

# Terminology

- The term "disaster" is defined as follows:
- Disasters are serious disruptions to the functioning of a community that exceed its capacity to cope using its own resources. Disasters can be caused by natural, man-made and technological [hazards](#), as well as various factors that influence the exposure
- The term "natural disaster" has been called a misnomer already in 1976.<sup>[12]</sup> Many disasters result from the combination of [natural hazards](#) and social and human vulnerability, often involving development activities that ignore or fail to reduce the [disaster risks](#). Nature alone is blamed for disasters even when disasters result from failures in development such as inadequate building norms, marginalization of people, inequities, overexploitation of resources, extreme [urban sprawl](#) and [climate change](#).<sup>[12]</sup> The implications of defining disasters as solely natural events are serious when it comes to understanding the causes of a disaster and the distribution of political and financial responsibility in [disaster risk reduction](#), [disaster management](#), compensation, insurance and disaster prevention.<sup>[18]</sup>

## Related terms

### Natural hazard

- Natural hazards and natural disasters are related but are not the same. A natural hazard is the threat of an event that will likely have a negative impact. A natural disaster is the negative impact following an actual occurrence of natural hazard in the event that it significantly harms

There are 18 natural hazards included in the National Risk Index of FEMA: [avalanche](#), [coastal flooding](#), [cold wave](#), [drought](#), [earthquake](#), [hail](#), [heat wave](#), [hurricane](#) (tropical cyclone), [ice storm](#), [landslide](#), [lightning](#), riverine flooding, strong wind, [tornado](#), [tsunami](#), [volcanic activity](#), [wildfire](#), winter weather.<sup>[1]</sup> In addition there are also [tornados](#) and [dust storms](#). Several of these have a higher risk of occurring now due to the [effects of climate change](#).

## Scale

- Between 1995 and 2015, according to the UN's disaster-monitoring system, the greatest number of natural disasters occurred in America, China and India.<sup>[20]</sup>
- In 2012, there were 905 natural disasters worldwide, 93% of which were weather-related disasters. Overall costs were US\$170 billion and insured losses \$70 billion. 2012 was a moderate year. 45% were meteorological (storms), 36% were hydrological (floods), 12% were climatological (heat waves, cold waves, droughts, wildfires) and 7% were geophysical events (earthquakes and volcanic eruptions). Between 1980 and 2011 geophysical events accounted for 14% of all natural catastrophes.<sup>[21]</sup>

- According to 2019 [WHO](#) report countries with the highest share of disability-adjusted life years ([DALY](#)) lost due to natural disasters are [Bahamas](#), [Haiti](#), [Zimbabwe](#) and [Armenia](#) (probably mainly due to [Spitak Earthquake](#)).<sup>[22][23]</sup>
- According to the UN, Asia-Pacific is the world's most disaster prone region.<sup>[24]</sup> According to ReliefWeb, a person in Asia-Pacific is five times more likely to be hit by a natural disaster than someone living in other regions.<sup>[25]</sup>

## Impacts

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- A natural disaster may cause loss of life, injury or other health impacts, property damage, loss of livelihoods and services, social and economic disruption, or environmental damage.
- Various phenomena like [earthquakes](#), [landslides](#), [volcanic eruptions](#), [floods](#), [hurricanes](#), [tornadoes](#), [blizzards](#), [tsunamis](#), [cyclones](#), [wildfires](#), and [pandemics](#) are all natural hazards that kill thousands of people and destroy billions of dollars of habitat and property each year.<sup>[26]</sup> However, the rapid growth of the world's population and its increased concentration often in hazardous environments has escalated both the frequency and severity of disasters. With the tropical climate and unstable [landforms](#), coupled with deforestation, unplanned growth proliferation, non-engineered constructions make the disaster-prone areas more vulnerable. [Developing countries](#) suffer more or less chronically from natural disasters due to ineffective communication combined with insufficient budgetary allocation for [disaster prevention](#)