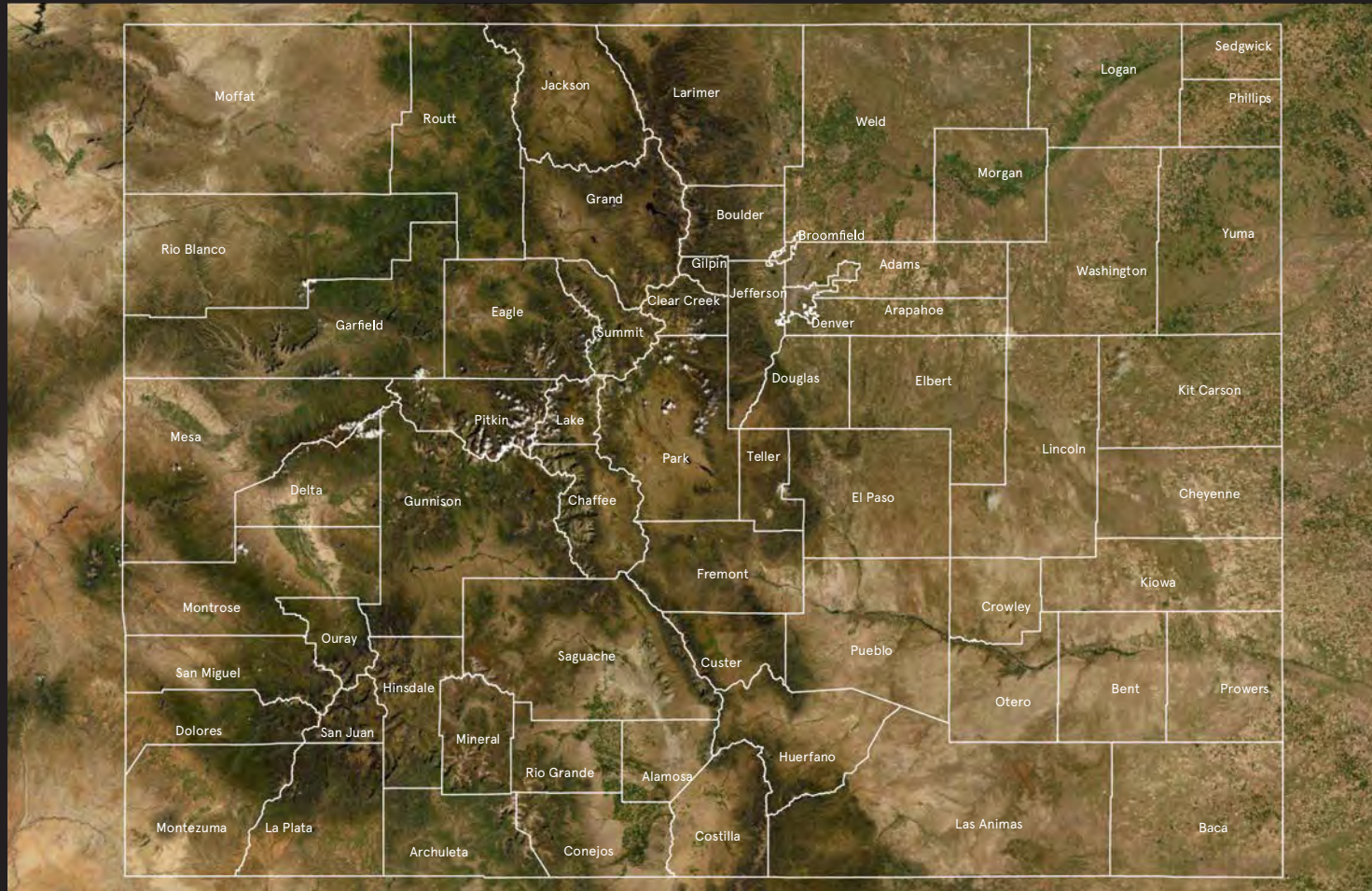


COLORADO



COLORADO STATISTICS SUMMARY (2011 - 2021)

7	CLIMATE DISASTER DECLARATIONS
EL PASO	COUNTY WITH THE HIGHEST DISASTER OCCURENCES
38	COUNTIES WITH FIVE OR MORE DISASTERS
96	SUPERFUND SITES
204	WASTEWATER DISCHARGE SITES
C-	ASCE INFRASTRUCTURE REPORT CARD GRADE
ARAPAHOE, DENVER	HIGHEST COMPOUNDING RISKS
\$799 MILLION	FEMA + HUD POST-DISASTER FUNDING
BOULDER	COUNTY WITH THE HIGHEST FEDERAL SPENDING ON CLIMATE DISASTERS
5.7 MILLION	POPULATION TOTAL
\$141	PER CAPITA SPENDING ON CLIMATE DISASTERS
\$5.9 BILLION	OF CLIMATE INFRASTRUCTURE COULD BE SUPPORTED THROUGH A SMALL INSURANCE SURCHARGE

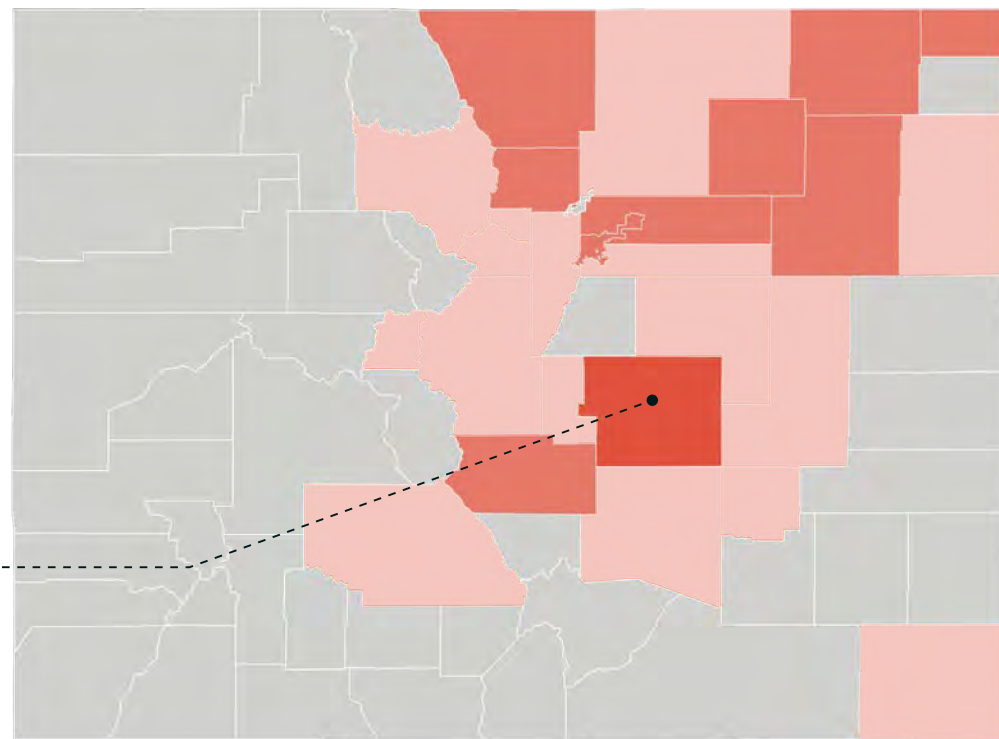
DISASTER OCCURRENCES 2011-2021

FEDERALLY DECLARED MAJOR DISASTERS BY COUNTY

7
disaster declarations

Twenty-six counties in Colorado have had a recent disaster.

El Paso County has had the highest number of recent disasters: 4 disasters.



Number of Disaster Events

Major Disaster Declarations (2011-2021)

- 0 occurrences
- 1 occurrence
- 2-3 occurrences
- 4-6 occurrences
- 7-9 occurrences
- 10+ occurrences

Source: FEMA 2021
Maps courtesy of iParametrics

FEDERAL ASSISTANCE 2011-2021

POST-DISASTER PUBLIC ASSISTANCE AND HAZARD MITIGATION FUNDS OBLIGATED BY COUNTY FOR CLIMATE DISASTERS

\$799M
post-disaster assistance

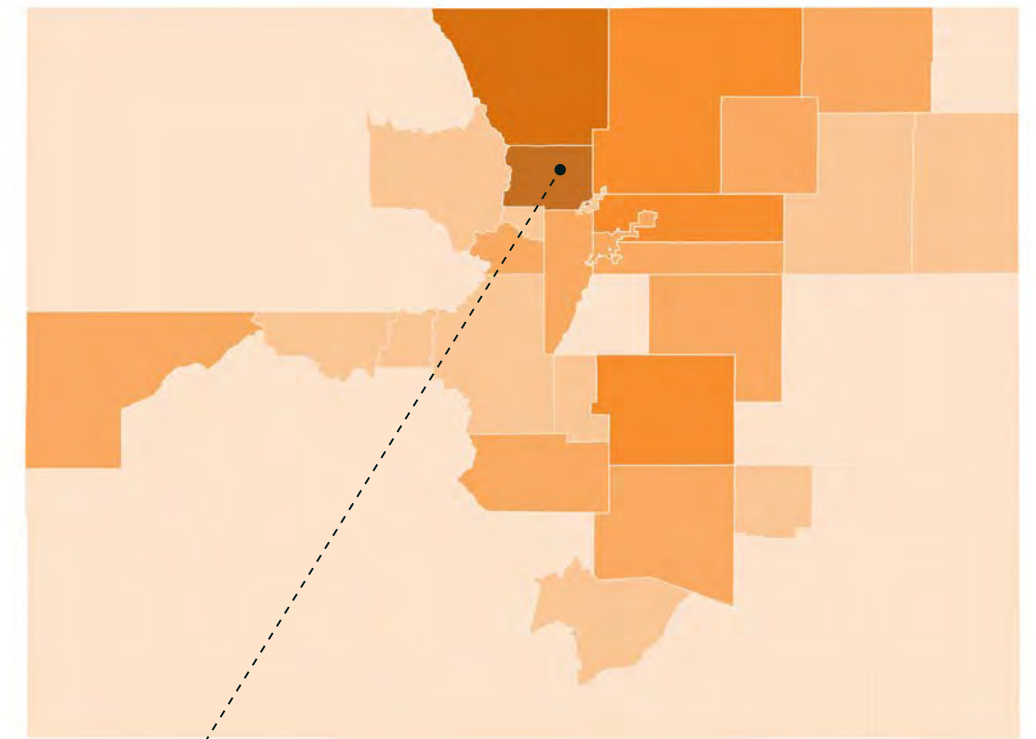
\$471M FEMA obligations

\$327M HUD CDBG-DR Funds

\$799M FEMA + HUD assistance

\$141 per capita cost

Boulder County has received the most post-disaster FEMA funds, largely due to the 2013 floods (the most expensive disaster in recent history).



FEMA Public Assistance and Hazard Mitigation

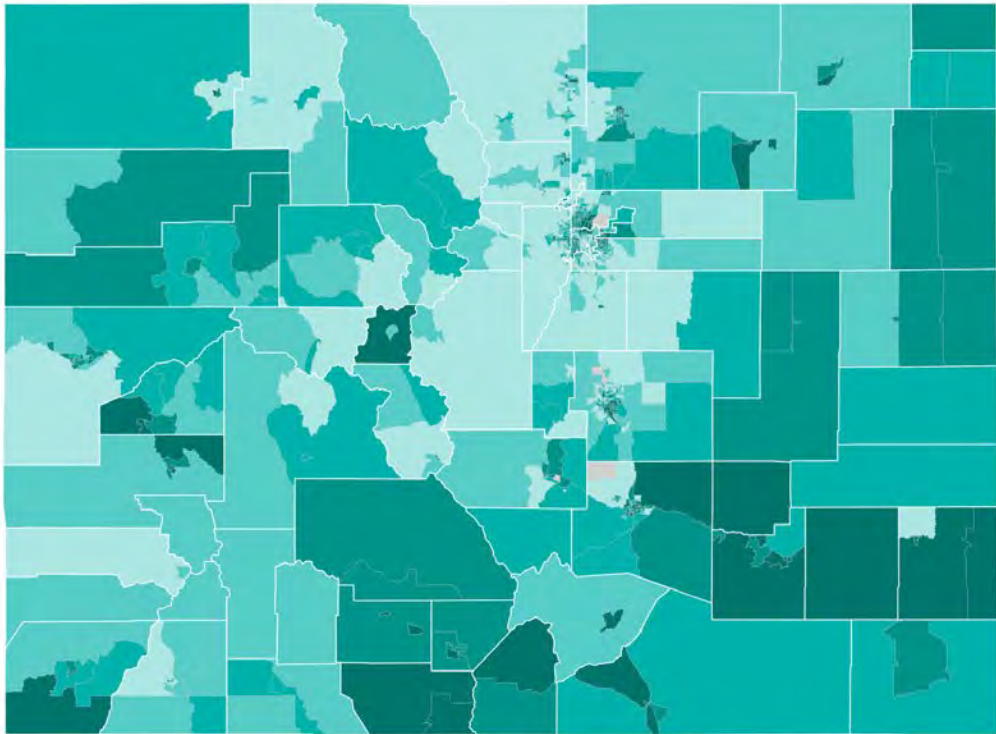
Federal Share Obligated (2011-2021)

- \$0 to \$100K
- \$100K to \$1M
- \$1M to \$10M
- \$10M to \$50M
- \$50M to \$100M
- \$100M to \$1B
- \$1B to \$9B

Source: FEMA 2021
Maps courtesy of iParametrics

SOCIAL VULNERABILITY INDEX 2011-2021

AREAS OF GREATEST SOCIAL VULNERABILITY



Social Vulnerability Index

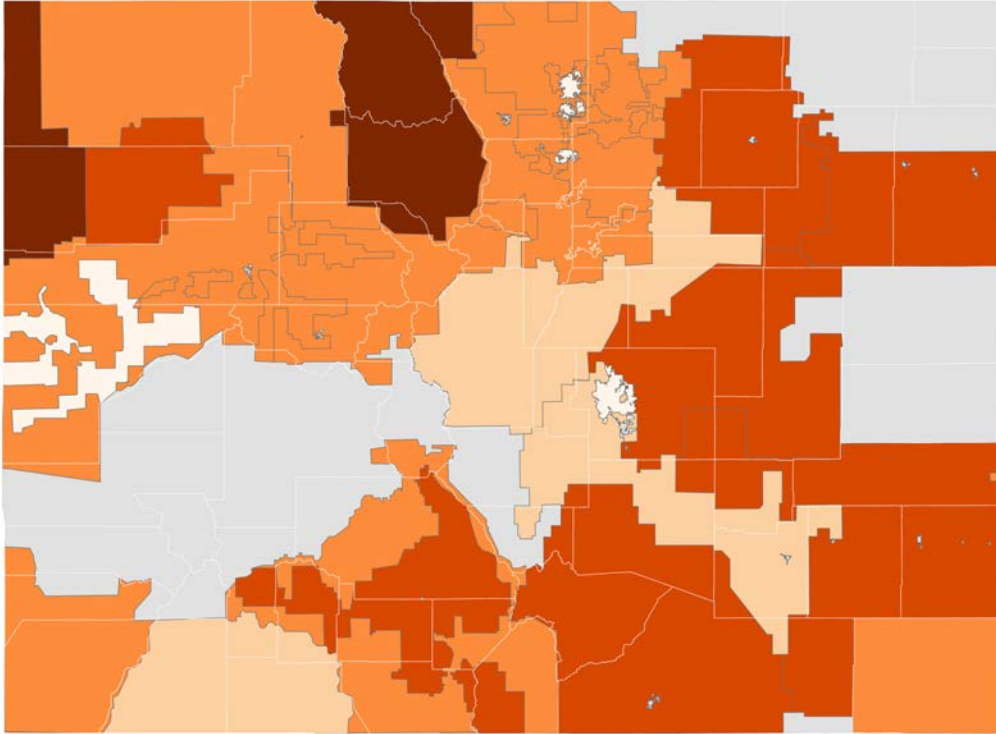
CDC (2018)

- No Value
- 0.0 - 0.2
- 0.2 - 0.4
- 0.4 - 0.6
- 0.6 - 0.8
- 0.8 - 1.0

Source: CDC/ATSDR 2018 Social Vulnerability Index
Maps courtesy of iParametrics

ENERGY RELIABILITY 2011-2021

COUNTIES AT GREATEST RISK OF POWER OUTAGES



Aggregated Annual Electric Outage Duration

Including major events - SAIDI_W_MED

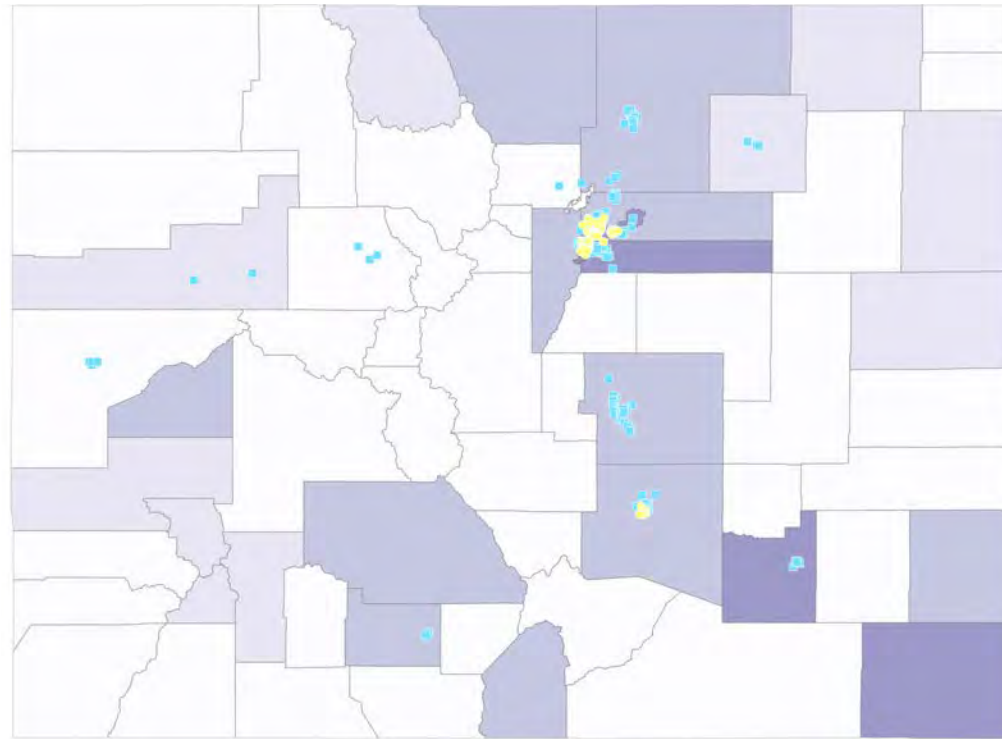
- missing electric outage data
- 0 - 60 minutes
- 60 - 120 minutes
- 120 - 240 minutes
- 240 - 456 minutes
- 456 - 7,700 minutes

Source: U.S. Energy Information Administration
Maps courtesy of APTIM

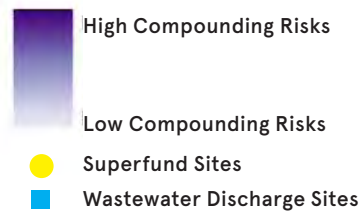
COMPOUNDING RISKS: A FRAMEWORK FOR FUTURE INVESTMENT

Arapahoe County and Denver County have high risk of climate disasters, high density, and high increases in population.

Baca County and Otero County have high risk of climate disasters, high poverty, and high health risks.



Areas with the greatest return on investment due to physical and social risk



U.S. counties were analyzed for social benefits using the following parameters: NOAA Sea Level Rise (Source: Sea Level Rise and Coastal Flooding Impacts (noaa.gov)); Population Density (Source: 2020 Census Demographic Data Map Viewer); Population Change (Source: 2020 Census Demographic Data Map Viewer); Poverty (Source: 2020 Census Demographic Data Map Viewer); Cardiovascular Diseases (Source: US Data | GHDx (healthdata.org)); Neoplasms (Source: US Data | GHDx (healthdata.org)); Diabetes, urogenital, blood, and endocrine diseases (Source: US Data | GHDx (healthdata.org)); FEMA Natural Hazard risk (Source: Map | National Risk Index (fema.gov))t | Map courtesy of APTIM.

County Name	High Population Density	High Percent of Population Change	High Poverty Rate	High Health Risk	Types of High Climate Risk	Sea Level	Total Risk Count
Adams					2		2
Alamosa							0
Arapahoe					2		3
Archuleta							0
Baca					1		3
Bent							0
Boulder							0
Broomfield							0
Chaffee							0
Cheyenne							0
Clear Creek							0
Conejos							0
Costilla					1		2
Crowley							0
Custer							0
Delta					1		2
Denver					4		3
Dolores							0
Douglas							0
Eagle							0
El Paso					4		2
Elbert							0
Fremont							0
Garfield					1		1
Gilpin							0
Grand							0
Gunnison							0
Hinsdale					1		1
Huerfano							0
Jackson					1		1
Jefferson					1		2
Kiowa							0
Kit Carson					1		1
La Plata							0
Lake							0
Larimer					4		2
Las Animas							0
Lincoln							0
Logan					1		1
Mesa							0
Mineral							0
Moffat							0
Montezuma							0
Montrose					1		1
Morgan					1		1
Otero					2		3
Ouray					1		1
Park							0
Phillips							0

County Name	High Population Density	High Percent of Population Change	High Poverty Rate	High Health Risk	Types of High Climate Risk	Sea Level	Total Risk Count
Pitkin							0
Prowers					2		2
Pueblo					4		2
Rio Blanco							0
Rio Grande					1		2
Routt							0
Saguache					1		2
San Juan					1		1
San Miguel							0
Sedgwick							0
Summit							0
Teller							0
Washington							0
Weld					2		2
Yuma					2		1



IMAGE RIGHT: FRONT PORCH OF HOME BURNED BY THE MARSHALL FIRE. DECEMBER 31, 2021 | B. MURPHY

COLORADO

TOTAL: 7 DISASTERS FEMA PA+ HM: \$471 M HUD CDBG-DR: \$327 M FEMA + HUD ASSISTANCE: \$799 M			2012		2013				2015		2021					
			4067: HIGH PARK AND WALDO CANYON WILDFIRES		4133: ROYAL GORGE FIRE		4134: BLACK FOREST WILDFIRE		4145: SEVERE STORMS, FLOODING, LANDSLIDES, AND MUDSLIDES		4229: SEVERE STORMS, TORNADOES, FLOODING, LANDSLIDES, AND MUDSLIDES		4581: WILDFIRES		4634: WILDFIRES AND STRAIGHT-LINE WINDS	
County Name	# of Climate Disasters 2011-2021	Total FEMA Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations
Statewide	7	\$65,022,613	\$1,826,943	\$0	\$55,001	\$0	\$163,805	\$0	\$32,912,250	\$5,313,125	\$2,344,902	\$96,220	\$22,310,366	\$0		
Adams County	2	\$10,933,651							\$4,990,320	\$255,092	\$5,688,238	\$0				
Alamosa County	0	\$0														
Arapahoe County	1	\$2,461,032							\$2,461,032	\$0						
Archuleta County	0	\$0														
Baca County	1	\$7,191									\$7,191	\$0				
Bent County	0	\$0														
Boulder County	3	\$204,351,469							\$181,996,982	\$20,257,262	\$2,097,225	\$0			\$0	\$0
Broomfield County	0	\$342,482							\$342,482	\$0						
Chaffee County	0	\$0														
Cheyenne County	0	\$0														
Clear Creek County	1	\$1,054,897							\$958,438	\$96,459						
Conejos County	0	\$0														
Costilla County	0	\$0														
Crowley County	1	\$285,714							\$285,714	\$0						
Custer County	0	\$0														
Delta County	0	\$0														
Denver County	2	\$7,904,273							\$2,349,774	\$5,523,753	\$30,746	\$0				
Dolores County	0	\$0														
Douglas County	0	\$0														
Eagle County	0	\$0														
Elbert County	1	\$978,029									\$978,029	\$0				
El Paso County	4	\$45,393,883	\$1,646,851	\$234,533			\$6,453,937	\$430,052	\$7,431,960	\$17,738,574	\$9,644,098	\$1,813,878				
Fremont County	3	\$1,655,117			\$118,357	\$0			\$760,107	\$0	\$776,652	\$0				
Garfield County	0	\$0														
Gilpin County	1	\$665,623							\$594,197	\$71,426						
Grand County	1	\$703,942											\$703,942	\$0		
Gunnison County	0	\$0														
Hinsdale County	0	\$0														
Huerfano County	0	\$0														
Jackson County	0	\$0														
Jefferson County	1	\$7,712,112							\$7,599,116	\$112,996						
Kiowa County	0	\$0														
Kit Carson County	0	\$0														
Lake County	1	\$110,912							\$110,912	\$0						
La Plata County	0	\$0														
Larimer County	3	\$90,018,043	\$471,317	\$0					\$83,196,240	\$1,768,878	\$217,599	\$0	\$4,364,009	\$0		
Las Animas County	0	\$0														
Lincoln County	1	\$70,300							\$70,300	\$0						
Logan County	2	\$1,964,091							\$590,043	\$47,547	\$1,326,501	\$0				
Mesa County	0	\$0														
Mineral County	0	\$0														
Moffat County	0	\$0														
Montezuma County	0	\$0														
Montrose County	0	\$0														
Morgan County	2	\$3,545,731							\$2,874,034	\$0	\$671,697	\$0				
Otero County	0	\$0														
Ouray County	0	\$0														
Park County	1	\$390,259									\$390,259	\$0				
Phillips County	0	\$0														
Pitkin County	0	\$0														
Prowers County	0	\$0														
Pueblo County	1	\$1,274,422									\$1,274,422	\$0				
Rio Blanco County	0	\$0														
Rio Grande County	0	\$0														
Routt County	0	\$0														
Saguache County	1	\$86,615									\$86,615	\$0				
San Juan County	0	\$0														
San Miguel County	0	\$0														
Sedgwick County	2	\$20,618							\$20,618	\$0	\$0	\$0				
Summit County	0	\$0														
Teller County	1	\$101,681	\$101,681	\$0												
Washington County	2	\$300,395							\$277,783	\$10,335	\$12,278	\$0				
Weld County	1	\$23,648,739							\$20,581,676	\$2,889,017	\$178,046	\$0				
Yuma County	1	\$294,170									\$294,170	\$0				
Total FEMA Allocation		\$471,298,004	\$4,046,793	\$234,533	\$173,358	\$0	\$6,617,742	\$430,052	\$350,403,979	\$54,084,463	\$26,018,668	\$1,910,098	\$27,378,317	\$0	\$0	\$0

DISASTER OCCURRENCES 2011-2021

TOTAL DISASTERS		TOTAL DISASTERS	
California	25	Virginia	11
Mississippi	22	Florida	11
Oklahoma	22	Georgia	11
Iowa	21	Minnesota	11
Tennessee	20	Connecticut	10
Louisiana	18	Hawaii	10
Alabama	17	Maryland	10
Texas	17	New Mexico	10
Vermont	17	Wisconsin	10
West Virginia	17	Delaware	9
Arkansas	16	Idaho	9
New Hampshire	16	Massachusetts	9
New York	16	Pennsylvania	9
Washington	16	South Carolina	8
Alaska	15	Colorado	7
North Carolina	15	Utah	7
Nebraska	14	Maine	6
Missouri	13	Michigan	6
Kansas	13	Ohio	6
New Jersey	13	Arizona	5
North Dakota	13	Illinois	5
South Dakota	13	Indiana	4
Kentucky	12	Rhode Island	4
Montana	12	Wyoming	4
Oregon	12	Nevada	3

FEMA AND HUD COST PER CAPITA 2011-2021

PER CAPITA		PER CAPITA	
Louisiana	\$1,736	New Mexico	\$97
New York	\$1,348	Arkansas	\$81
New Jersey	\$815	Massachusetts	\$73
North Dakota	\$738	Georgia	\$64
Vermont	\$593	Montana	\$63
Texas	\$518	Kansas	\$60
West Virginia	\$481	New Hampshire	\$55
Alaska	\$401	Rhode Island	\$53
Florida	\$390	Minnesota	\$49
Nebraska	\$390	Pennsylvania	\$49
South Carolina	\$289	Virginia	\$49
Alabama	\$275	Maryland	\$39
South Dakota	\$269	Washington	\$36
North Carolina	\$243	Wyoming	\$32
Hawaii	\$229	Idaho	\$32
Iowa	\$228	Wisconsin	\$27
Oklahoma	\$215	Illinois	\$24
Oregon	\$210	Michigan	\$23
Missouri	\$162	Ohio	\$19
Mississippi	\$159	Maine	\$18
California	\$157	Delaware	\$14
Connecticut	\$149	Utah	\$11
Colorado	\$141	Nevada	\$11
Kentucky	\$105	Indiana	\$7
Tennessee	\$97	Arizona	\$2

MAPPING THE IMPACT

DATA VISUALIZATION TOOLS

It is evident the U.S. is already paying a steep price for this challenge. Rebuild by Design partnered with APTIM and iParametrics to create the following visual tools to demonstrate how climate events have affected each state. Together, these maps depict which areas have been hit the hardest by recent climate events, where recovery funds are focused, where those individuals with high social vulnerabilities live, and which areas have the least energy reliability.

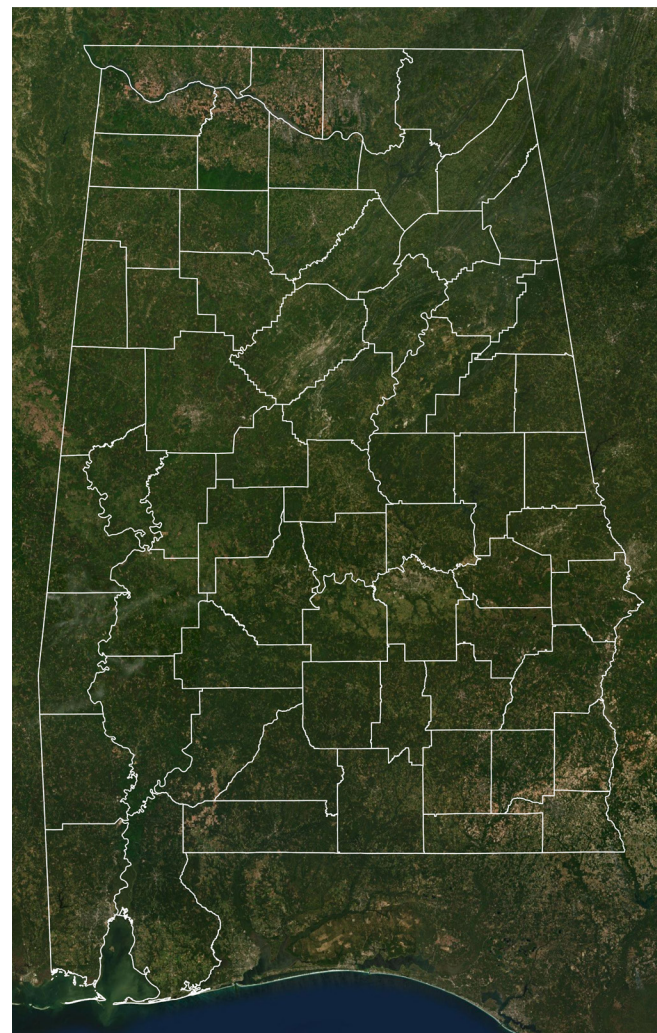
The U.S. needs to change the way we are making funding decisions. Where we make priority investments is equally important to what we invest in. Returns on investments (ROI) in the form of social benefits to communities needs to be part of grant evaluations. The U.S. needs to utilize new decision-making frameworks that are forward-looking. The final map in the set of maps includes an example of a new decision-making framework that takes into account current vulnerabilities and future climate risks. This is one example of how physical and social vulnerability indicators could inform where investments in adaptation infrastructure can yield high returns in social benefits to the most impacted communities. Our team recognizes, however, that there are other decision-making frameworks to explore, and further research is needed to understand which indicators should be included in any state-specific model. Given the ever-present constraints on funding availability, the intent of presenting these maps together is to prompt investments that address multiple known vulnerabilities simultaneously within projects, furthering comprehensive climate adaptation planning

The following data is designed as a tool to help communities understand their risks to make better-informed choices with higher returns on investment though each state should determine their own framework for investment.

There are always many ways to present this data. For the purposes of this report, we chose to analyze the years 2011-2021. The following six maps and two tables are presented in this format with the following considerations and limitations:

GEOGRAPHIC MAP:

The map provides topographic and geographic context for each state and its surrounding areas, indicating whether the state encompasses coastal, riverine, lake, alpine, or desert land.

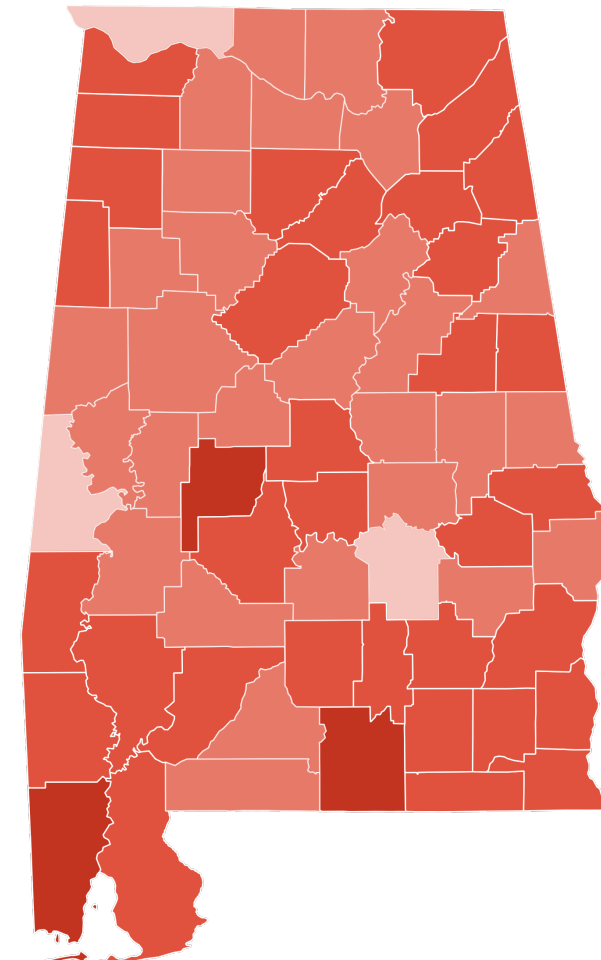


GEOGRAPHIC MAP. SOURCE: ESRI WORLD IMAGERY BASEMAP

DISASTER DECLARATIONS (RED):

Federally declared climate disasters by county 2011-2021. The map provides a snapshot of the magnitude of climate disasters across the country in recent history. This report only identifies federally declared disasters, as there is no entity that collects and publishes state Disaster Declarations. It should be noted that the declarations shown in this report do not reflect every climate event that has occurred between 2011-2021; the report instead only shows those which have met the cost threshold for a federal Disaster Declaration. Therefore, the findings overall underestimate the number of occurrences and the suffering that some communities have experienced.

According to the Stafford Act, as amended in May 2021, a "major disaster" includes "any natural catastrophe (including any hurricane, tornado, storm, high water, winddriven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood, or



DISASTER DECLARATIONS. SOURCE: FEMA 2021 | MAPS COURTESY OF IPARAMETRICS.

explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby.”¹

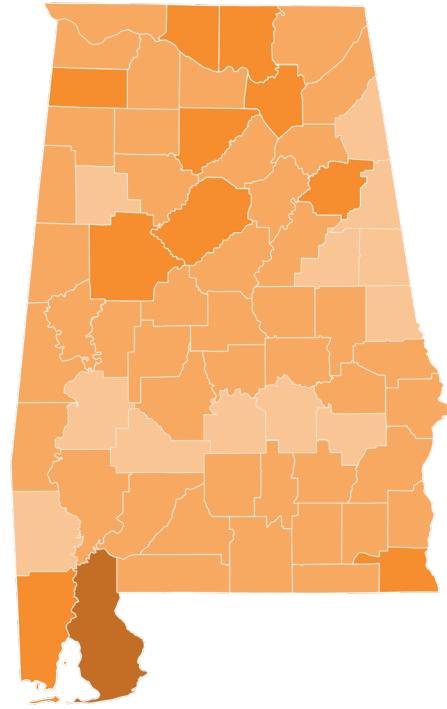
Importantly, extreme heat waves do not fit the criteria for federal Disaster Declarations despite being the leading cause of deaths among climate hazards. Likewise, sea level rise is not included in this definition despite the threat it poses to numerous communities, including damage to property, loss of land, and displacement.

FEDERAL ASSISTANCES (ORANGE):

Public Assistance and Hazard Mitigation funding obligated by county for climate disasters 2011-2021

The map shows the amount of federal dollars allocated to counties through FEMA’s Public Assistance and Hazard Mitigation Grant Programs between 2011-2021 which allocates funding to individual counties and statewide. The map does not show where “statewide” allocations were spent within the state, but rather only shows county allocations. However, these statewide allocations are in the Disaster Declaration table and included in the “FEMA Total.” The adjacent table adds HUD’s Community Development Block Grant Disaster Recovery funds – which are only available to states after a disaster – to the FEMA Total for an estimate of federal post-disaster spending in each state.

The Disaster Declaration tables provided at the end of each chapter show all federal Disaster Declarations declared between 2011-2021 and the corresponding FEMA obligations associated with those events. However, in some instances, FEMA continues to obligate funds for years following a declaration. Some states have received funds for events that took place between 2011-2021 after 2021, so the total sum of funds associated with that event are not captured. All FEMA funds allocated to counties between 2011-2021 are shown in the federal assistance map; however, they do not show up in the Disaster Declaration table if their corresponding event took place prior to 2011. For example, counties in the State of Illinois are still receiving funds from a 1960s storm. The



FEDERAL ASSISTANCES. SOURCE: FEMA 2021 | MAPS COURTESY OF IPARAMETRICS.

funds obligated to those counties are included in the map, but that event is not included in the Disaster Declaration table at the end of the chapter.

There are additional sources of federal funding made available to governments or individuals in response to disasters, such as the U.S. Army Corp of Engineers (USACE) projects, Small Business Administration (SBA) loans, and private insurance payouts, which are not included in this report because they are harder to uniformly track and/or must be paid back. Therefore, our findings underestimate the total support available to states and individuals post-disaster.

Since disaster aid is allocated to repair physical damage to property, events such as extreme heat, which creates physical damage to persons and not property, rarely qualify for federal disaster recovery aid. Additionally, there is only a shallow understanding of the economic impact of social and health-related costs and environmental degradation after a disaster.

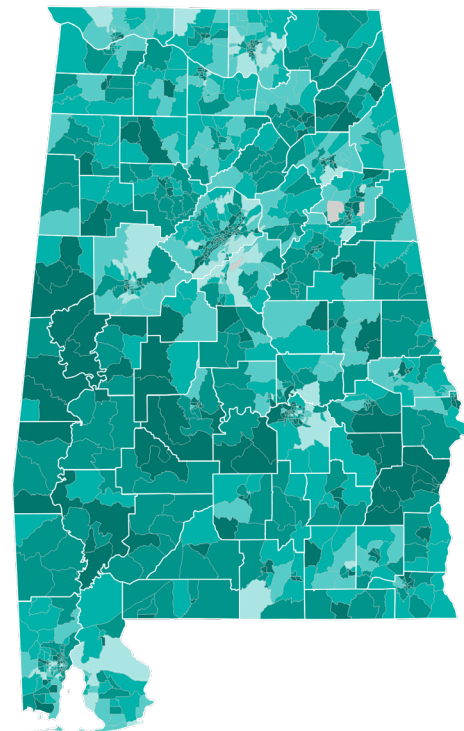
SOCIAL VULNERABILITY INDEX (GREEN):

Social vulnerability refers to the potential negative effects on communities caused by external stresses on human well-being. Such stresses include natural or human-caused disasters or disease outbreaks.

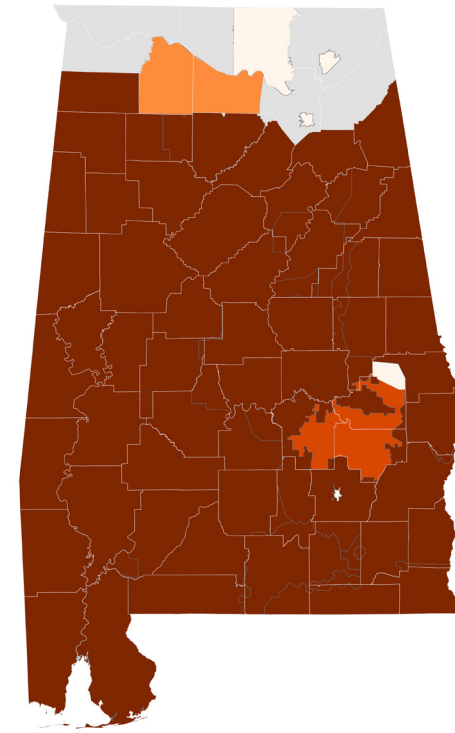
The factors that determine social vulnerability are directly tied to social determinants of health or the social, economic, and physical factors – such as race, socioeconomic status, and environmental conditions – that influence health. Socially vulnerable populations fare the worst during a disaster and often take longer to recover.² The Center for Disease Control/Agency for Toxic Substance and Disease Registry Social Vulnerability Index (CDC/ATSDR SVI) uses 15 U.S. census variables to help local officials identify communities that may need support before, during, or after disasters. The map presents the SVI on a census block level, indicating where the most socially vulnerable populations within each county live. The 15 indicators are grouped into four themes: Socioeconomic Status (below poverty, unemployed, income, no high school diploma); Household Composition & Disability (aged 65 or older, aged 17 or younger, older than age 5 with a disability, single-parent households); Minority Status & Language (minority, speak English “less than well”); and Housing Type & Transportation (multi-unit structures, mobile homes, crowding, no vehicle, group quarters).

Social Vulnerability Index data is not being used to make post-disaster assistance funding decisions. HUD only requires Low and Moderate Income for a portion of their funding. FEMA does not consider it in their allocations.

To learn more about how vulnerable populations fare during climate events, turn to page XX



SOURCE: CDC/ATSDR 2018 SOCIAL VULNERABILITY INDEX | MAPS COURTESY OF IPARAMETRICS



SOURCE: US ENERGY INFORMATION ADMINISTRATION | MAPS COURTESY OF APTIM

ENERGY RELIABILITY (BROWN):

Climate events often lead to energy disruptions for hours, days, or weeks. This map shows the annual average interruption time (in minutes) across the different energy utility providers within a state. Regions (or utility territories) in the darkest shade, on average, experience longer energy outages. This data is aggregated by utility territory, not county, meaning more than one provider can serve a county or group of counties.

Viewing the Energy Reliability Map next to the SVI Map, one can begin to infer which regions have the most socially vulnerable residents and are served by the least reliable energy providers. Energy reliability is increasingly becoming related to climate disasters and weather events. Inclusion of these maps is to support evaluation of need for concurrent flood and energy resilience projects. To read more about how energy reliability is calculated, see Appendix A.

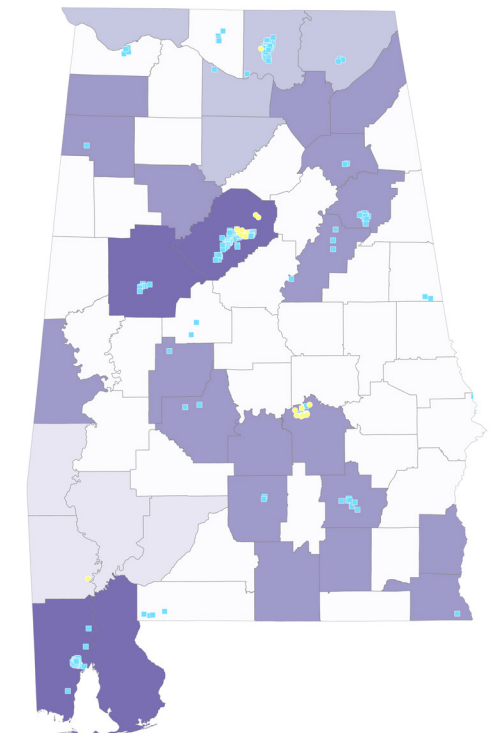
COMPOUNDING RISKS (PURPLE):

This map overlays multiple physical and social vulnerability indicators to identify areas where new climate infrastructure would have the greatest return on investment.

This map overlays social inputs – population density, increase in population, and health risks – with physical risk inputs – high risk of climate hazards and sea level rise – to get a more detailed picture of the populations who are most vulnerable to climate events to inform future choices of where new climate infrastructure may have the greatest return on investment.

While other composite maps such as FEMA’s National Hazard Risk Index demonstrate climate impact and some demographic information, these maps have added additional criteria, such as population density, population increase, high poverty rates, and health risks. We did this to focus on the compounding effects. For instance, if a climate event happens in an area where there is already high social vulnerability, that community is likely to suffer more.

This approach provides an example of how to begin to create new frameworks for allocating funding, moving away from funding based on damage estimates from the previous storm. These assumptions should be ground-checked by each state as data does not always give us the full picture. For instance, in some cases, the areas highlighted for “greatest need” may already have numerous funding sources while others, such as rural communities, may not. In other areas,



SOURCES: NOAA, FEMA, 2020 US CENSUS, GHDX | MAP COURTESY OF APTIM

the location where investments need to be directed may be adjacent to the county with the highest need. For example, an adaptation intervention to protect a downstream riverine community may need to be built upstream in a less vulnerable area to stop flooding at its source.

ANALYZED RISKS INCLUDE:

- + **Climate:** sea level rise, multiple climate hazards
- + **Social:** population density, population increase, and poverty
- + **Health:** cardiovascular disease, neoplasms, and other health indicators

Storm water discharge indicator and Superfund proximity: U.S. Environmental Protection Agency EJSscreen Indexes—2020 Public Release.

RANKING OF NEEDS:

Though 10 data sources went into the data for the purple map, the chart shows a simplified view into how the areas of most need were chosen. An array of physical and social challenges were combined and then ranked on a scale of 0 to 6, with 6 showing areas with the highest potential for returns on investment in the form of social benefits to the county. In order to qualify for a high need of investment, counties needed to have high climate risk. Read more about this approach in Appendix B.

DISASTER OCCURRENCES AND FEMA INVESTMENTS BY COUNTY

The chart provides the raw county-level disaster data used to inform the first two maps. Our team found that sifting through Disaster Declaration data is often difficult or not available. By making this data public and easily accessible, it is our intent that other organizations, academics, governments, and other decision-makers will continue to make use of and build on this collection.

THANK YOU

FUNDERS

Siegel Family Endowment
Rockefeller Brothers Foundation
Tiger Global Philanthropic Ventures

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