Carreño, 2011; IPCC, 2012).

640 3.2 Vulnerability models

645 3.2.1 Curves versus index-based vulnerability assessments

Our study supports the claims that for both earthquake and flood vulnerability models, a large suite of well-developed vulnerability damage curves exists (Douglas, 2007). For assessing social vulnerability, aggregated data as well as index-based vulnerability assessments ~~appear to be~~ ~~are~~ ~~much~~ more commonly used for both floods and earthquakes than is the case for physical vulnerability. For both floods and earthquakes, these index-based vulnerability assessments tend to incorporate demographic indicators much more frequently than assessments based on vulnerability curves. Examples of indicators used in index-based vulnerability assessments are to find relationships between: *inventories of building square footage* and *inventories of building value* and *reported earthquake losses as a percentage of modeled exposed GDP* (Rashed and Weeks, 2003). Or in flood modeling:

650 *reported fatalities as a percentage of modeled exposed population* (Jongman et al., 2015). Rufat et al. (2015) argue that in recent years indices have become the main tool used to assess social vulnerability to flooding.

655 Developing meaningful vulnerability indices is difficult, and complex interrelations between vulnerability and hazard or damage are often represented in simple indices (Cutter et al., 2003; Birkmann, 2007; Chang et al., 2015). On a positive side, empirical data on losses, required to relate vulnerability indices to those losses, have been improved over the last 10 years. However, more data ~~is-are~~ needed and loss data on (extreme-) hazard events are scarce. New global databases of empirical natural disaster loss data include CATDAT (Daniell, 2009), the International Disaster Database (EM-DAT), and UNISDR's Disaster Information Management System (DESinventar). These databases provide useful quantitative input to risk- and vulnerability assessment studies such as PAGER and GEM (Jaiswal et al., 2011; Dell'Acqua et al., 2013; Silva et al., 2014a and 2014b).

660 For physical vulnerability, earthquake vulnerability assessments show a much more important concentration on buildings and object-level vulnerability curves. Table 1 shows that, for earthquake vulnerability assessments, indicators for utility lifeline vulnerability ~~appear to be~~ commonly employed as part of index-based vulnerability assessments. Only few studies on flood vulnerability have similarly addressed utility lifeline indicators. For example, Barroca et al. (2006) incorporate flood lifeline indicators such as: physical aspects of utility lifelines including *energy networks, physical aspects of urban lighting, heating, and water supply networks*.

3.2.2 Spatial versus temporal aspects

670 Hinkel (2011) explains that, using indicators, changes in vulnerability can be assessed either over time for a set entity (e.g. an administrative level or a group of people) over time or in space at a set time (i.e. between geographic entities). ~~Apart from the indicators used in the different models, we~~Therefore, we also ~~will~~ compared the different vulnerability models on two main factors for: scale and temporal aspects. The importance of incorporating both temporal and spatial scales in vulnerability models has been addressed by many studies (e.g. Cutter et al., 2003; Barroca et al., 2006; Zevenbergen et al., 2008; Fekete et al., 2010; Jongman et al., 2015).

675 Spatial scale

680 An important aspect of vulnerability assessments is their spatial scale (Cutter et al., 1996). Vulnerability assessment models can be applied on different spatial scales (high versus low resolution) and using different data types (object versus aggregate, or raster, based). This is often dependent on data availability: particularly for social vulnerability indicators it is challenging to find high quality social vulnerability data for measuring those indicators at a local level (e.g. de Sherbinin and Brady, 2015). For different hazards, Birkmann (2007) reviewed indicator usage across three global risk models and a local approach. It appears from this study that downscaling vulnerability indices is very difficult due to data scarcity. Therefore, flood vulnerability assessments generally have a high level of spatial aggregation, often using land-use data to represent exposure. This is also recognised in the literature (e.g. Comfort et al., 1999; Barroca et al., 2006, Zevenbergen et al., 2008), where it has been

685 acknowledged that future flood vulnerability studies should receive more attention and be more available to stakeholders at a local or city level. Some flood assessment tools, however, such as the Flood Vulnerability Analysis Tool (FVAT) (Barroca et al., 2006 and 2008), provide indicators that are available at a local level. Balica et al. (2009) developed their Flood Vulnerability Index (FVI), which is applicable at different spatial scales such as river basin, sub-catchment and urban areas.

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Indicators used in vulnerability curve methods for earthquakes seem to have more detail (e.g. *building maintenance level, roof type and height*) as compared to the flood models. For both vulnerability curve-based as well as index-based vulnerability assessments, earthquake vulnerability assessments have a very strong focus on individual buildings, their construction and structural characteristics, as well as their ability to resist seismic tension as a primary cause of damage and casualties. HAZUS-MH and the Multi-Coloured Manual by Penning-Rowell et al. (2010) are among the few flood vulnerability models that are curve-based and developed at an object level (Jongman et al., 2012). On the other hand, the general approach in earthquake modeling is to categorize the general building stock into small groups whose characteristics (e.g. strength, weight, construction material, height, construction quality, and age) create similar seismic responses (Ventura et al., 2005). Building classification systems are used to group buildings based on these characteristics. Next, damage functions are created based on the estimated damage due to ground motion for each building class (Ventura et al., 2005).

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Some of the indicators used in earthquake studies are also used in flood studies (e.g. number of stories, building height and age). However, ~~in flood vulnerability assessments there is generally less detail as they often operate at an aggregated land use class level. As a result, flood vulnerability curves~~ risk assessment models are often designed at an aggregated land-use class level whereas earthquake ~~risk assessments often make use of~~ fragility curves ~~which mainly exist for~~ mainly focus on objects (often buildings).

705

The indirect economic impacts of a local flood on the regional and national economy can be substantial, which underscores the necessity of understanding indirect flood vulnerability (Zevenbergen et al., 2008; Balica et al., 2009). This indirect factor is currently ~~either ignored or~~ modeled in a rather simplistic way. ~~For, example, in HAZUS-MH it is modeled as~~ a fraction of the direct losses. However, new flood research using economic methods shows indirect losses can be substantial and widespread (Koks et al., 2015a).

710

In terms of upscaling social vulnerability indicators, Fekete et al. (2010) recognize the importance and lack of flood vulnerability studies that account for cross-scale interactions. Some demographic indicators collected at a household or individual level can easily be scaled up. However, social indicators such as *power structures* cannot, because they are not “significantly linked to the structure of a household or person” (Fekete et al., 2010). Koks et al. (2015b) focus on social vulnerability and found that in future flood risk scenarios there is a clear spatial clustering of socially vulnerable groups measured through social ~~vulnerability~~ indicators such as: age, fiscal income, and ethnicity. Other studies have used spatial analysis techniques to identify clusters of vulnerability

720

(Rashed and Weeks, 2003; Rashed et al., 2007).

725 In flood assessment studies, it is more common to use aggregated exposure data, such as land-use data from
satellite observations as a basis for estimating vulnerability at the river basin, country or continental scales
(Jongman et al., 2012; de Moel et al., 2015). Land-use data often replaces building scale data, because: (a)
building data ~~are is~~ not available at larger scales; and (b) computational efforts are too challenging using detailed
exposure data at these scales. Examples of such ~~land-use based~~ flood damage models that are land-use based, are:
730 the DamageScanner (e.g. Klijn et al., 2007), FLEMO (e.g. Apel et al., 2009), and the JRC Model (Huizinga,
2007). We refer to Jongman et al. (2012) for a comparison among different flood damage model assessments.

Temporal AspectsScale

735 An interesting aspect of earthquake and flood vulnerability assessments is the extent to which they consider
temporal scales in vulnerability, for example through the implementation of building codes or other mitigation
policies, land-use change, demographic changes such as population growth, and social- and economic changes
(e.g. Zevenbergen et al., 2008). Understanding flood vulnerability over time is crucial in examining past, current
and future fatalities and losses (Jongman et al., 2015), and can significantly improve a risk managers' ability to
more efficiently implement mitigation measures (Birkmann, 2007; Schmidlein et al., 2011). Therefore, the focus
has shifted to assessing vulnerability over time (Jongman et al., 2015), but knowledge gaps continue to exist
740 (Connor and Hiroki, 2005; McEntire, 2005; Birkmann, 2007; Cutter et al., 2008; Balica et al., 2012; Mechler and
Bouwer, 2014; Jongman et al., 2015; Koks et al., 2015b).

745 Chang et al. (2012) studied temporal changes in the seismic risk of Vancouver (Canada). Using a M7.3
earthquake scenario, this study concludes that despite increasing exposure (the population of Vancouver doubled
over the course of the 35-year study period from 1971 to 2006), the estimated 2006 casualties remained equal to
the estimated number of casualties in 1971. They conclude that the decrease in the per capita casualty ratio is
mainly due to improvements in building codes and construction changes. Daniell (2015) provides a global
overview of seismic-building codes implemented from 1900 until 2013, which shows that the number of countries
with a seismic code or zonation has increased (although it should be noted that currently less than 50% of the
750 building stock is covered by a building code). There are several challenges in incorporating temporal scales in
earthquake vulnerability assessments. Earthquake vulnerability research mainly focuses on predicting the ability
of the (current) building stock to withstand ground shaking. It has been shown that the selection of a building
inventory very strongly influences earthquake vulnerability. Faccioli et al. (1999) explain that there are some
significant difficulties involved in creating a reliable building inventory for earthquake scenario studies. Steimen
755 et al. (2004) therefore underscore the necessity of uncertainty analysis in earthquake scenarios and building
vulnerability estimates. A country-level method for the development of an earthquake risk exposure model for
buildings is introduced by Gunasekera et al. (2015).

Another problem in using earthquake scenarios to address temporal changes in vulnerability is the lack of confidence in estimating the location and strength of an earthquake (Faccioli et al., 1999). Menoni et al. (2002) developed a tool to study earthquake event scenarios for lifelines to estimate both the physical and organizational failures originating from lifeline systems. Summarizing, it appears that temporal changes regarding earthquake risk mainly focus on temporal changes in exposure rather than vulnerability. Duzgun et al. (2011) developed an earthquake vulnerability assessment framework for urban areas, which “enables decision-makers to monitor temporal and spatial changes in the urban environment due to implementation of risk reduction strategies”.

There are several papers that include the impacts of ~~non-hazard-specific~~ temporally changing factors that are not specific for a particular hazard type on flood vulnerability, ~~on flood vulnerability~~ such as population growth (e.g. Hall et al., 2005; Ferreira et al., 2011; Rojas et al., 2013). Hall et al. (2005) look at changing flood risk in England and Wales using a scenario-based approach for 45 and 75 years into the future with changing climate and socio-economic conditions and conclude that economic vulnerability (e.g. increasing infrastructure vulnerability) combined with climate change effects will increase by 2080 causing an increase in flood risk. Hall et al. (2005) use the social flood vulnerability indices as introduced by Tapsell et al. (2002), which constitute an aggregated measure of population vulnerability. Rojas et al. (2013) also acknowledge the lack of studies that have considered the quantification of adaptation measures. In a comparative study, Rojas et al. (2013) look at a *no-adaptation* versus an *adaptation* scenario of future flood risk mitigation (accounting for socio-economic developments and changing population density). Ferreira et al. (2011) focus too on social- and economic indicators (e.g. GDP, GINI coefficient, domestic credit to the private sector, expressed as a percentage of GDP, indicators for corruption, bureaucratic quality, law and order, democratic accountability, government stability, ethnic tensions, and religious tensions) in their study of flood adaptation.

Although vulnerability is usually assumed to be constant, often due to difficulties in accounting for changing vulnerability, several studies have shown the impact of vulnerability reducing measures on risk reduction (Mechler and Bouwer, 2014; Jongman et al., 2015). In a case study of the Meuse, Poussin et al. (2012) use the Damagescanner to show that annual flood risk may increase with 185% over the period 2000 to 2030 due to both land-use and climate changes. However, the study shows that implementing adaptation strategies such as spatial zoning and other vulnerability mitigating measures, including dry- and wet-proofing of buildings, do decrease future risk levels with the relative risk reduction ranging from 10% to 40% depending on the specific measure (Kreibich et al., 2015; Kreibich and Thieken, 2009; Poussin et al., 2012). In a study of the impacts of land-use and climate changes on flood risk of unembanked areas of Rotterdam, De Moel et al. (2014) also find that building-level mitigation measures (e.g. elevating buildings) reduce future flood risk.

4 Conclusions and Recommendations

This cross-discipline study allowed us to obtain lessons from earthquake and flood vulnerability assessments that could be used for advancing risk assessments in both fields. In general, ~~it appears that~~ indicators used in earthquake and flood vulnerability assessment have substantial differences.

- While flood vulnerability assessments exist at different spatial scales, ~~the literature suggests that~~ flood vulnerability research could benefit from improving assessments at the more local and object scale.
- This difference between object- versus aggregate scale vulnerability assessments strongly relates to the focus of earthquake vulnerability assessments on physical vulnerability. Despite the differences in application, the physical (i.e. building) aspects of flood vulnerability assessments could be improved by incorporating earthquake vulnerability assessment methods and indicators, specifically for an object (building) based approach. For example, the development of building material based approaches for flood vulnerability assessments lacks behind that of earthquakes. Combined with an object-based approach this could ~~enable-push forward~~ the development of ~~building-material-based~~ depth-damage curves ~~that make use of building material~~ at an object-level.
- Another poignant difference appears to be that flood vulnerability assessments more often take into account indicators related to risk awareness and precautionary measures at a governmental as well as individual level, compared to earthquake vulnerability assessments. This is something where earthquake vulnerability assessments could learn from flood vulnerability assessments.
- Flood vulnerability assessments tend to use more precise indicators of social ~~and economic~~ vulnerability than earthquake vulnerability assessments, and flood vulnerability assessments more often include indicators related to welfare and social security levels. However, earthquake studies do tend to incorporate aspects of local economic-sector dependent vulnerability more often than is the case for floods.
- Another difference is the use of a timing indicator used in earthquake modeling, which shows where people are located throughout the day. Timing and an estimate of where people are during the day could be a useful factor for improving flood risk assessments. At the same time, earthquake modelling could benefit from modelling evacuation patterns as done in flood assessments.
- ~~It appears that f~~lood assessment models examine the impacts of changing exposure over time on vulnerability ~~much~~ more often than earthquake assessments, for example due to the implementation of adaptation measures. One way of improving this aspect of earthquake vulnerability assessments, would be to better incorporate indirect economic loss assessments from natural disasters such as recently published for flood risk. This would benefit and enable more analytical (rather than judgment based) future mitigation and adaptation studies.

One of the issues encountered was that not all studies mention specifically which indicators they use for their vulnerability assessment. Some studies mention the categories or theoretical indicators they look at but do not list the ‘measurable indicators’ used explicitly. Furthermore, studies that take into account vulnerability in their risk

830 ~~or loss~~-assessment but do not explicitly model the vulnerability component itself, have been excluded from this study, and we have only assessed a selection of the wealth of models that is available. [Another complicating factor comes from the difference in spatial scales used. Flood vulnerability indicators appeared to be used in case studies with a less detailed spatial scale compared to earthquake vulnerability indicators, which are generally applied to smaller scale case studies. In trying to obtain cross-discipline lessons this forced us to include multiple scales and compare across multiple scales \(from local to national\). Furthermore, due to the challenges in assessing vulnerability \(as explained in section 1\), most risk assessment models focus on physical vulnerability, as its indicators are more easily quantifiable, which might lead to them being over-represented in our study. Finally, we acknowledge the limited scope of our study, however the focus on risk assessment models using quantifiable indicators allowed us to better understand how flood risk assessment models can be improved.](#)

840 In general, we advocate cross-disciplinary learning between the earthquake and flood risk modelling communities. An ideal flood vulnerability method encompasses a balanced mix of the two different components: physical and socio-economic related indicators and attempts to move towards an object scale approach. Furthermore, it is very important to increase understanding of the interaction between flood and earthquake vulnerability and how these can be assessed simultaneously in a risk assessment. Some factors can have positive effects on reducing vulnerability of, for example, floods while simultaneously having negative impacts on earthquake vulnerability. For example, building houses on stilts can be very beneficial in decreasing flood vulnerability while increasing earthquake vulnerability. This calls for more collaboration between the two research communities. [More studies are looking into cascading events. We recognize this as an emerging field-, and believe this field will benefit from](#) further comparative research, involving more models and methods.

850 **Competing interests**

[This research was funded by the Netherlands Organisation for Scientific Research \(NWO\) via VICI grant 453.14.006. PJW received funding from NWO in the form of a VIDI grant \(016.161.324\).](#) The authors declare that they have no conflict of interest.

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| | <u>FLOOD VULNERABILITY</u> | | <u>EARTHQUAKE VULNERABILITY</u> | |
|---|---|---|---|---|
| <u>Vulnerability indicator category</u> | <u>Vulnerability curves</u> | <u>Index</u> | <u>Vulnerability curves</u> | <u>Index</u> |
| <u>Infrastructure and lifelines</u> | <ul style="list-style-type: none"> • Material and segment length (Ob, L) ^{12,27} • Traffic volumes, extra travel times (Ob, L) ²³ • Material, anchored (Y/N) and segment length (Ob, L) ^{12, 27, 28} • Structure, occupancy, quality (Ob, L) ^{12, 27, 28} | <ul style="list-style-type: none"> • Location, availability and length of roads (Com, L) ⁴ • Location and length of utility lifelines (Com, L) ⁴ | <ul style="list-style-type: none"> • Material and segment length (Ob, L) ^{11, 16} • Material of supporting system of tunnels (Ob, L) ²⁴ • Shape and depth of tunnels (Ob, L) ²⁴ • Bridge design type (e.g. single versus multiple span) (Ob, L) ²⁴ • Material, anchored (Y/N) and segment length (Ob, L) ^{11, 16} • Natural gas pipeline material and construction types (Ob, L) ²⁴ • Structure, design level, occupancy class, construction quality factor (Ob, L) ^{11, 16} | <ul style="list-style-type: none"> • Location and availability of transportation facilities (Com, R) ^{22, 26} • Accessibility of utility lifeline (Ob, L) ¹⁹ • Maintenance of utility lifeline (Ob, L) ¹⁹ • Age of utility lifeline (Ob, L) ¹⁹ • Closeness one utility to another (Ob, L) ¹⁹ • # Lifelines on bridges and viaducts (Ob, L) ¹⁹ • Accessibility of essential facilities (Ob, L) ¹⁹ |
| <u>Buildings</u> | <ul style="list-style-type: none"> • Building structural types (Ob, L) ^{12, 22, 23, 26, 27, 31} • # of stories (Ob, L) ^{12, 23, 27, 28, 31} • Building height (Ob, L) ^{12, 23, 27, 28, 31} • Building age (Ob, L) ²³ • Foundation type (Ob, L) ^{12, 27, 28} • Building occupancy (Ob, L) ^{12, 22, 23, 26, 27} | <ul style="list-style-type: none"> • Quality of building structure (Agg, L) ^{1, 20} • # of stories (Agg, L) ²⁰ • Floor space of building (Agg, L) ²⁰ Building occupancy class (Ob, L) ^{3, 4, 20} | <ul style="list-style-type: none"> • Building structural types (i.e. material) (Ob, L-G) ^{6, 8, 11, 13, 15, 16, 18, 21, 25} • # of stories (Ob, L-G) ^{11, 13, 16, 18, 21} • Building height (Ob, L-G) ^{6, 11, 13, 16, 18, 21} • Building age (Ob, L) ^{10, 14} • Roof type (Agg, G) ¹³ (Com, L-G) ^{10, 18} • Building maintenance (Ob, L-R) ^{13, 17} • Building configuration (Ob, L) ^{16, 21} • Wall structural type (Com, L-G) ^{10, 18} • Date of construction retrofit (Com, N) ⁶ • Lateral load-resisting system (Com, N) ⁶ • Building occupancy (Ob, L-G) ^{5, 6, 11, 16, 18, 29} | <ul style="list-style-type: none"> • # Stories (Agg, L-R) ³⁰ • # Stories above ground level (Agg, L-R) ³⁰ • Building height (Agg, L-R) ³⁰ • Roof type (Agg, L-R) ³⁰ • % of buildings in need of large repairs (Agg, N) ⁷ • Soft story index (ratio of the ground story height to the first story height) (Agg, L-R) ³⁰ • Normalized redundancy score (Agg, L-R) ³⁰ • Min. norm. lateral stiffness index (Agg, L-R) ³⁰ • Overhang ratio (the floor area beyond outer frame / area ground fl (Agg, L-R) ³⁰ • Completed buildings in new constructions per 800 population (Agg, N) ⁷ |

| | | | | |
|----------------------|--|---|--|--|
| <u>Environmental</u> | | <ul style="list-style-type: none"> • <u>Proximity to contaminating sites (Agg. R)</u>⁹ • <u>Types of vegetation (Agg. R)</u>² • <u>Soil erosion potential (Agg. R)</u>⁹ • <u>Soil quality (Agg. R)</u>^{2,4} | | <ul style="list-style-type: none"> • <u>Proximity to contaminating sites (Ob. L)</u>¹⁹ |
|----------------------|--|---|--|--|

Table 1: Overview of physical earthquake and flood vulnerability assessment indicators.

| | | |
|---|--|--|
| Selected references: | ¹² FEMA Flood model, 2013 | ²³ Penning-Rowell et al., 2010 |
| ¹ Akukwe and Ogbodo, 2015 | ¹³ GEM, 2016 | ²⁴ Pitilakis et al., 2014 |
| ² Balica et al., 2009 | ¹⁴ Hahn, 2003 (used by CAPRA) | ²⁵ Porter et al., 2008 (PAGER) |
| ³ Barroca et al., 2006 (FVAT) | ¹⁵ Kircher et al., 1997 | ²⁶ Rashed and Weeks, 2003 |
| ⁴ Barroca et al., 2008 | ¹⁶ Kircher et al., 2006 (HAZUS-MH) | ²⁷ Scawthorn et al., 2006a (HAZUS-MH) |
| ⁵ Bommer et al., 2002 | ¹⁷ Lagomarsino et al., 2006 | ²⁸ Scawthorn et al., 2006b (HAZUS-MH) |
| ⁶ Brzev et al., 2013 (GEM) | ¹⁸ Marulanda et al., 2013 (CAPRA) | ²⁹ Spence et al., 2008 (GEVES) |
| ⁷ Burton and Silva, 2014 (GEM) | ¹⁹ Menoni et al., 2002 | ³⁰ Yüccemen et al., 2004 |
| ⁸ Colombi et al., 2008 | ²⁰ Merz et al., 2013 | ³¹ See also Merz et al., 2010 for other selected reference |
| ⁹ Damm, 2009 | ²¹ Nastev and Todorov, 2013 (HAZUS-MH) | |
| ¹⁰ De Leon and Carlos, 2006 (used by CAPRA) | ²² Peng, 2012 | |
| ¹¹ FEMA Earthquake model, 2013 | | |

| | FLOOD VULNERABILITY | | EARTHQUAKE VULNERABILITY | |
|--|---|--|---|--|
| Vulnerability Indicator <u>categorys</u> | Vulnerability curves | Index | Vulnerability curves | Index |
| <i>Demographics</i> | <ul style="list-style-type: none"> • Age (Agg, L) ^{12,265,276} • # Vulnerable age (e.g. HAZUS: <16, >65) (Agg, L) ^{12, 265, 276} • # Households (Agg, L) ^{12, 265, 276} • Ethnicity (Agg, L) ^{12, 265, 276} | <ul style="list-style-type: none"> • Pre-existing health problems (Agg, L) ²³³ • # Vulnerable age (e.g. MCM: > 75) (Agg, L-R) ^{9, 198,233, 29, 319} • # Children (<14yr) (Agg, R) ¹⁹⁸ • # Elderly (>65yr) (Agg, R) ¹⁹⁸ • # Disabled (Agg, L) ^{3, 4, 3129} • Single parents (Agg, L) ^{233, 3129} • Household size (Agg, R) ¹⁹⁸ • % Pop. access sanitation (Agg, L) ² • Illiteracy rate (Agg, R) ¹ • Population density (Agg, R-G) ^{2, 29, 3038} • Size of urbanized area (Agg, R) ^{2,29} • % People in urban areas (Agg, R) ¹² • Ethnicity (Agg, L) ²⁹ | <ul style="list-style-type: none"> • Age (Agg, L) ^{11, 176, 2049} • # People in vulnerable age range (e.g. HAZUS: <16, >65) (Agg, L) ^{11, 176, 2049} • # Households (Agg, L) ^{11, 176} • Ethnicity (e.g. HAZUS) (Agg, L) ^{11, 176} • Female population (Agg, L) ^{11, 176, 2049} | <ul style="list-style-type: none"> • % Vulnerable age (e.g. Schmidtlein et al. (2011): < 5, >65) (Agg, L-N) ^{6, 9, 14, 16, 187, 287} • % Households vulnerable age (Ob, L) ⁵ • % Institutionalized elderly (Agg, L-R) ²⁸⁷ • % Disabled (Agg, N) ⁶ • # People per household/house (Agg, L-N) ^{6, 14, 16, 187, 287} (Ob,L) ⁵ • Ethnicity (e.g. Schmidtlein et al., 2011): (Agg, L-N) ^{6, 16, 287} • % Immigrants (Agg, L-N) ^{6, 287} (Ob, L) ¹⁰ • % Female (Agg, L-N) ^{6, 287} • % Female headed household (Agg, L-N) ^{6, 287} • % Population in poverty (Agg, L-R) ²⁸⁷ • Access to education (Agg, L-N) ¹⁴ • Education level (Agg, L-N) ^{6, 14, 16, 287} and (Ob, L) ⁵ • Population density (Agg, L-N) ^{6, 7, 187, 224, 243} • % Rural farm population (Agg, L-R) ²⁸⁷ • % of Urban growth (Agg, N) ²¹⁹ • % Urban population (Agg, L-R) ²⁸⁷ • Agricultural acreage (Agg, R) ^{219, 224, 254} • % rural farm population (Agg, R) ³²⁰ |
| <i>Awareness</i> | | <ul style="list-style-type: none"> • Awareness and preparedness (Agg, L-R) ^{1, 3, 4, 2049, 233} • Access to information | | <ul style="list-style-type: none"> • Emergency preparedness (Agg, L-R) ¹⁸⁷ • Access to information (last month's internet usage (Ob, |

| | | | | |
|------------------------------------|---|---|--|---|
| | | <ul style="list-style-type: none"> (phone/tv/radio) (Agg, L) ¹⁻² Past experience (Agg, L) ² 2049, 232 Pre-disaster coping strategies (Agg, L) ²³² Existence of early warning systems (Agg, L-R) ^{4, 198, 324} | | <ul style="list-style-type: none"> L) ⁵ Household disaster-related attitudes, behaviours, customs and beliefs (Ob, L) ¹⁰ Ratio of expected financial loss to the total insured value (Agg, N) 3128 |
| <i>Socio-eEconomics</i> | <ul style="list-style-type: none"> # Households per income classes (Agg, L) ^{12, 265, 276} # people working in commercial and industry (Agg, L) ^{12, 265, 276} % Rental / home owners (Agg, L) ^{12, 265, 276} Non-car ownership (Agg, L) ^{265, 276} | <ul style="list-style-type: none"> Monthly net income in classes (Agg, L-R) ^{2, 198, 29} % Unemployment (Agg, L) ^{232, 3129} Housing ownership structure (Agg, L-R) ^{189, 3129} Non-car ownership. (Agg, L) ³¹²⁹ Socioecon. status (defined by Schnell et al. 1699 or Plapp 2003) (Agg, R) ¹⁹⁸ GDP (Agg, L-G) ^{2, 15} and (Agg, N) ^{13, 219} GINI coefficient (Agg, N) ¹³ Welfare level (Agg, R) ¹ Percent with less than 12th grade education (Agg, L) ²⁹ Centrality of an economic activity in a network (Agg, R) ³³⁴ | <ul style="list-style-type: none"> # Households per income classes (Agg, L) ^{11, 176} # House rental / owners (Agg, L) ^{11, 176} # grad. students (Agg, L) ^{11, 176} # students College (Agg, L) ^{11, 167} Sector-specific capital dependency (Agg, L-N) ¹⁴ Sector-specific labour dependency (Agg, L-N) ¹⁴ Sector-specific supply chain dependency (Agg, L-N) ¹⁴ Sector-specific infrastructure dependency (Agg, L-N) ¹⁴ # People in commercial and industry (Agg, L) ^{11, 176} | <ul style="list-style-type: none"> Household wealth (e.g. private toilet) (Ob, L) ⁵ Income distribution (Agg, L-N) ^{9, 14, 287} and (Ob, L) ^{5, 10} % Unemployment (Agg, L-R) ^{6, 16, 238} and (Ob, L) ¹⁰ % Household social security (Agg, L-N) ^{6, 287} % Rental housing units (Agg, L-R) ^{6, 16, 287} and (Ob, L) ¹⁰ Median gross rent (US\$) (Agg, L-R) ²⁸⁷ % Employed industry (farming, fishing, mining) (Agg, L-R) ²⁸⁷ % Employed secondary industry (Agg, N) ⁶ Female labour force participation / unemployed (Agg, L-N) ^{6, 287} % People employed in transportation, communications, public utilities (Agg, L-R) ²⁸⁷ |
| <i>Institutional and political</i> | | <ul style="list-style-type: none"> Urban planning institutions Y/N? (Agg, L) ^{2, 232} Investments in precautionary measures (Agg, L) ⁸ | | <ul style="list-style-type: none"> Political stability (Agg, L-N) ¹⁴ Crime rate (Agg, N) ⁶ |

Table 2: Overview of social earthquake and flood vulnerability assessment indicators.

Selected references:

¹ Akukwe and Ogbodo, 2015

² Balica et al., 2009

³ Balica et al., 2012

⁴ Barroca et al., 2008

⁵ Brink and Davidson, 2015

⁶ Burton and Silva, 2014 (GEM)

⁷ CarrenoCarreño, 2012

⁸ Connor and Hiroki, 2005

⁹ Davidson and Shah, 1997

¹⁰ Duzgun et al., 2011
¹¹ FEMA Earthquake model, 2013
¹² FEMA Flood model, 2013
¹³ Ferreira et al., 2011
¹⁴ GEM, 2016
¹⁵ Jongman et al., 2015
¹⁶ [Khazai et al., 2014 \(SYNER-G\)](#)
¹⁷⁶ Kircher et al., 2006 (HAZUS-MH)
¹⁸⁷ Menoni and Pergalani, 1996

¹⁸⁹ Merz et al., 2013
²⁰⁴⁹ Nastev and Todorov, 2013 (HAZUS-MH)
²¹⁰ Peduzzi, 2009 (GEM)
²²⁴ Peng, 2012
²³² Penning-Rowsell et al., 2010
²⁴³ Pergalani, 1996
²⁵⁴ Rose et al., 1997
²⁶⁵ Scawthorn et al., 2006a (HAZUS-MH)

²⁷⁶ Scawthorn et al., 2006b (HAZUS-MH)
²⁸⁷ Schmidlein et al., 2011
²⁹⁸ [de Sherbinin and Bardy, 2015](#)
³⁰ Spence et al., 2008 (GEVES)
³¹²⁹ Tapsall, 2002
³²⁰ Tierney and Nigg (1995)
³³¹ Van der Veen and Logtmeijer, 2005
³⁴² See also Merz et al., 2010 for other selected references

Review Article: A Comparison of Flood and Earthquake Vulnerability Assessment Indicators

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10 **Abstract.** In a cross-disciplinary study, we carried out an extensive literature review to increase understanding of vulnerability indicators used in the disciplines of both earthquake- and flood vulnerability assessments. We provide insights into potential improvements in both fields by identifying and comparing quantitative vulnerability indicators grouped. ~~Indicators have been categorized~~ into physical- and social categories, ~~and then, where possible, further subdivided into measurable and comparable indicators~~. Next, a selection of index- and curve-based vulnerability models that use these indicators are described, comparing several characteristics such as temporal- and spatial aspects. ~~It appears that~~ earthquake vulnerability methods traditionally have a strong focus on object-based physical attributes used in vulnerability curve-based models, while flood vulnerability studies focus more on indicators applied to aggregated land-use classes in curve-based models. In assessing the differences and similarities between indicators used in earthquake and flood vulnerability models, we only include models that separately assess either of the two hazard types. Flood ~~risk-vulnerability~~ studies could be improved using approaches from earthquake studies, such as ~~incorporating more detailed physical indicators~~, developing object-based physical vulnerability curve assessments and incorporating time-of-the-day based building occupation patterns. Likewise, earthquake assessments could learn from flood studies by refining their selection of social vulnerability indicators. Based on the lessons obtained in this study, we recommend future studies for

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25 | exploring risk assessment methodologies across different hazard types.