

THE UNIVERSITY OF CHICAGO

WHERE THERE'S SMOKE, THERE'S FIRE:
THE SOCIAL INEQUALITIES OF DISASTER RECOVERY

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DEDICATION

This dissertation is dedicated to the people of Shasta County who struggle, survive, and thrive amidst adversity. I'm honored to share your stories, and I'm proud to count myself among your ranks. Thank you.

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ABSTRACT

As climate disasters become increasingly prevalent worldwide, it is imperative that sociologists study the processes that produce unequal disaster recovery outcomes and propose interventions that can mitigate these disparities. This study draws on 134 in-depth interviews and six months of ethnographic observations in Shasta County, Northern California, a community impacted by the 2018 Carr Fire – at the time, the sixth largest fire in California history. By qualitatively examining the experiences of disaster survivors, first responders, aid workers and service providers as they navigate the disaster recovery process, I demonstrate that local culture – beliefs, values, and norms – plays a role in producing disparate timelines of recovery. I find that, while disaster recovery assistance is frequently bifurcated into two silos – financial recovery (i.e., rebuilding) and emotional recovery – these two processes are tied up together, an entanglement that produces inequalities between classes and genders. In this dissertation, I describe the role insurance status plays in stratifying disaster survivors and analyze how a person’s class background influences their ability to access resources and cope with negative emotions. Then, I discuss how the gendered division of disaster labor associated with financial recovery produces unequal timelines of emotional recovery that disadvantage women in the short term and men in the long run. I argue that, in order to address inequalities in disaster recovery, researchers, governments, and mental health practitioners need to consider the role that culture plays in structuring disaster recovery and employ a holistic approach that addresses material and emotional recovery together.

INTRODUCTION

It looked like Armageddon. I mean, the skies were so black, so dark, but it had red through it, which I thought at the time was flames, like the flames were touching the sun. That's what it looked like. (Kimberly Morris, age 43)

On July 26th, 2018, the inferno that was the Carr Fire ripped through the west side of Shasta County, California, jumping the Sacramento River, putting the county seat of Redding at risk, and causing the evacuations of 38,000 people. This fire began on July 23rd in Whiskeytown National Recreation Area, when a spark from the wheel rim of a trailer with a flat tire caused the dry roadside brush to catch fire. Aided by unpredictably high winds and temperatures, the fire grew over the following three days. As the fire reached Redding, a fire whirl, what came to be colloquially referred to as a “fire tornado” or “fire-nado,” hovered in the sky over the river and caused widespread panic.¹ Residents from the western parts of the city tried to evacuate and got stuck in gridlock traffic as the fire got closer. Families from the rural outskirts of Redding, the part of the county described by fire personnel as the wildland-urban interface (WUI), tried to escape the flames through back country roads, often finding them blocked by law enforcement and fire fighters trying to secure the area. Terror reigned.

Eva Ahmadi, a resident of a wealthy gated community on the outskirts of Redding, came home from work around 5:00 p.m. on the 26th.² She knew there was a nearby wildfire, but in California, that was nothing new. She didn't think her home was in danger. After changing out of her work clothes, Eva walked out to her patio in her slip to take some pictures of the fiery skyline. To her surprise, as she raised the camera to take a second picture, the houses in the

¹ The fire whirl, also known as a fire vortex, caused winds up to 143 mph – equivalent to an EF-3 tornado – and had interior temperatures reaching 2,700 degrees (Andrews 2018; Lareau, Nauslar, and Abatzoglou 2018).

² While I use real names of places and organizations, all participants are referred to by pseudonym.

foreground were enveloped in flames. She did a double take before running into the house, screaming for her husband, Cyrus. They tried to leave, but the power was out, so they couldn't open their garage to leave by car. Jumping in their camper, they found that their gated community had become a trap. Without electricity, there was no way out of the neighborhood. While Eva cried on the phone with her daughter, wondering if these were her last moments, Cyrus drove the camper off the road and into the brush, hoping to circumnavigate the fence encircling their neighborhood by driving through the greenbelt behind the houses. Almost immediately the camper got stuck in a hole. With high-speed winds whipping around the camper, Cyrus yelled for Eva to run. Eva described to me how she felt in that moment, thrust out of the car dressed only in a thin dress and flip flop sandals:

And I said, "I think we're going to die here." And I think if he [Cyrus] wasn't there, I was prepared to just kind of close my eyes and let go. And he said, "Open the door, run!" I opened the door, I don't know where I was running, but all I knew was the river was to my right. So, I started going up the hill, running, quite a lot of sweating and ready to throw up. I didn't feel good. I was screaming, and there were helicopters on top of me, going back and forth. I thought they were coming to get me. I saw those baskets [beneath the helicopters]. I said, "They're coming to get me!" They did not even see me. They did not even have any idea. I said, "There's no hope!"

Eva and Cyrus continued to run in the direction of the river, sliding down the hill on their backs to move faster, faster, faster, out of the fire's path. Eva's dress ripped, the skin on her back torn to ribbons as she slid over thorny branches and brush. Animals raced past her, also trying to escape the flames. Eva thought that if only they could get to the river and submerge themselves, they would be saved.

Suddenly, Eva broke through the trees and saw a police officer. He yelled to her, and she ran to him. Overcome with panic, Eva looked for Cyrus and couldn't find him. As she yelled for the police to search for him, he crashed through the brush. Once reunited, the couple jumped in

the car of another woman evacuating from the area and eventually ended up at a friend's house in the next town over. A friend's son, a police officer, called and told them their house had been destroyed. "Vaporized," Eva told me. She continued,

So, I sit down and cried and called my sister and my daughter. And it's just the strangest thing. Yesterday you slept in your bed, you had all your memories, you had your pictures, you had your albums, you [had] your own clothes. You had your own food and all that; all of a sudden, absolutely nothing.

After receiving the news that her house was gone, Eva, like many survivors, began the complex grieving process associated with loss. Together with Cyrus, she started the labor of disaster recovery, trying to put the pieces of their lives back together. In the days after the fire, they went to Walmart to buy new toothbrushes and underwear, traveled to the Local Assistance Center (LAC) to register with the Federal Emergency Management Agency (FEMA) and replace their driver's licenses, and submitted a claim to their insurance company. To process her grief, Eva wrote and shared her evacuation story on a local news website and spoke with reporters. She took up painting and sewing. As a fully insured, well-off physician, her financial situation was unchanged by the fire. Indeed, her affluence gave her access to some coping mechanisms unavailable to others, such as traveling internationally to get away from reminders of the fire. She said, "I had a good distraction, but whenever I came back to the reality, I felt sadder because I find how final this all is. It's like, maybe dying has got closer to me, too."

Eva's story conveys the intensity of the fear felt by everyone I spoke with who evacuated from the Carr Fire. In all, the fire burned 229,651 acres, destroyed 1,077 homes, and resulted in \$162 million in firefighting costs (Schneider 2018) and \$1.6 billion in damages (Hoines 2021). At the time, the Carr Fire was the sixth-most destructive fire in California's history and caused the death of at least eight people, including four first responders, a 62-year-old civilian man, and a grandmother with her two small grandchildren. However, as with most disasters, the long-term

morbidity and mortality rates associated with the fire and its aftermath remain largely unstudied and hence unknown. And, while devastating, the Carr Fire was not unusual in California. In 2018, the state faced 8,194 wildfires (National Interagency Fire Center 2019), including the devastating Camp Fire in Butte County, a mere ninety-minute drive from Redding. The Camp Fire took the lives of at least 85 people and destroyed 153,336 acres, an area approximately the size of the city of Chicago (Mohler 2019). While still shocking, massive “megafires” like the Carr and Camp have become the new normal in California and across the American West.

As environmental devastation continues to spread unchecked in the United States and across the globe, wildfires have increased in frequency and severity. The losses associated with fires are often calculated monetarily – for example, the Carr Fire caused almost \$800 million in insured losses alone (California Department of Insurance 2018) – but these estimates do not include indirect losses, such as lost employment, impacts on the environment, and emotional effects on survivors. Furthermore, when calculating the losses associated with our changing climate, stories of survivors are often overlooked as we focus in on the larger picture of destruction. The Carr Fire is both a case study of a particular fire and the recovery process, as well as a microcosm of the American West, a region plagued by increasingly devastating fires that impact both rural and urban locales.

While a few studies of disaster have examined small town settings (Erikson 1976a; Fothergill 2004), most research focuses on urban areas, leaving rural environments impacted by disaster understudied. The normative focus on metropolitan settings is based on the potential for higher loss of infrastructure and population; again, the emphasis is on the monetary cost of disaster. Because of the large population of people living in cities, the potential loss of life due to disasters in urban environments warrants scholarly attention. However, rural environments have

something important to tell disaster researchers about the way local cultures influence disaster preparedness, exposure, and recovery. Local culture is often easier to see in tight knit, relatively homogenous communities, and many rural areas fit this description, including Shasta County. An examination of local culture – beliefs, norms, and values– in a rural place can produce an understanding of the cultural mechanisms behind disaster inequities that can then be applied to urban neighborhoods and communities.

But what does it mean to recover from a disaster? According to Bates and Peacock (1989), disasters cause the abandonment of normal behavioral patterns, usual forms of social organization, and the allocation and use of resources. By this logic, recovery therefore involves reestablishing regular behavioral patterns, organizations, and resource allocation and use. However, the normative use of the term “recovery” tends to focus on rebuilding homes and establishing permanent housing. Of course, shelter is a human need, without which it is difficult to re-engage in routine activities of daily life. However, a singular focus on rebuilding obscures the other dimensions of recovery – such as emotional and financial recovery – which are tied up with rebuilding. While some disaster researchers use a more holistic definition of recovery (Bates and Peacock 1989), conceiving recovery as the process by which a system or community reorganizes social life and reestablishes a stable relationship with its environment, few researchers to date employ this paradigm.

As I show in this dissertation, local culture produces a set of strategies disaster survivors use as they recover. I will show how a fire survivor’s economic position – shaped by both pre-fire wealth and insurance remuneration – opens up more varied strategies to make life livable after a disaster. I also demonstrate how a person’s gender shapes which strategies they are sorted

into – for example, through expectations about the division of recovery labor – which produces unexpected social and emotional outcomes.

The Study of Disasters

Disaster research as a field of study has grown in importance since the 1970s, as scientists observe and document an increasing global frequency of extreme weather, high wind speeds, flooding, and drought (Banholzer, Kossin, and Donner 2014). The rising number of weather-related disasters across the globe has corresponded with greater damages and costs over the past four decades (Matthewman 2015). These troubling trends are made more concerning as larger numbers of people migrate to hazard-prone areas; often, these populations lack the money and resources to properly prepare for and recover from disasters (Schultz and Elliott 2013). Natural disasters are not an equalizing force that erases social distinctions; rather, they exacerbate difference (Fothergill and Peek 2004). In fact, disasters might reveal systems of stratification that are otherwise obscured, “bring[ing] out in bold relief aspects of social systems that are not so readily visible” in everyday life (Merton 1969, xii). Research has consistently shown that pre-disaster social hierarchies result in disproportionate exposures to disaster because economic, social, and political inequalities based on race, economic status, gender, citizenship, disability status, age, and other social statuses are exacerbated in disaster situations (Phillips and Fordham 2010). While disaster research has responded to these trends, there is great need for studies interrogating how disasters reinforce and produce inequalities. In particular, quantitative research has documented inequality, but there is a need for qualitative research that can reveal the mechanisms behind those inequalities. It is my goal to elucidate some of those mechanisms in this dissertation.

Gender and Disaster Recovery

Gender as a social process shapes disaster recovery. Take, for example, the story of Carol and Jim McArthur, a middle-aged couple with adult children. During and after the Carr Fire, this couple responded in ways typical to Shasta County survivors with whom I spoke, and, in large part, their responses were dictated by gender roles and expectations. A search-and-rescue volunteer with the county sheriff, Jim, worked without sleep for several days while the fire burned, assisting with evacuations while also trying to protect two of his own properties located in the fire's path. After the fire, Jim took on debris removal and rebuilding activities, which aligned with his identity as a filial provider and protector. In contrast, during the fire, Carol coordinated the evacuation route for multiple households in her extended family and was in charge of collecting important papers and the family Bible before the flames reached their rural home. After the fire, Carol took on the emotional work of supporting her extended family, several of whom lost homes in the fire. She also engaged in the exhausting work of fulfilling insurance requirements and applying for financial assistance. As a result, Jim felt empowered and useful, while Carol felt emotionally exhausted and spent. Jim told me he felt healthier than ever, while Carol told me that she had put on significant weight and could not seem to feel energized, no matter what she did. Because the couple was underinsured and had been struggling to accumulate enough funds to rebuild their home, they had been living in their recreational vehicle (RV) for several years, and Carol felt as though she was stuck there for good. When we spoke, she said in a defeated tone, "If you expect the perfect life, you are going to be sorely disappointed."

Disaster scholars and laypeople alike use the term *vulnerability* when describing unequal exposure to and recovery from disasters. There have been many different uses of the term

vulnerability, and the meanings generally fall into one of two categories: social vulnerability or biophysical vulnerability. *Social vulnerability* is defined as the factors that determine or influence a person's ability to anticipate, cope with, resist, and recover from a natural hazard (Blaikie et al. 2004). These factors are heavily influenced by sociodemographic characteristics such as age, race, health, income, residence in a rural or urban area, and gender. In contrast, *biophysical vulnerability* is defined as the likelihood that a climate-related hazard will occur and have a high impact in a particular region (Cutter, Boruff, and Shirley 2003). Some researchers have combined these definitions, arguing that both social and environmental factors play a role in determining vulnerability to hazards and disasters (Allen 2006).

Gender, as one aspect of social vulnerability, has been consistently acknowledged in recent research as a worthy topic of exploration; however, it still remains relatively unexamined by scholars, in comparison to other factors such as age, race, and class (Perry and Quarantelli 2005; Tierney 2006). As gender scholar Elaine Enarson (2006, 1) aptly notes, "Social class, race and ethnicity, age, and physical abilities are generally recognized as determinants of vulnerability but gender is conspicuous by its absence." Nevertheless, according to the World Health Organization (2002), the minimal amount of information currently available regarding gender and disasters points to a pattern of gender differentiation at every level over the course of a disaster – exposure to risk, risk perception, preparedness, response, physical impact, psychological impact, recovery, and reconstruction.

When gender is considered in relation to disaster vulnerability, research shows that women are much more vulnerable to disaster, a problem made worse because of women's disproportionate representation among those living in poverty (Fordham 1998; Fothergill 2004; Neumayer and Plümper 2007). During disaster, women frequently organize evacuation efforts

and care for dependents (Enarson and Morrow 1998; Fothergill 1996). After disasters, women tend to take on caregiving roles (Alway, Belgrave, and Smith 1998; Enarson 2001; Fothergill 1999), like Carol did after the Carr Fire. While women are central figures in helping their families evacuate and recover from disaster, disaster researchers note that women are less likely to have “key assets” for survival of and recovery from a natural disaster such as transportation, time, information, social support, and a diverse income (Enarson 2006; Fothergill 2004). Women are more likely to be unemployed following a disaster and often have a more difficult time recovering economically due to lower wages, sector-specific employment, and family care responsibilities (Blaikie et al. 1994; Enarson and Morrow 1998; Enarson and Scanlon 1999; Fothergill 1996; Peacock, Morrow, and Gladwin 1997). Social scientists have consistently documented the ways in which women are disadvantaged in disaster situations, but more research is needed to elucidate the mechanisms behind these disparities.

In addition to gender, socioeconomic status is an important indicator of an individual’s, as well as a community’s, ability to deal with and recover from losses. Individuals and communities with greater wealth are able to recover from losses at a faster rate due to social safety nets, insurance, and entitlement programs (Blaikie et al. 1994; Burton, Kates, and White 1993; Cutter, Mitchell, and Scott 2000; Peacock et al. 2000; Puente 1999). The way resources are distributed after disasters often increases inequalities (Howell and Elliott 2019). Research shows that the poor, racial and ethnic minorities, women (particularly single women with children), and the elderly typically not only have fewer resources to effectively prepare for disaster – and are therefore impacted more severely – but also receive less post-disaster aid and suffer greater and more prolonged emotional distress as a result (Bolin and Stanford 1998; Cutter, Boruff, and Shirley 2003). For example, after Hurricane Katrina, black moderate- to low-

income homeowners received less money from federal relief programs than their white peers living in comparably built and equally damaged but higher-valued homes located in predominantly white neighborhoods (Kroll-Smith, Baxter, and Jenkins 2015, 97). Lengthy wait times, opaque requirements, and “morphing vagaries of the eligibility criteria” became a “second calamity” that caused profound anxiety, stress, and fatigue for survivors of color (ibid., 89).

Disaster vulnerability and resilience are frequently thought of as two sides of a coin. Disaster resilience broadly describes the ability of an individual or community to “bounce back” from disaster impacts (Adger et al. 2005; Manyena 2006). Often, this means improving mitigation, preparedness, response, and recovery infrastructures, and there has been an increase in academic, political, and community interest in predicting and cultivating resilience in different populations. Disasters disrupt the fabric of community life and are stressors to social systems (Fritz 1961). Resilience can be seen as the ability to deal effectively with these stressors.

Rural Culture, Help-Seeking, and Inequalities

I use a social constructionist approach to rurality (Bryant and Pini 2011) to examine how people living in non-urban areas understand their own circumstances. This approach allows me to see how the construction of “the rural” includes areas that may not, functionally speaking, be rural at all. Social notions of rurality often surpass physical boundaries and conceptual definitions. For example, practically all of my respondents described Shasta County as rural, even though it does not qualify as a “rural county” according to the United States Census Bureau, which defines such areas as rural towns with fewer than 2,500 people (Ratcliffe et al. 2016). While most towns in Shasta County are home to fewer than 1,000 people, three cities in Shasta County, as well as an additional four census-designated places, are classified as urban because their population is greater than 2,500. Nevertheless, participants in Shasta County told

me that the relative ease of access to outdoor activities there, a cultural emphasis on hunting, fishing, and spending time outdoors, limited access to art and “culture,” and an ethos of self-sufficiency and traditionalism made them identify as residents of a rural community.

The image of the rural country is used to signify strength and self-sufficiency, especially for men (Campbell, Bell, and Finney 2006; Connell 2006). There is evidence that rural women also value and embody masculine traits such as independence, toughness, and stoicism due to their labor (Kazyak 2012). A rural ethos that emphasizes self-sufficiency and independence can become a barrier against seeking help after a disaster. When these folks do seek help, they often reframe their experiences by incorporating values associated with traditional masculinity into their narratives (i.e. framing help-seeking as a way to reestablish control) (Emslie et al. 2006). In this dissertation, I show how these gendered aspects of rurality play a role in disaster recovery as survivors are compelled to seek assistance.

Socioeconomic status (SES) complicates the role rurality plays in disaster recovery, financially and emotionally. Rural residents are more likely to be economically disadvantaged (Slack 2010). Furthermore, the small size, cultural and racial homogeneity, and lack of anonymity in a small rural community can “create greater social pressure on the poor to be culturally acceptable according to the existing local standards” (Sherman 2006, 893). Due to economic strains, poor and working-class people may be more challenged by emotional troubles (Gove 1982; Horwitz 2009) and have fewer resources to deploy in coping with mental distress (Apesoa-Varano, Barker, and Hinton 2018; Link and Phelan 1995). The high rates of suicide, drug overdoses, and alcohol-related deaths in rural areas may be related to distressed economic conditions and associated hopelessness and social disconnection (Case and Deaton 2015, 2017; Monnat 2017). Working-class and poor men in particular may see emotional distress and mental

illness as detracting from their ability to provide financially for their families, resulting in denial of symptoms (Apeso-Varano, Barker, and Hinton 2018). These trends make it hard for lower-income people – particularly men – in rural disaster-affected areas to access aid and recover. This problem is made worse given research showing that the tight-knit character of small-town and rural areas makes these communities more susceptible to the collective trauma inflicted by a disaster (Erikson 1976a).

Many rural communities in the US are racially homogenous, and Shasta County is no exception. Shasta County is predominantly (86.6 percent) white (United States Census Bureau 2019), making class difference, rather than racial difference, a highly salient mode of social stratification in the area. In a racially homogenous place, class becomes an important marker of difference (Bettie 1995), yet it is woven with ideologies of racial difference. For example, in Shasta County, those who lived in the poor and working-class community of Keswick prior to the fire were labeled “white trash” and stigmatized. “White trash” is a slur with a long history starting in the American colonies, where both abolitionists and pro-slavery apologists wondered, “[W]here might such people who were nominally white, but whose morals, manners, and reputations were worse than those of black slaves, fit in the new republic?” (Wray 2006, 18). In this majority-white community with a long history of settler colonialism and a history of violence against Native Americans (Madley 2016), racial difference and class difference get mixed up together as poor whites are labeled as “white trash,” less-than-white, and objects of scorn, disgust, and contempt. The social meanings around race and class in Shasta County structure how people access aid and interact with service organizations, influencing which recovery strategies are recognizable and available to them.

Shasta County in Context

The Carr Fire impacted much of the western side of Shasta County and the county seat, Redding (see fig. 1).

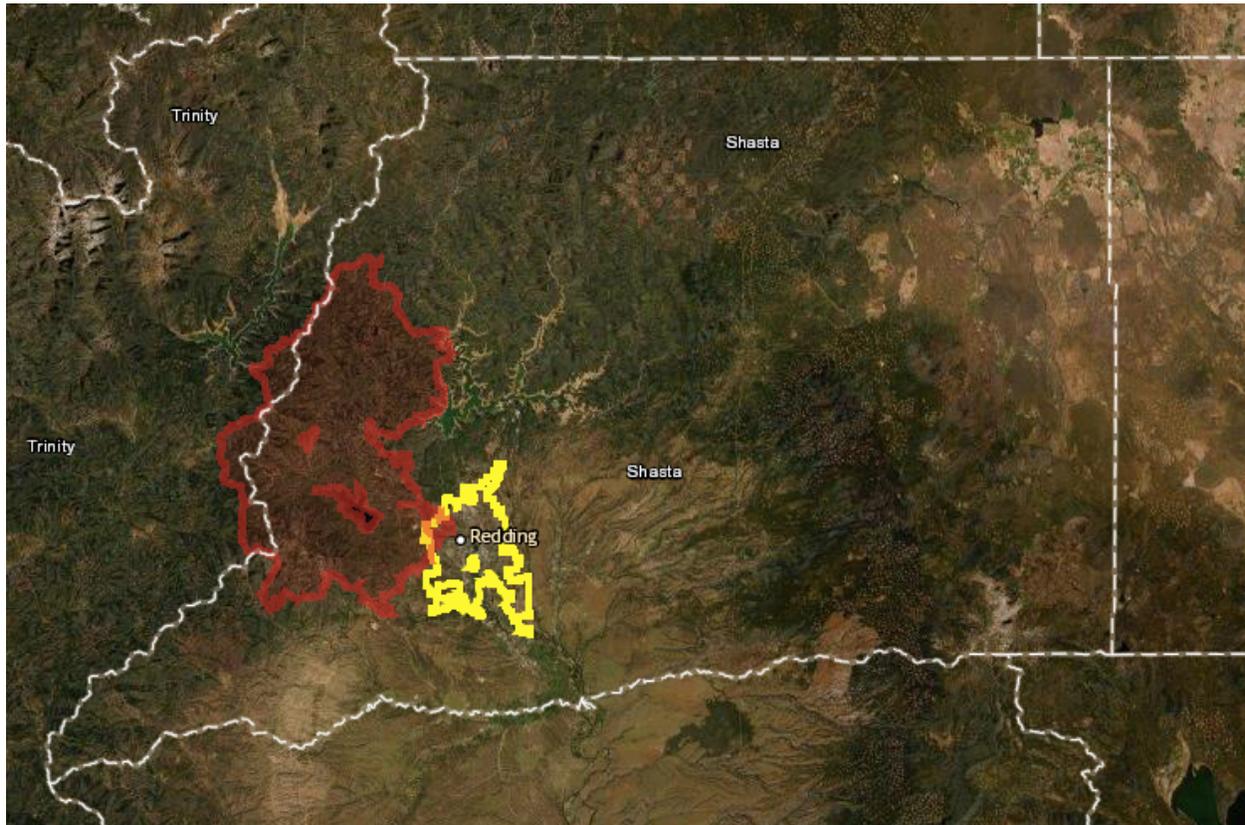


Figure 1. Map of Carr Fire Perimeter, Shasta County Boundary, and City of Redding Boundary. Source: Earthstar Geographics, City of Redding GIS, 2018.

Although the fire began in Whiskeytown Park, it spread through several rural communities – French Gulch, Keswick, Shasta, and the Westside of Redding – before entering the more urban and suburban neighborhoods of Stanford Hills, Land Park, and Lake Redding. Each of these communities is distinct, primarily due to socioeconomic class. French Gulch and Keswick are low-income, working-class communities, while the Westside, Stanford Hills, and

Land Park are affluent. Lake Redding is primarily home to middle-class families and retirees, while Shasta (informally Old Shasta) is mixed.

The poverty rate in Shasta County is 17.8 percent, compared to California's overall rate in 2018 of 12.8 percent (Bohn, Danielson, and Thorman 2020). People in Shasta County earn less than their counterparts throughout the United States; according to the US Census, the average salary for a man in Shasta is \$56,328, but the modal income is between \$10,000 and \$20,000 per year (see fig. 2). Much of the county is working class, but a small proportion of the county is made up of wealthier retirees, primarily from the Bay Area of California. There is also a visible professional class of doctors and lawyers living in the Westside of Redding, which also boasts the best elementary school in Shasta County. Only seven miles from the Westside is Keswick, one of the poorest communities in Shasta County. Although mountain bike clubs from the Westside venture near Keswick on outdoor sports adventures, residents say the two communities rarely mingle.

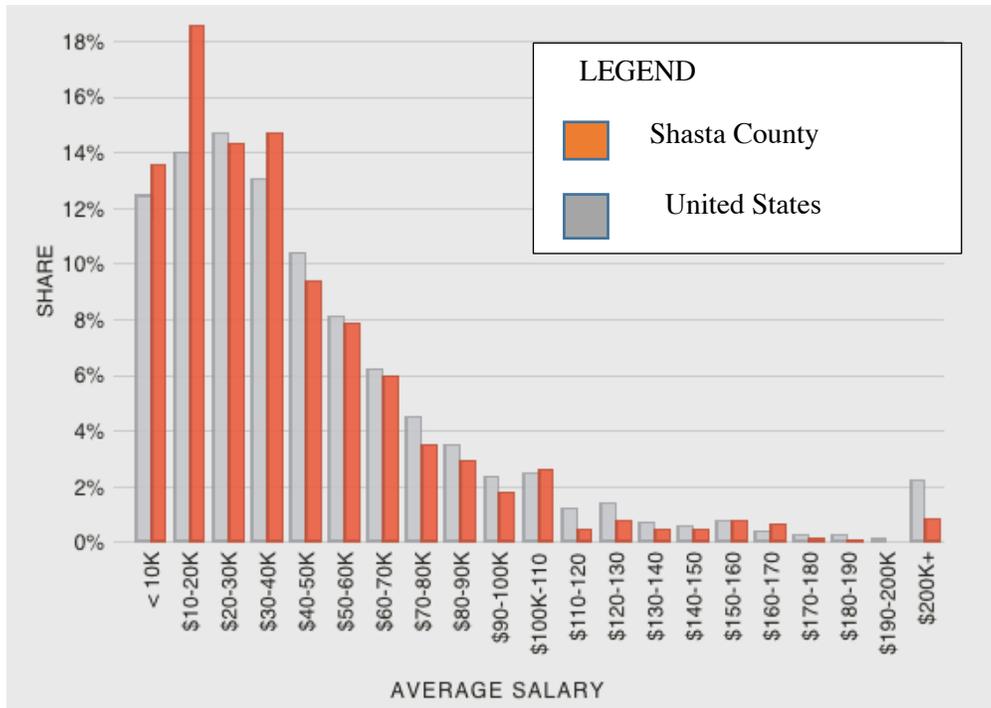


Figure 2. 2016 Salary Distribution for Shasta County.

Source: US Census, American Community Survey (ACS) Public Use Microdata Sample (PUMS) 1-year Estimate, 2016.

Compared with state-wide trends, Shasta County has a larger percentage of persons aged 65 and over: 20.3 percent, compared with California’s 13.9 percent. In part, this is because the cost of living is low in the county, attracting retirees from the expensive Bay Area. In addition, the county has a “brain drain” problem; young people leave for college and do not return due to a weak economy with few high-paying jobs. After the recession, many construction jobs dried up, wrecking what was once a foundational industry and causing many families to leave the area.

Known as the gun-owning capital of California (Richman 2013), Shasta County is a strongly conservative and libertarian county and is part of what is called the “State of Jefferson” territory, an area made up of parts of Southern Oregon and Northern California that activists have proposed as a separate state. The primary objective of the proposed state is to gain representation for conservative counties disenfranchised by the progressive majority in

California and Oregon. The black double x featured on the yellow proposed seal for the State of Jefferson seal symbolizes that these communities feel “double-crossed by state government” (Koseff 2016). The seal is proudly displayed in Shasta County on bumper stickers, flags, and even exercise apparel. Throughout California and Oregon, the State of Jefferson has the reputation of being predicated on racism, racial exclusion, and white supremacy, a reputation celebrated by many residents of Shasta County who proudly display Confederate flags, “Blue Lives Matter” slogans, and other white power imagery.

While racism undergirds the ideology associated with the State of Jefferson, the stated main issues that concern State of Jefferson supporters are 1) representation, based on the idea that the “LA Basin & SF Bay Area make all our decisions,” 2) regulations, particularly highlighting the high tax rates in California, suboptimal “business climate,” and mismanaged social services attending to the needs of undocumented people, and 3) restoration of regressive taxes, limiting the size of government, “revamping social services,” and increasing “utilization of our natural resources – timber, water, farming, mining, hunting and fishing” (SOJ51, n.d.). In short, the State of Jefferson is fundamentally concerned with what they see as government overreach and over-regulation of natural resources. According to Doris, a 72-year-old woman I interviewed who lost her generational family home to the fire, the supporters of the State of Jefferson “don’t want the government breathing down their throats.” Many residents of Shasta County, even those who do not support the State of Jefferson, believe that the Los Angeles Basin and San Francisco Bay Area bias the state government in favor of liberals, resulting in misrepresentation of North State ideals such as a dedication to the land, demonstrated through hunting, fishing, logging, and farming. These ideals and values, including a staunch opposition to

“big government,” characterize the culture of Shasta County and, as we will see throughout this dissertation, influence the recovery process for many residents.

My Study

This study focuses on the experiences of disaster survivors, first responders, aid workers, and service providers as they navigate the disaster recovery process. While disaster recovery assistance is frequently bifurcated into two silos – financial recovery, i.e. rebuilding, and emotional recovery – I find that emotional and material recovery are tied up together, an entanglement that produces classed and gendered inequalities. In this dissertation, I describe the role insurance status plays in stratifying disaster survivors and analyze how a person’s class background influences the strategies they use to access resources and cope with negative emotions after a disaster. Then, I discuss how the gendered division of disaster labor associated with financial recovery provides survivors with different strategies for coping with loss; these differences produce disparate timelines of emotional recovery that disadvantage women in the short term and men in the long run. I argue that, in order to address inequalities in disaster recovery, researchers, governments, and mental health practitioners need to consider the role culture plays in structuring disaster recovery and employ a holistic approach that addresses material and emotional recovery together.

I conducted in-depth interviews with Shasta County fire survivors, as well as with agency members such as fire personnel, county officials, state officials, and staff from local service organizations – 134 interviews in total. This triangulation of data allows me to expand on existing research that traditionally focuses on the experience of survivors alone. I sought out respondents who differed in their fire experiences (whether they lost their home, evacuated, housed evacuees, and/or were affected by the smoke), level of insurance coverage, age, gender,

and socioeconomic class, and I was able to achieve sample diversity in these areas. I frequently interviewed couples who went through the fire together, giving me a unique opportunity to examine how relationships and gender roles influence disaster recovery.

I conducted participant observation at two key sites in the Shasta County recovery landscape: the Community Recovery Team (CRT), a long-term recovery group made up of volunteers and tasked with distributing the bulk of donations collected during and after the fire, and Western Service Workers Association (WSWA), a mutual-benefit association comprised of volunteers that advocates for and assists low-income and working folks in a variety of arenas, including fire recovery. I completed over 150 hours of formal participant observation at these two sites over six months – April through September of 2019. During my CRT observations, I attended meetings about aid disbursement, emotional and spiritual care after disaster, and the political challenges of disaster recovery, and I also visited community events and resource fairs. My interactions at WSWA constituted more than observations; I worked hard as a volunteer with the organization, writing Federal Emergency Management Agency (FEMA) and Small Business Association (SBA) applications and appeals, sorting donations, and traveling with aid workers to burned properties to visit survivors and distribute donations like pallets of water bottles, propane cans, and food. I also volunteered with events and tasks that were not framed as related to the fire, such as helping organize an Easter brunch for working families and assisting members as they negotiated with Redding Electric Utilities (REU) for lower utility prices.

Research Design

This study began as an investigation of poor mental health outcomes among men – namely, a high rate of suicide and substance abuse – in Shasta County. I selected Shasta County because it offers analytical purchase as a rural county characterized by low levels of help-seeking

behavior and high levels of traditionalism and conservatism, particularly around gender norms. I also selected the county because of my personal history; I grew up in Shasta and feel a deep connection to the folks who live there, which prompted compassion and concern over troubling suicide statistics from the area.³ As I designed the study and began preliminary interviews, the Carr Fire swept through the county, altering the physical, emotional, and social landscape. I couldn't attempt to examine mental health without considering the fire. As I spoke with my friends and family members who lost homes and felt as though their lives were forever altered, I realized that the people of Shasta were subtly asking me to examine something with more immediacy for them: the fire and its aftermath. We're called upon as scholars to conduct research that engages with the community under study, and for me, that meant redesigning my study to attend to issues more compelling to the residents of Shasta. This project is dedicated to them.

I started this research with my networks; having grown up in Shasta, I have a strong relationship with community leaders there thanks to family connections and my previous work volunteering with local organizations in high school and college. I was able to access the CRT meetings quickly through these relationships, attending my first meeting in December 2018. CRT members graciously circulated my call for participants through their networks and email lists, resulting in a large number of respondents. I provide respondent demographics, recruitment details, and information about my observations at the CRT and WSWA in the appendix.

I believe my positionality as “a Shasta County girl” increased my ability to recruit and build rapport with respondents. Because of my membership in the community, respondents saw me as invested in the stakes of disaster recovery. However, my position as a researcher from an

³ I sometimes use “folks” to refer to my respondents throughout the text. I choose to use this language intentionally, as it comes from my participants and reflects the style of speech used commonly throughout Shasta County.

elite university in Chicago located me as an outsider who simultaneously represented an authorial academic voice and a privileged class of coddled, urban nerds. While my relationship with the University of Chicago conferred more authority and prestige, it also undermined my claims to authenticity as a rural woman from Shasta. However, I believe the positional duality of my identities as a scholar and a Shasta girl allowed me to occupy an “in-between” status (Dwyer and Buckle 2009) that minimized bias and produced robust, rich, and open conversations during interviews and fieldwork. At the same time, my position as both insider and outsider helped me bridge formal, abstract knowledge and my practical life experience as a member of Shasta County and relative to fire survivors, a bridging that created epistemological advantages in the analysis of my data and dissemination of my findings (Barber and Haney 2016).

Chapter Outline

In this dissertation, I consider the recovery experiences and trajectories of fire survivors of different social groups, classes, races, and genders. In chapter 1, I outline how insurance status and household arrangements influence disaster recovery and produce disparities in financial and emotional wellbeing after a fire. I demonstrate that insurance status plays a key material and social role in that those who were fully insured previous to a fire are able to access financial resources alongside community recognition as deserving, responsible citizens. In contrast, those who were underinsured beforehand face challenges to their claims to responsible citizenship, and the completely uninsured struggle to establish their legitimacy as victims. I argue that insurance status plays a significant role in disaster recovery, first, because financial compensation is distributed unequally and second, because cultural associations between insurance status and responsible citizenship increase disparities in emotional and financial recovery.

In chapter 2, I examine the experiences of Shasta County fire survivors who were compelled to seek public disaster assistance such as governmental and charitable aid. The process of acquiring aid is made more difficult by rural cultural expectations around self-sufficiency, as well as spatial segregation that disadvantages and stigmatizes low-income residents of Shasta County. I show that, while we might expect disaster aid to alleviate disparities in recovery, in fact, the culture around accessing assistance produces deeper inequities. Rather than recovery funds increasing equity post-disaster, this chapter shows that the process of recovery causes low-income areas to receive less economic and social contact than they did prior to the fire because of 1) gendered cultural norms around self-sufficiency and displays of need, 2) bureaucratic and administrative norms that invalidate and fail to recognize diverse family structures and living arrangements and 3) spatial stigmatization that excuses negative treatment toward geographic areas associated with poverty.

Chapter 3 provides an in-depth analysis of the bureaucratic work of disaster recovery – labor taken up primarily by women. The bureaucratic labor of disaster recovery falls mainly to women, due to associations between the home and femininity that create a division of labor by which women take on the private work of applying for aid while men undertake public labor – like removing debris and rebuilding homes – which comes with greater social recognition and rewards. In this chapter, I compare the experiences of insured, underinsured, and uninsured women as they marshal resources for recovery, a process that produces unequal emotional consequences. While the process of submitting claims and negotiating with insurance companies is tiresome and emotionally exhausting, these tasks enable fully insured women to emotionally process their losses and feel a sense of hope and accomplishment. Differently, those without

adequate insurance feel run down by endless recovery tasks, unable to find closure; these women face additional financial and emotional challenges to recovery.

While women survivors in Shasta County typically take on the extensive private work necessary for disaster recovery, men survivors more commonly engage in public labor. These public tasks give men the opportunity to demonstrate traditional masculinity in ways that were unavailable prior to the fire. In chapter 4, I argue that post-disaster displays of masculinity can confer positive rewards and generate social and emotional benefits, at least for a period of time. This chapter shows that, at least for some men, post-disaster labor expectations create an opportunity to fill provider and protector roles in ways that enhance social relationships and reduce emotional distress for a period of time. I term this short-term boost in social and mental wellbeing the “masculinity premium.” The masculinity premium is gained through performances of a particular kind of post-disaster masculinity that puts value on physical strength, calmness in the face of crisis, and mastery over the natural environment. However, I show that not all men are able to access this masculinity premium equally. Retired men and young men are especially likely to benefit from opportunities to perform post-disaster masculinity, unlike middle-aged men in the workforce and those with greater family responsibilities, who retain pre-fire social rewards from their roles as fathers, husbands, and workers. Meanwhile, the same post-fire activities that provide men with feelings of purpose can cause hardship for the women who must perform them, as there are fewer social rewards given to these women, despite performing similar activities. I conclude the chapter by describing what happens when the tasks related to the masculinity premium decline in availability; some men experience heightened emotional distress at the exact time when key low-cost federal counseling resources expire and leave the community.

Interventions

The data presented in this dissertation point to interventions in three different arenas: disaster studies, government, and mental health services. First, I urge disaster researchers to study culture – how might culture act as a mechanism that produces inequalities? In this dissertation, I demonstrate the ways in which local culture produces a normative set of recovery strategies – strategies that are uneven in their availability and rate of success – deepening inequalities among disaster survivors. Although I use a rural community as a case with which to study culture, scholars of urban disasters would be well served by examining how cultural differences, even at the neighborhood level, interact with social characteristics like race, class, and gender to produce unequal disaster recovery outcomes.

Second, my data show how meaningful a role insurance status plays in disaster recovery. Insurance status acts as a cultural symbol of citizenship and responsibility, conferring emotional advantages to those with adequate insurance while disadvantaging those who were under- or uninsured prior to a disaster. Further, insurance status plays a major role in determining who has sufficient funds to rebuild, the normative measure of recovery. I recommend the state of California institute a fire insurance mandate for all residents and, vitally, provide a low-cost or free public option for low-income Californians. Many of those living in the highest-risk areas of California – the rural wooded areas – are the poorest Californians, and without a public option, the insurance mandate will only deepen inequality, rather than mitigating it.

Finally, based on data showing disparities in emotional coping timelines after the Carr Fire, I recommend that post-disaster mental health services such as FEMA’s Crisis Counseling Program (CCP) and non-governmental charitable counseling resources extend their service delivery timeline to at least two years, rather than the normative one-year timeline currently used

by most agencies. Services may be underutilized in the first year post-disaster because some survivors experience a delay in emotional coping, due to their disaster labor – for men, this is the result of the masculinity premium’s short-term emotional boost, and for low-income residents, this is the result of financial challenges that impede allocating time for emotional processing. As time passes, recovery tasks decline, and emotions rise to the surface. Especially in rural areas with a culture of self-sufficiency, services need to be available longer to ensure that those who need them have access. The mismatch between the post-disaster mental health service delivery timeline and survivors’ recovery timelines is an equity issue: for low-income survivors, these low-cost and free programs are essential to improve emotional wellbeing after a devastating loss. Preemptive withdrawal by these programs from low-income, rural communities places added burdens on those survivors, while their wealthier and more urban peers have an easier time recovering emotionally. I recommend that FEMA and other organizations provide mental health outreach and counseling services for at least two years after disasters.

CHAPTER 1

BLESSED OR DISTRESSED: INSURANCE STATUS AND WILDFIRE DISASTER RECOVERY TRAJECTORIES

Fire insurance plays a substantial role in disaster recovery and is a significant factor in the reproduction of recovery inequities. Fire insurance is not just vital to rebuilding a home; it makes the days, weeks, months, and years after a fire more livable. Some insurance companies have access to satellite imaging and, as a result, are able to notify homeowners about the status of their properties – that is, whether the home is standing, partially damaged, or a “total loss” – often before fire personnel are able to do so. Once the insurer has proof that a home was destroyed, and sometimes even before the smoke has cleared, insurance companies provide the fully insured with money for immediate living expenses. Some survivors told me that, to their surprise, sums of several thousand dollars were deposited in their accounts in the days following the fire, making their lives much easier as they were forced to buy essential items like toothbrushes and clothing. For those who evacuated a far distance from their place of work, this money helped pay for gas for their commute. And, for fully insured evacuees, insurance companies provide lodging, contacting hotels and setting up reservations in the days following a fire. People with no coverage or who find themselves underinsured, by contrast, spend their days scrambling to find hotel rooms in a limited market flooded with evacuees, or looking for friends and acquaintances who have been luckier in the aftermath to take them in temporarily.

Insured residents of Shasta County told me that their insurance companies provided three “pots” of money following the fire: money for structure, living expenses, and personal contents. The first and largest allowance goes toward rebuilding the structure of a home. The second allowance, named Additional Living Expenses (ALE), helps survivors pay for transportation,

short-term housing like hotel rooms, and rent typically up to two years following a disaster – though this support is usually contingent on the survivor actively attempting to rebuild the lost home. For those I interviewed with adequate insurance, the two years of rental assistance was a godsend that allowed residents time to breathe as they navigate the long rebuilding process. The final allowance goes toward replacing the contents of a home, or as several respondents put it, replacing everything that would fall out if you tipped a house upside down and shook it. That means replacing items ranging from clothing and furniture to appliances and landscaping equipment. To access to this allowance, survivors typically were required to construct an itemized list of what they had lost. This list needed to be detailed, down to the precise number of shoes they owned, how much each pair cost, where the pair had been purchased, and whether they used cash, check, or credit card to purchase it. The labor of engaging with bureaucratic requirements like the list constituted a significant source of stress for survivors.¹

As this chapter will show, insurance plays a significant role in the production of recovery inequities. The United States disaster recovery apparatus is built on a system of insurance; we have never been a country that claims that government agencies like the Federal Emergency Management Agency (FEMA) will “make you whole” after a disaster. In other words, the privatization of risk in the US is taken for granted (Beck 1992). However, the home insurance safety net does not serve all individuals equally (Peacock and Girard 1997). For example, research shows that insurance payments are frequently not adequate to meet repair and reconstruction needs for poor and minority households (Bolin 1982).

¹ Creating the itemized list was a source of emotional pain and exhaustion for most survivors who were compelled to complete it. This labor mostly fell to women. For an analysis of this task and its consequences, see chapter 3.

Beyond providing remuneration for losses, insurance symbolizes a person's relationship to their home, financially. While insurance helps one with the material costs of rebuilding, it also stands in as proof of one's normative relationship to having – and owning – a home. For those who were renters, insurance mattered in that it helped them recoup financial losses from the fire, but it also mattered in establishing a right to rebuild as an upstanding citizen of the county. People who failed to prove their normative relationship to property – whether by their status as renters or by neglecting to purchase insurance – faced challenges. These folks showed me how their emotional attachment to their home was undermined by their failure to meet normative expectations of homeownership. Furthermore, insurance status confers additional social status, as those who were fully insured prior to the fire felt empowered and like they were responsible citizens; in contrast, those without adequate insurance were cast as irresponsible.

In this chapter, I first describe the benefits insurance confers to those who were fully insured leading into the fire. For homeowners who had adequate insurance, the fire produced new opportunities, and survivors were able to access feelings of hope about the future. I then discuss the experience of the underinsured, people who believed they had purchased enough insurance coverage and discovered too late that they would not have sufficient funds to rebuild. These folks experienced a mismatch between how they saw themselves – as responsible citizens of Shasta County – and how others began to see them – as irresponsible and neglectful. Next, I examine how insurance status intersects with household arrangements in a way that disadvantages renters, particularly in rural areas, where renting is frequently informal and difficult to document for disaster aid agencies. I conclude with a discussion of the non-financial benefits of insurance, showing how emotional experiences are also stratified in the aftermath of disaster. I argue that insurance plays a significant role in disaster recovery, first, because

financial compensation is distributed unequally and second, because cultural associations between insurance status and responsible citizenship increase disparities in emotional and financial recovery.

Better Than Ever: The Fully Insured

Most of the Carr Fire families with whom I spoke who were fully insured told me that their insurance payouts gave them a sense of hope and possibility about the future. When I attended a luncheon with well-to-do white women who lost their homes in the fire, several of the women said that their insurance payout had given them the opportunity to try new things they otherwise might not have considered. Doreen, for example, said she wasn't sure if she and her husband would rebuild yet. She and her husband were in their sixties, and her husband, a surgeon, planned to retire soon. Their insurance would pay her rent for two years, which would give them plenty of time to make a decision about whether to rebuild. Doreen said there were "too many good options" at that point. They could travel or go live abroad, and perhaps her husband could do surgeries in Africa. Laughing, her friend Meredith said, "It's the perfect point in your life to do something new!" For these well-off white women, the insurance payout they received as a result of the fire provided them with new opportunities, and their relative privilege as white, wealthy women enabled them to speculate about moving abroad.

Other fire survivors shared Meredith and Doreen's sentiment that the fire opened new doors. Rishi Patel, a sixty-two-year-old physician, shared with me that his fire insurance payout allowed him to make long-anticipated changes to his home:

I said, now the insurance company's going to pay, and I'm going to have a brand-new house! I'm going to have the modern house. I'm going to have all these IoT

[Internet of Things]² devices everywhere, the cameras and the smart locks. Over the last few years, I'd installed a smart sprinkler system, cameras, and the Wi-Fi garage door openers and all these fancy routers and access points. And I loved it, but it was like trying to shine an old car, you know, and now somebody is going to pay to get me a new one. Financially, I'm not going to be losing because it's going to be new house paid by the insurance, and the best thing, I don't have to deal with all these old books and the junk that I had, and my wife had, and my kids had. So that was the attitude basically from the day I lost my house.

Rishi, like other high-income and insured survivors, saw the fire as an opportunity to modernize and upgrade the technology in his home. As a result, he largely viewed the fire as a positive thing, even while acknowledging, "Yeah. I felt sad. I was in tears few times." When I asked Rishi how he would support a friend who was emotionally upset as a result of the fire, he said, "You're in good health, so this is a stress, but at the end of two years you'll be fine. You'll have a newer house, everything will be new, and you can rebuild." Overall, for Rishi, the fire was a temporary setback ultimately leading to a brighter future.

Other insured survivors I spoke with echoed the perspective articulated by Rishi. For some, the insurance payout allowed them to settle existing debts and become more secure financially than they were before the fire. Emergency room physician Austin and his wife Cathy, both in their fifties, explained to me that they were able to pay off tax debts using their insurance payout. Austin said,

It may sound bad, but we have been blessed because of the fire. I was, we were able to pay off some tax debts. We had some large tax debts that were floating around to the IRS that we hadn't quite figured out how we were going to pay them, and we were able to pay off the IRS completely.

Cathy added that the sense of freedom gained from paying off debts had given her hope:

² Internet of Things (IoT) devices are embedded with sensors, software, and other technology in order to connect and exchange data with other devices over the internet.

And now being in that financial freedom is just, it's just been over the top. [...] So I would really honestly say that from the ashes of what has taken place, there has been a beautiful transformation that has taken place. With financial freedom, debts paid up, cars being paid off, buying this house and extravagantly fixing up this house because of this [fire] also.

Because of their insurance payout, Cathy and Austin were able to feel a sense of freedom and were less stressed about making decisions like whether to rebuild or buy a new home. They decided to buy a ranch home just a few miles from their previous one and renovate it with the remaining insurance funds.

I saw the benefits of insurance play out in the long-term, as well, for the people I interviewed. When I followed up with him two years after the fire, Alan, a fifty-nine-year-old divorcee, told me that the ALE allowance his insurance company provided helped him feel more financially secure after a tumultuous divorce:

I have certainly more cash on hand, that's for sure. I would say that overall, I'm actually probably better off. [...] I haven't paid rent [in two years]. I think this place costs \$1,400 a month, and I haven't been paying that. So, I've certainly been able to save up a little bit of money there.

Being fully insured provides greater financial security in the weeks, months, and years after a disaster, and this security confers emotional advantages. Those who were fully insured reported feeling less stressed personally and in their relationships than their un- and underinsured peers.

Though it was common that the fully insured were also members of the higher socioeconomic class of Shasta County, the benefits of being insured were not exclusive to those with greater wealth or higher incomes; even lower-income survivors accessed benefits from possessing insurance. For example, Bob, a Keswick man in his fifties who owned his own

gardening business, told me that the payout from his insurance changed his life.³ I met Bob while he was on the job, landscaping for a very wealthy Westside family I had already interviewed about losing their home. Bob told me that his payout from Farmers Insurance allowed him to pay off credit cards, buy a new truck, replace gardening equipment that was lost in the fire, and make a down payment on a new mobile home. He said, “I’m set up for the next ten years now!” His employer, listening on, nodded her head and said, “This fire made a lot of millionaires.” Bob, slightly crestfallen, quietly said, “I’m not a millionaire,” to which his employer responded, “You didn’t have a million dollars to lose in the fire in the first place!” As we sat on the deck of her opulent home, gazing at a panoramic view of the valley, this statement implied that the employer had herself made a significant amount of money as a result of the fire. This exchange illustrates that, while there was disagreement over how large a payout survivors deserved and why, there was a shared understanding that insurance payouts had the potential to change lives and increase fortunes. These findings mirror those of sociologists Jeremy Pais and James Elliott; these scholars identified the tendency for disasters to help the rich get richer, as those with insurance are able to not only rebuild but improve their homes, a phenomenon local news reporters called the “jacuzzi effect” because the insured were able to upgrade their living conditions with luxury items like jacuzzies following Hurricane Hugo, a powerful cyclone that caused widespread damage across the Southeastern US in 1989 (2008, 1421).

³ The fire spread through several rural communities abutting Redding, the Shasta County seat. The fire began near French Gulch and spread through Keswick, Shasta, and the Westside of Redding before entering the more urban and suburban neighborhoods of Stanford Hills, Land Park, and Lake Redding. Lake Redding is primarily home to middle-class families and retirees, French Gulch and Keswick are low-income working-class communities, and the Westside, Stanford Hills, and Land Park are affluent. Shasta (informally Old Shasta) is mixed in terms of income. Keswick is especially poor and has the reputation of being plagued by drug use and a criminal element.

Residents of Shasta County articulated a pervasive belief that those who were fully insured *deserved* wealth and wellbeing after the fire because they had demonstrated personal responsibility in acquiring adequate insurance beforehand. For example, when I spoke with septuagenarian Gloria Walker and her husband, Wayne, Gloria said that her insurance adjusters knew the county's rules and gave her confidence that the Walkers would get what they "deserved":

They knew all the building code, the overrides in the system [...] So I knew right away that it was going to go good [sic]. And we just happened to get really nice people. They were concerned about us, they had empathy for us. [The adjuster] came, I mean he took pictures of this place, he tromped through and saw my silverware and your [Wayne's] boats that were burned up, and you know, he was sympathetic. It was caring. It wasn't like they were trying to Jew us out of something. [...] They said, you've been paying insurance for 50, 60 years on this house, and you know, you *deserve* to be able to rebuild your home, and we're going to try to help you do that.

Here, Gloria used an anti-Semitic slur to express an idea I heard over and over again in Shasta County: people who pay for insurance deserve rebuilt homes. They deserve a full payout of their policy, and they deserve a streamlined and simple process to attain that payout. For fully insured survivors, many of the financial struggles associated with disaster recovery were avoided. Gloria and Wayne were able to rebuild their home within a year of the fire; in fact, I attended their open-house party in their rebuilt home on the one-year anniversary of the fire. The quick pace of the Walkers' rebuild sharply contrasts with the slow rebuilding process faced by most survivors, especially those with lower incomes and those without insurance.

Similar to the Walkers, because of their insurance, Cathy and Austin were able to deliberate about whether to buy a new place or rebuild on their old property without facing the substantial uncertainty and financial stress their under- and uninsured peers suffered. And thanks to his insurance company's generous ALE, which provided rental assistance to both him and his

ex-wife, Alan was able to put aside his decision about rebuilding or buying a new home for two years, giving him time to process the multiple stressful life events – his divorce, several family deaths, and of course, the destruction of his home – that occurred around the time of the fire. Still, while the benefits of having insurance far outweighed being uninsured, the payouts reflected existing wealth and income disparities, even exacerbating these disparities as higher-income survivors were able to generate wealth in the aftermath of the fire.

Fully insured survivors received financial benefits from the fire, but they also received emotional and social rewards. These survivors were able to feel like responsible members of the Shasta County community who “did the right thing” before the fire by purchasing enough insurance. While most fully insured folks with whom I spoke expressed compassion for the uninsured, they also expressed a belief that those without insurance were irresponsible and neglectful. Monique ‘Mo’ Reedly, a Disaster Case Manager (DCM) and fire survivor herself, expressed this attitude when describing her neighbors in Old Shasta who had failed to acquire adequate insurance. She hypothetically asked, “Why didn’t you insure that? It’s not like you lack money! Come on. That was negligent. Negligent.” Even without real knowledge of her neighbors’ financial situation, Mo passed judgement on their insurance status and accused them of negligence. Using the term “negligent” implied that the uninsured did more than make a simple mistake. Instead, those without insurance were implicitly accused of not only failing to cover their own losses, but also creating costs for the community, as well, as local aid organizations were left – often with limited funds – to help the under- and uninsured rebuild. As a result, those who did not have enough insurance experienced stigma, while the insured reaped social rewards in the form of affirmation that they were responsible citizens. Particularly for those who owned their homes outright without mortgages, having insurance meant

demonstrating true personal responsibility because they were not beholden to the bank and required to carry insurance to protect the bank's investment. As Gloria expressed above, those with enough insurance felt entitled to full home rebuilds and felt supported by the community as they worked to get what they believed they deserved.

The fact that Cathy and Austin were able to buy a home *and* renovate it speaks to the large sum they received from their insurer. Their peers who were under- or uninsured did not have these options; for them, making decisions about what to do after the fire was incredibly stressful. This points to an inequality in the distribution of stress following a disaster, as those with insurance are able to make decisions more easily and avoid the uncertainty faced by those without adequate insurance.

An Unwelcome Surprise: The Underinsured

According to estimations made by members of the Community Recovery Team (CRT) I interviewed, up to 70 percent of the homes burned in the Carr Fire had some level of insurance coverage. After the fire, however, many families discovered to their surprise that they were underinsured. While the narrative that families should have known better and purchased adequate coverage was prevalent in the community, market forces – namely, a price hike caused by a supply shortage – played a significant role in the widespread underinsurance in Shasta County.⁴ When a family purchases insurance, they insure the square footage of their home for a dollar amount reflecting the price it would cost to rebuild their home. When a single-family home burns down, it is likely that the cost per square foot is around the same as when the insurance was purchased; Northern Valley Catholic Social Services (NVCSS) Disaster Case

⁴ According to insurance agents with whom I spoke, insurance companies are not legally permitted to knowingly underinsure a property.

Managers (DCMs) told me that in Shasta County, the usual cost was \$180 to \$185 per square foot. However, when a large number of homes burn down – the Carr Fire destroyed 1,077 homes – the supply of labor and materials cannot keep up with the rebuilding demand. As a result, contractors and lumber suppliers raise their prices. At one point, this price hike resulted in a rebuild cost of around \$250 per square foot in Shasta County. Some Carr Fire survivors had insurance plans that adjusted their payout based on market prices, so the price increase did not cause them to be underinsured. Rarely, those with greater educational attainment, greater wealth, and more cultural capital were able to negotiate with their insurance adjusters to get better coverage given the changes in supply and demand in the county. Because those negotiations were seldom successful and because this type of flexible policy was rare in Shasta County, the changes in the cost of material and labor resulted in a large number of underinsured homes; according to CRT members I interviewed, eighty percent of Carr families were underinsured to some extent. This meant that even higher-income families were underinsured, some of them by tens of thousands of dollars. However, the impacts of underinsurance were felt most by low-income families with less disposable income to make up the difference. CRT members told me that thirty percent of Carr Fire families were severely under or uninsured, amounting to around 300 households. CRT member Andrew told me, “Without significant outside help, these 300 will never rebuild.”

While pervasive, underinsurance is seldom discussed outside of a disaster context. Though former California Insurance Commissioner Steve Poizner called underinsurance a “common” situation for many homeowners in the state (Lifsher 2008), few survivors I spoke with were aware of the extent of underinsurance throughout the state and in their own communities. Of the survivors with whom I spoke who lost their homes, forty-five percent had

less-than-adequate insurance to cover their losses (see table 1). Those who owned their homes were more likely to have insurance than renters; 100 percent of the renters I interviewed were less than fully insured, while 67 percent of homeowners had full insurance coverage for their fire losses. While my sample of homeowners roughly mirrors the CRT estimate that 30 percent of homeowners who lost their homes were under- or uninsured, my data show that renters were far less likely to carry insurance. Because renters are also more likely to be low-income in comparison with their peers who own homes (Slack 2010), lacking insurance compounds the effects of poverty for renting families.

Table 1. Respondent Homeownership and Insurance Status

	Fully Insured	Less Than Fully Insured
Total with Property Loss (n=64)	35 (51%)	29 (45%)
Owner (n=52)	35 (67%)	17 (32%)
Renter (n=12)	0 (0%)	12 (100%)

Many homeowners were surprised to discover that they were underinsured, and, for those with mortgages, underinsurance forced them to make a difficult choice: pay off the mortgage on the burned home or start rebuilding a new home while continuing to make mortgage payments on a house that no longer existed. For Kristen Baker, age forty-three, and her family, the insurance payment guaranteed that they could pay off the mortgage on their burned home, but it was insufficient to rebuild a new one. Because the insurance company provided an ALE allocation beyond the mortgage coverage, Kristen thought she had some time to figure things out. But because she was underinsured, it was hard to gain access to those ALE funds:

My personal experience with insurance, which was given to me by my Wells Fargo bank, they wanted me to go with it as part of my mortgage. And they're there to take care of the bank. They're not there to take care of people. I waited three months before I got my first ALE check from them.

Several underinsured survivors shared this sentiment: insurance is designed to protect the bank's investment, not aid the family's recovery. Kristen explained to me that she discovered too late that the family was underinsured because she did not fully understand the information her bank provided. Many survivors told me that, due to the opacity of communication from lenders, they believed themselves to be fully insured but realized later that their policy had been changed and that they had missed those important changes in the fine print. This realization understandably resulted in anger and confusion for many survivors.

For residents who lost homes with a bank loan still attached, the insurance payment was sufficient to cover the bank's losses – in other words, they were able to pay off their remaining mortgage – but was not enough to rebuild. Lara Hartley, a forty-nine-year-old business administrator who lost her home in Old Shasta, was grateful that she was able to pay off her mortgage with the insurance payout:

So, as we were kind of looking at the insurance information, we thought that monetarily it would be better to take the small payout we did have and then we had a little bit of money in savings and pay off the mortgage rather than keep paying the mortgage and hang on to that [insurance] money to put into a new house because we didn't know how long it would take to get a new house. [...] It would make more sense to us to pay off the mortgage and then try and get a new mortgage or something, but at least we wouldn't have a 15 or \$1,600 payment looming over our head [every month], plus [trying] to pay for this [rebuild].

Along with paying off her mortgage, Lara and her long-term boyfriend purchased a recreational vehicle (RV) so that they could live on their burned-out property with their animals. Like many Shasta County residents, Lara told me that living in the country with one's animals, even on a destroyed piece of land, was preferable to living in town. Respondents frequently told me that they preferred to live in the rural hinterlands because of a desire for privacy, a love of the outdoors and natural beauty, and a general distain for "city folks" and what was seen as a more

cushioned lifestyle. This preference, rooted in a cultural identity as a “rural person,” created challenges for survivors because most of the available housing stock in the county is situated within the Redding city limits, making it hard for survivors to find temporary housing in the rural parts of the county while rebuilding. As a result, many survivors in my study decided to live in RVs or trailers on their burned properties while waiting to rebuild, a decision which sometimes added stress to relationships as entire families lived in cramped quarters for years.

While the underinsured found themselves unable to rebuild, their less-than-adequate coverage still disqualified them from getting forms of federal aid open to the uninsured. When I asked Lara if she received a payout from the Federal Emergency Management Agency (FEMA) to assist in her recovery, she said,

No. And here’s why: because my insurance payout was more than \$34,000. So what I said to the second or third FEMA representative that I spoke to, I said, “Can you tell me if this statement is accurate? If my insurance payout for my \$300,000 house was \$35,000, would I not receive any money from FEMA because it was over \$34,000?” And he said, “Yes, that’s correct.”

Because the Carr Fire received a Presidential Major Disaster Declaration, some uninsured FEMA applicants were able to receive up to \$34,000 in an initial payment. This payout was for homeowners only; some uninsured renters received between \$4,000 and \$5,000. Later, an additional \$10,000 was authorized for some homeowner recipients, amounting to a \$35,000 total homeowner payout. According to Western Service Workers Association (WSWA) members who spent significant time dealing with FEMA applications and appeals, FEMA denied 80 percent of the applicants they worked with (both homeowners and renters) on the first application. Those who received insurance reimbursements were categorically denied FEMA assistance, even if the insurance payment was insufficient to rebuild their home. Although every Carr Fire survivor was

encouraged to register with FEMA via commercials, flyers, and their networks, the information about eligibility for aid was not easily attained, as Lara explained:

For the average working person or family, FEMA provides zero help! And that's where I fall. And there are so many hoops to jump through and you have to jump through them again and again and again and again. That to me would be enough to consider suicide. And they made you feel like you were just lower than dirt for even asking [for help]. And they keep bouncing you back and forth between SBA [the Small Business Administration] and FEMA and SBA and FEMA, and you just, you really gotta have thick skin and a lot of fortitude to get anywhere with them. And when you're, after having experienced this type of scenario where [you're so stressed that] you're not sleeping or not feeding right, it destroys your day, and that's just way too much.

Here, Lara described the intense emotional costs of dealing with aid organizations, even saying hyperbolically that those interactions were negative enough to compel suicidal thoughts. It is common for those who experience disasters to experience negative mental health repercussions (Norris et al. 2002), so Lara's statement was especially worrisome. I heard comments like these consistently in Shasta County; un- and underinsured survivors expressed that applying for aid often felt more devastating than the fire itself, due to long periods of waiting, uncertainty, confusion over bureaucratic decisions, and negative conversations with aid agency staff members.

Lara, like many underinsured survivors, was sent to the Small Business Administration (SBA) for assistance once FEMA determined that she was ineligible for their assistance. Although it was set up to support for small businesses, SBA also offers low-interest loans – 2 percent in the case of the Carr Fire – for homeowners rebuilding after disasters. In most cases, FEMA requires survivors seek help through SBA in conjunction with, or, in some cases, instead of receiving aid from FEMA. As Lara explained, the process of “bouncing back and forth” between FEMA and SBA was stressful and confusing for many survivors.

Katrina Martin, a forty-year-old in-home support services (IHSS) worker and mother of a small child, told me that she felt as though the government and the community abandoned her once she was found to be underinsured. She said, “It’s like, okay, I’m a law-abiding citizen and a taxpayer, and I contribute to my community, but I’m not, I’m not worthy.” Katrina, like many other survivors, felt as though she *deserved* assistance because of her history as an upstanding community member. Failing to access funds she believed were owed to her increased her feeling of resentment and anger about the fire and the recovery process. Furthermore, comments like this one reinforced the idea that some fire survivors were in fact undeserving of aid, particularly those who were low-income, presumed to be lawbreakers, or seen as not contributing to the community. While community members repeated a belief that those who did not secure insurance prior to the fire had deficient characters, were bad budgeters, or were uneducated on the benefits of having insurance, research shows that low-income people are aware of the availability and benefits of having insurance, yet many simply cannot afford it (Fothergill 2004). When I asked what happened when residents couldn’t afford insurance, Simon, a senior Disaster Case Manager (DCM) working for Northern Valley Catholic Social Services (NVCSS), the non-profit contracted to aid under- and un-insured residents in rebuilding their homes, said,

I mean everything is expensive, you know, and a lot of our folks that were in our [DCM] program that we’re serving are at or below the poverty line. And so to then go say, “Hey, get additional insurance coverage” when many of them are on state benefits, you know, Cal Fresh food stamps. And so to add another, whatever it may be, \$200, \$300 for that [insurance], and then, “Oh, you should [pay to] get all those trees downed, as well [for defensible space around your home].” And where is that help going to come from?

Simon, like many aid providers, easily described the financial challenges low-income people face when trying to access insurance. When I asked her what she wished locals knew as we entered a new fire season a year after the Carr Fire, Kate, fifty-six-year-old disaster relief

coordinator for the local branch of a national relief agency, told me that insurance was the most important thing. I asked, “What about people who can’t afford insurance?” She said,

I don’t know. Even renters’ insurance is helpful, and renters’ insurance isn’t too much. But for the property owners, that’s a tough one because sometimes they have to choose medical over insurance. Sometimes they have to choose food over insurance. I don’t know what to do.

Kate described the double bind many low-income residents of Shasta County face: purchase medical insurance, food, or fire insurance. I heard low-income residents complain about this difficult choice repeatedly, worrying that their neighbors saw them as irresponsible when they simply did not have enough cash to make all of these ends meet. Even though Kate expressed the belief that acquiring insurance was easier for renters – and, certainly, renters’ insurance is far cheaper than homeowner’s insurance – the next section of this chapter shows that the challenges of acquiring insurance were especially difficult for renters, particularly those living in the rural parts of the county.

When the Norm is to be Uninsured: Renters and the Carr Fire

Research shows that renters, particularly low-income ones, have more trouble finding housing after a disaster than their peers who own homes (Comerio, Landis, and Rofé 1994; Fothergill 2004; Quarantelli 1982). Comerio, Landis, and Rofé (1994) reported that in California, low- and moderate-income rental housing units tended to be older and of poorer quality, making them more biophysically vulnerable to disaster, particularly to earthquake and fire damage. Most renters with whom I spoke who were from the rural parts of the county like Keswick, Shasta, and French Gulch did not live in the types of apartment complexes most commonly associated with renting. While some of them rented entire homes in the unincorporated parts of the county, most lived in complex rental situations in which they lived on a property along with the homeowner and/or other renters. For example, some lived with friends or relatives and paid rent without a

formal lease agreement – sometimes exchanging services, food stamps, or non-monetary payment instead of cash for rent – while others had formal rental agreements but lived in rehabilitated outbuildings like garages. These outbuildings were usually built by residents rather than paid contractors, and sometimes with subpar equipment and materials. As a result, these structures were more biophysically vulnerable to the fire when it swept through the rural parts of western Shasta County.

Overwhelmingly, homeowner respondents told me that they had failed to obtain adequate insurance coverage for their outbuildings because they presumed these structures were covered as part of their homeowners' insurance. Unless a homeowner specified that they wanted a detached garage covered, and paid the premium to reflect that, these outbuildings were not covered, a fact that surprised many homeowners and was a contributing factor to underinsurance throughout the fire area. Those who were renting these outbuildings were caught unawares, as well, as many of them had assumed the homeowner had the insurance necessary to rebuild and were surprised to find that their former home – an insulated and furnished garage – would not be rebuilt in the near future. Furthermore, county officials were surprised to learn that people had been residing in these rehabilitated garages and outbuildings – the vast majority of which were unpermitted – and were opposed to issuing permits for these to be rebuilt as dwellings. As a result, many renters discovered they had few options for recovery, aside from moving to a new, more urban rental in an already overcrowded rental market now flooded with fire survivors.

When recruiting participants for this study, homeowners disproportionately responded to my call, and, as a result, most formal interviews were with homeowners. It is possible that renters saw my recruitment materials but did not see themselves as eligible to participate, or perhaps my contacts circulated the call among homeowners and neglected to pass the

information along to renters in their networks. Regardless, finding renters to interview was difficult. To examine the experiences of renters, I spent a considerable amount of time volunteering with the Western Service Workers Association (WSWA). This mutual-benefit organization is made up of working class and low-income residents of Shasta County and is staffed entirely by volunteers. WSWA provides assistance in a wide variety of areas, including advocating to prevent utility shut-offs, distributing food and clothing donations, and assisting with fire recovery through one-on-one help with aid applications and through lobbying local and state governments for more comprehensive aid.

Ava, a lead volunteer at WSWA, told me early on in my fieldwork that the fire brought new members to WSWA. She said that, for the most part, the people she saw from the fire would have come into WSWA another way because they were low-income. But there were some who were middle-class homeowners “eking a living” who wouldn’t usually need WSWA services. She said these folks were “plummeted into poverty overnight” by the fire, which “stratified people downward.” Ava said that those middle-class survivors who joined WSWA told her they “learned to be merciful” and realized “you can’t bootstrap your way out of this,” so the process helped create solidarity between middle-class and lower-income residents of Shasta County, in her view. Those I assisted as a volunteer were disproportionately very low-income, though some had owned their homes – often mobile homes – prior to the fire’s destruction. However, most of those I assisted were renters.

While working with survivors at WSWA, I spent a significant amount of time writing to FEMA and SBA in order to argue that a survivor was indeed a renter, even though they did not

have formal documentation from a landlord in the form of a leasing agreement.⁵ Renters overall have disproportionately low incomes (Joint Center for Housing Studies of Harvard University 2018), meaning that the challenges renters face fall primarily to low-income fire survivors. Importantly, few renters have renters' insurance – only 37 percent according to the Insurance Information Institute (2014). Of the renters I interviewed, 58 percent were insured to some degree, yet none were fully covered for their fire losses.

Those without insurance were generally framed as irresponsible in the community at large, but particularly within the Community Recovery Team (CRT). For example, DCM Luke said,

I'm finding that if people were responsible before the fire, they're usually quite responsible after, and in the way that they move forward. Otherwise, if they weren't [responsible], then it's a little bit more difficult for them to think with that lens of going down to the county [building department] and getting the necessary paperwork of deeds and everything else that kind of goes along with the process.

Luke associated a lack of insurance with irresponsibility and went further to say that those who failed to acquire adequate insurance would have a harder time recovering due to an irresponsible disposition that would make it hard to accomplish bureaucratic recovery tasks. He went on to say, "There is a difference with the insured being more kind of usually on top of what they're doing before they come to us." CRT members consistently discussed the need to educate clients about budgeting to ensure they purchased insurance to prevent financial devastation after the next inevitable fire. Mo, another DCM, said that uninsured renters sometimes came to NVCSS or the CRT asking for a rebuilt home, and she had to tell them that they didn't qualify because they weren't homeowners. She said,

⁵ For more information on the challenges faced by under- and uninsured survivors in their interactions with FEMA and SBA, see chapter 2.

You have some people are like, “I should get a free home.” Well now, you didn’t have one before. You didn’t have a home before, so you don’t get one now [...] you’re not getting a free home from the community build, ‘cause that’s not right. You didn’t have that before the fire and explaining that to people, and they’re upset about it because they realize, “Oh man, I screwed myself.” They’re not mad at us. They’re mad at themselves. And I think that’s good. Maybe you can learn and elevate, because to me the whole thing is about elevating.

Here, Mo said that renters should not receive a rebuilt home because they weren’t homeowners prior to the fire. Second, she reinforced the idea that those without sufficient funds to recover on their own “screwed themselves” by not acquiring insurance. These statements reinforce the personal responsibility narrative associating insurance status with character traits. Third, she condescended to these clients, framing their loss as an opportunity to learn how to budget in a more normative way in order to improve their conditions in the future. Fourth, she expressed assumptions about the goals of disaster recovery – to get people “back to normal,” rather than addressing community problems, such as housing instability, that existed prior to the fire. This normative focus on restoration to a status quo reinforces inequalities and is a way of keeping people in their figurative place while simultaneously making it difficult for survivors to find their literal place: a place to live, and a place as a valued citizen of the county. Further, by using the language of “getting back to normal,” residents and aid workers I interviewed obscured how the way in which disaster resources are distributed gives wealthier, fully insured residents new opportunities to *expand* their wealth and community standing.

The narrative that connected insurance status with responsibility erased the distinctions between renters and owners and masked the facts that 1) low-income people are more likely to be renters; 2) obtaining insurance is less normative for renters, particularly for those with unconventional rental arrangements; and 3) purchasing insurance is more difficult for low-income renters with limited disposable income.

The Long-Term Benefits of Insurance

Beyond Finances: The Emotional Benefits of Insurance

Most of the fully insured survivors with whom I spoke were aware of their relative privilege, including the emotional benefits associated with financial security. When I asked him how he would support a friend who was struggling to cope with the aftermath of the fire, Mark, age sixty-nine, said,

I think it's getting people to understand that you can move forward. But I – that's much easier for me to say than if I didn't have insurance on my house, if I didn't have a place to live now. I think there were so many people that are so worse off than I am. If I didn't have the resources that I have now, I think it would be a terrible thing to be going through.

Mark explained that he had relative privilege; even though he was emotionally devastated by the loss of his home, he had material resources that made it easier to reestablish normalcy and “move forward.” While he might not have been aware of the extent to which his under- and uninsured neighbors were struggling to recover, Mark saw how it was possible for someone with fewer financial resources to become stuck and unable to move forward with recovery tasks related to rebuilding and reestablishing routine. Similarly, Brian, a survivor in his forties from Old Shasta, reflected on his emotional state after the fire and its relationship to the financial stability conferred by insurance. He said,

I'd say that there were a couple of tough days in the first couple months, dealing with insurance, and when the rubble was still around spending time at the home site was very depressing, so we barely went. Once the home site was cleared, I can't tell you how much of a relief that was and how much more optimistic we became. I think overall, obviously such a life changing event has made things harder, but has it been so difficult that it's given us depression, or hurt the quality of our life? No. And in a sense, it has opened a new chapter in our life, that I guess is exciting in the sense that we can write it how we want. I know that if we didn't have insurance and relatively strong financial stability, I would not be saying this, though.

Brian explained that while he and his family felt unpleasant emotions while visiting their burned property, those feelings were not long-lasting. He attributed their brevity to the financial stability conferred by their insurance status. Similar to the well-to-do women who lost their homes, Doreen and Meredith, Brian said that the insurance payout “opened a new chapter” characterized by freedom and excitement.

This perspective sharply contrasts with that of the un- and underinsured survivors who, even two years, later felt overwhelmed, depressed, and hopeless. For example, underinsured survivor Katrina Martin described the intense stress associated with finding housing, stress which heightened marital strife and problems at home:

I mean, when you look at, if you did not have enough insurance and your credit was not good enough to get an SBA loan that was going to cover the cost of your bills, you're a sitting duck. And it just makes the disparity between the haves and have-nots worse because if I was a doctor I could just go live in my second house, or if I had three other rental houses, I could just go move into one of my rentals while I was waiting for my new house to get rebuilt. I wouldn't be having to move four times in two years to find housing. You know, I wouldn't be having to worry about the roof over my kid's head every six months.

Katrina, like many of the un- and underinsured, felt an emotional burden associated with recovery tasks. While recovery takes time regardless of economic status, those with fewer financial resources experience a longer timeline of recovery, which exacerbates emotional distress. Katrina said, “It's almost like we're refugees in our own country. And it's not because we haven't used the system for what it's supposed to be. It's because the system's broken.”

Getting Insurance After a Fire

When a family buys a home with a mortgage, the bank requires that the family purchase homeowners' insurance in order to protect their investment. When the mortgage is paid off, it is the family's decision whether to continue paying monthly or yearly for the protection offered by

insurance or use those funds elsewhere. According to insurance agents with whom I spoke, prior to the Carr Fire, homeowners in the area could expect to pay between \$1,200 and \$1,500 annually for fire insurance coverage. Since the fire, insurance costs have risen by 300-400 percent in that area due to risk of further fires, meaning that homeowners can expect to pay between \$3,600 and \$6,000 annually for full coverage. These trends are not unique to Shasta County but pervade across the state; the California Department of Insurance (CDI) found that in zip codes at the highest risk for wildfire, insurance premiums increased significantly (Cignarale et al. 2018), making it hard for low-income residents to maintain sufficient insurance coverage.

When I reinterviewed survivors two years after the Carr Fire, most were very concerned about getting their new homes insured. Those who were renting in town expressed relief that they were not in the higher fire-danger areas with increasing premiums and non-renewals. John, age eighty-one, told me that his insurance company refused to reinsure him after the fire, and he had to find a new insurance company that was charging him three times as much as he paid before. He said, “If I were an insurance company, I wouldn’t personally insure anything anywhere in this county. So, we were pleased to get insurance at all!”

All across California and the American West, insurers are refusing to insure homeowners in high fire-risk regions. While this may seem like a protective measure to discourage building in risky areas, the consequences of non-renewals are felt most intensely by low-income Californians. While the state has a system for residents who cannot get insurance due to fire risk outside of their control, the program is uneven in how it protects homeowners of different socioeconomic classes. This system, the FAIR Plan, is supposed to act as an “insurer of last resort” for homeowners who live in high-risk areas (California FAIR Plan, n.d.). But this program is designed to protect high-income residents and is cost-prohibitive, often costing

between three and five times the price of conventional insurance on the private market. When I interviewed her two years after the fire, eighty-year-old Cora told me,

It's going to cost me, through the California FAIR Plan, more than double what I was paying before, which was already the highest rate because of the fire danger area. And it's not as good coverage, and I haven't replaced it yet. So I'm sweating a little that it's fire season, but I'm pretty strung out paying for the things that I'm doing to this house [to rebuild].

In this way, Cora, a well-off fire survivor, expressed distress over her lack of insurance and concern about paying the high premiums necessary to attain coverage through the FAIR Plan. For those with lower incomes, the challenges are even more extreme. The state does nothing to protect low-income people who cannot afford insurance. Without insurance, houses cannot be rebuilt. People relocate, eroding the tax base and deteriorating the local economy in communities already devastated by the loss of infrastructure and businesses due to the fire.

The state's Commission on Catastrophic Wildfire Cost and Recovery recently commented on this problem, acknowledging that "while insurance is still largely available, it will be increasingly unavailable and/or unaffordable for many in the wildland urban interface in California" (Johnson 2019). Yet the Commission didn't think to include a lower-cost public insurance option. Instead, the Commission recommends amending the FAIR Plan by increasing the coverage limit to \$3,000,000, a move that will only benefit high-income homeowners. In fact, the majority of their recommendations are aimed at improving the insurance quality for wealthier Californians, further entrenching an unequal system rather than proposing an equitable solution that attends to the needs of low-income Californians who need the help more than ever.

Conclusion

Existing research shows that higher-income survivors of disaster experience fewer psychological impacts than low-income survivors (Bolin 1994; Fothergill and Peek 2004), and

the evidence presented in this chapter illustrates how insurance status acts as a key mechanism in producing these unequal emotional experiences. Even though the fire was traumatizing and brought up negative emotions for all of the survivors with whom I spoke, for those who were fully insured, the fire represented a new beginning filled with hope. Because insurance became culturally associated with responsibility, survivors who discovered that they were underinsured faced stigma from community members and felt shame as a result, compounding the financial stress of rebuilding with too few funds. Renters faced unique challenges as they were often unaware of the need for insurance and struggled to get rental residences in the rural parts of the county insured due to the types of dwellings they occupied and the informal rental arrangements common among low-income Shasta County residents. Emotional costs accompanied the financial consequences of insurance status as those with adequate insurance felt more hope and optimism than their under- and uninsured peers. In the next chapter, I delve more deeply into the experiences of the under- and uninsured Shasta County residents as they negotiated complex bureaucracies in order to attain aid dollars to help with their rebuilding.

CHAPTER 2

“WE GET HALFWAY, AND THEY KNOCK US DOWN”: GOVERNMENTAL AND NON-GOVERNMENTAL ASSISTANCE TO FIRE SURVIVORS

When I visited the rural community of Keswick in December 2018, it looked like a bomb had gone off. Mere miles from the Redding city limits, this small community of around 200 households was almost completely destroyed by the Carr Fire; only two homes remained standing, looking oddly cheerful with their yellow paint, in stark contrast to the black, scorched earth surrounding them. Burned cars and twisted metal sat littered across the landscape. Because it was the rainy season and the fire eliminated most of the erosion-protecting foliage, mud flowed along the streets, and water collected in big pits left by the debris clean-up crews who were tasked with scraping the soil of toxic chemicals left when the fire’s extreme heat melted appliances, paint, and household chemicals. The place was unrecognizable.

By the spring of 2019, some survivors from Keswick were able to move back onto their properties, most living in recreational vehicles (RVs) purchased with the help of local aid organizations or, if they were one of the lucky few Keswick residents with fire insurance coverage, their own insurance funds. Unlike their wealthier neighbors in Shasta, Keswick Estates, and West Redding – neighborhoods with higher rates of insured homeowners – the residents of Keswick sat waiting. Would they be able to rebuild? When would that happen?

After a disaster, people draw on a myriad of resources as they attempt to pick up the pieces and rebuild their homes and their lives. As we saw in the last chapter, those who were able to access the private resource of insurance faced a particular set of challenges – especially those who had some insurance coverage before a disaster, but not enough – but were also able to access a degree of privilege as insurance-holders; many leveraged this privilege to gain access to

additional resources for recovery. In this chapter, I show what happens when private resources like insurance and personal wealth are insufficient or unavailable, and survivors are compelled to turn toward public resources such as funds from charitable organizations and government agencies.

First, I will highlight how the Shasta County rural ethos of self-sufficiency shapes residents' attitudes towards help-seeking; in other words, I show how culture influences the recovery process. Next, I discuss how stigma against the poor compounds disaster-caused downward mobility. Finally, I'll show how segregation and the stigma of place – also known as “territorial stigmatization” (Wacquant 2007) – make recovery harder for low-income residents. In sum, this chapter demonstrates how disasters produce downward mobility for some members – those with low incomes and insufficient fire insurance – of an affected community. Rather than recovery funds increasing equity post-disaster, the process of recovery causes low-income areas to receive less economic and social contact than they did prior to the fire because of 1) gendered cultural norms around self-sufficiency and displays of need; 2) bureaucratic and administrative norms that invalidate and fail to recognize diverse family structures and living arrangements; and 3) spatial stigmatization, which excuses negative treatment toward geographic areas associated with poverty.

Recovery and the Ethos of Self-Sufficiency

Through my ethnographic observations and conversations with residents, it became clear to me that Shasta County was characterized by a rural community identity associated with valuing self-sufficiency and independence. Residents repeatedly told me about what they saw as a pervasive mindset of self-reliance. Brian Henderson (age unknown), a survivor from Old Shasta, said, “People around here have this fixation with being self-reliant.” Kristen Walker, age

forty-three, said, “We’re a really proud area that are [sic] trying to stay as self-sufficient as possible.”

Service providers and aid workers acknowledged these local beliefs. When asked why locals were reluctant to seek help, forty-eight-year-old Andrew, a local resident and leader of a non-profit group providing aid to vulnerable populations said,

I think being a very independent area, I think a lot of us and I, myself included, we don’t like to feel needy, you know, as people. So, when there’s resources available, we don’t always hop on them because sometimes we feel like, “Well that’s good for so-and-so ‘cause they really need it,” and we don’t take a look at ourselves and really get to the point of going and doing it. I think that’s what it’s about. It’s just very independent folks, very strong folks, and that could be why.

Andrew explained that the local culture, which prized independence, discouraged residents from seeking resources. Furthermore, he said that residents were quick to see services as relevant to others, but not to themselves. These narratives are similar to those used by low-income people – even in non-disaster situations – who are reluctant to apply for governmental and/or non-governmental aid because they see those resources as meant for those even poorer than themselves (Hughes 2018).

Monique ‘Mo’ Reedly, one of the Disaster Case Managers (DCMs), echoed Andrew’s sentiment: “I think it’s like ‘pull-yourself-up-by-the-bootstraps’ mentality. Like, you know, this is the West, we have dug for gold. We have done this, we have survived that, and we will survive this.” Shasta County residents repeated this phrase, “Pull yourself up by the bootstraps,” consistently throughout my interviews and observations at community events to emphasize the value of self-sufficiency in a rural community.

Locals often connected the narrative around self-sufficiency to expectations around masculinity. For example, Roger Patterson, age sixty-seven, said, “We learn it early on and especially rural, not so much urban sometimes, but rural people. And you learn, and you’re

chastised as a man, as a boy for not being manly enough. It's perpetual." Like Roger, Jerry Kinney, age seventy, was quick to explain that expectations around men's roles in the community sometimes kept men from asking for help. He said,

We're supposed to be the tougher ones. We're supposed to be the breadwinners. We're supposed to be the protectors, we're supposed to be the one that people come to because we're strong. We're supposed to be the strong ones. And unfortunately, I don't know about all societies, but in some societies, it might be seen as a sign of weakness if you need to seek help or if you can't fix it yourself or you can't fix your house.

Reading this, we can hear Jerry connecting strength – and masculinity – with a person's ability to rebuild after the Carr Fire. Even though Jerry was ambivalent about whether strength should be connected to disaster recovery, normative statements like these reinforce the sentiment that seeking help is shameful or a sign of weak character. Both men and women in Shasta County repeated these ideas and, frequently, said that they themselves avoided asking for help whenever possible. For low-income fire survivors, this made reaching out for assistance from agencies like the Salvation Army and Northern Valley Catholic Social Services (NVCSS) more difficult. Still, many did seek relief from these agencies, but seeking help was frequently associated with shame and anger, particularly for men. As a result, much of the work of applying for aid and asking for help fell to women survivors.¹

In our conversations, residents wove together beliefs about self-sufficiency with beliefs about the role of the government. For example, when asked about local reactions to the governmental fire-recovery response, John Christopher, age eighty-one, stated,

Well, I think there is a mentality, uh, anti-governmental, anti-agency mentality that exists in the county as manifested by the strength of the supporters of the

¹ See chapter 3 for a discussion of women's work applying for aid.

Trump campaign.² You know, a mindset that government is here to interfere in your personal business.

John articulated what he saw as the dominant belief in the county – “the government is here to interfere in your personal business” – and that folks saw that interference as a negative thing. Overall, residents expressed to me that the further one could stay from asking for help, particularly help from the government, the better. Like the members of the conservative, working-class community sociologist Arlie Hochschild (2016) studied, residents of Shasta County felt status was acquired by refusing to take aid or participate in government programming. This prevailing belief made it harder for those who desperately needed recovery assistance, particularly low-income survivors, to ask for and receive help. In the next sections, we will see how service providers like Disaster Case Managers (DCMs) reinforced stigma against seeking help as they denied low-income survivors the status of legitimate victim.

Downward Mobility and the Stigma of Charity

Many survivors were pressured to apply for loans through the Small Business Administration (SBA), particularly those who were ineligible for aid from the Federal Emergency Management Agency (FEMA) due to their insurance status. For some survivors, the SBA loan was incredibly helpful in rebuilding their homes, repairing damaged outbuildings, and replacing landscaping. But for many low-income residents of Shasta, the idea of taking out a loan and adding debt to their lives was fraught, especially for those of retirement age and/or on a fixed income. Even when low-income survivors did apply for a loan through SBA, many were denied due to their credit history. And, in some cases, the local Disaster Case Managers (DCMs) employed by Northern Valley Catholic Social Services (NVCSS) under a FEMA contract praised

² According to the county clerk, 64 percent of Shasta County voters who voted in the 2016 Presidential Election voted for Donald J. Trump (Allen 2016).

survivors who refused SBA loans, citing their financial responsibility, even when that meant the survivor could not rebuild their home. According to Mo,

This couple, they're 70-something. They couldn't afford an SBA loan. None of these people can, even though a lot of them did qualify. They declined the loans because they didn't want to have debt, 'cause they won't be able to pay it off. And I thought, "You know what? How responsible, how refreshing!" Here they don't want to take advantage. And I love that. I love that mindset.

Here, we can imagine how Mo and other DCMs subtly provided social rewards to clients who did *not* access services, celebrating what was seen as a display of responsibility, even when accessing an SBA loan might have made the recovery process more feasible. Mo's words also reflect a bias on the part of aid workers who frame accessing aid as "taking advantage," stigmatizing those who apply for and receive assistance.

For many underinsured survivors, discovering that they did not have enough insurance resulted in confusion, disbelief, anger, and, for some, shame. Comments like Mo's reinforced the belief that needing and then accessing aid was a sign of deficient character. Underinsured survivors, many of them formerly middle class, suddenly faced a situation in which they needed assistance from charitable organizations and government agencies. Similarly to women survivors in other natural disasters (Fothergill 2003), those who interacted with charitable organizations felt a mismatch between how they saw themselves and how they believed others saw them, as stereotypical welfare recipients. Asking for and receiving help from these charitable organizations went against the Shasta County ethos of self-reliance and independence, causing shame for those who had no choice but to ask for help.

Kate, a staff member of the local branch of a national relief agency, told me that people in the rural parts of Shasta County such as Keswick were exceptionally proud and hard-working. Discovering that one was lacking adequate insurance challenged that sense of pride. She said,

[I]t's hard because most of those folks out in Keswick are on fixed incomes. They're generation from generation out there. Those properties might've come from their grandparents, you know, they're low-income and not educated. They come from just hardworking families that probably worked in the mines or worked as a firefighter or, you know, those kinds of things. So they've all, most of them that I've seen, it was hard for them to come in to get help. A little bit reluctant, very self-reliant. They like being in the country because it's private out there. I get it! I live in the country. I love my privacy. I do! I love my little farm. I love where I'm at. I get it. I would want to be back there [on my farm instead of buying a new house in town]. Just the way of life, you know, simple, don't ask for much, don't need much, proud people.

Kate explained that a lack of insurance might undermine one's sense of independence and pride, especially if financial constraints compelled a family to relocate into Redding, the county seat. For many Shasta County residents living in the wildland urban interface (WUI) most at risk for fires, the appeal of living in a rural environment far outweighs the fire danger. Residents told me that the beauty and privacy associated with rural living made the choice to live in a risky environment easy. Furthermore, living on the land in the rural parts of the county was associated with a cultural sense of self-reliance. Asking for help not only indicated that one made a mistake by failing to secure adequate insurance, but also may have resulted in a challenge to one's identity as a rural dweller by causing a family to move to town. Additionally, for low-income Keswick residents, especially those on a fixed income, moving into town and paying rent would be significantly more costly than living on their generational family property in the country. Aid workers occasionally commented to me that rural aid recipients were of a different ilk than those who lived in the Redding city limits, and that there was a good reason behind the two groups rarely mixing; Andrew said that those who opt into living in the unincorporated areas of the county "choose to live out there in the country precisely because they are private and don't get along with other people. They might have issues that make it hard to relate or communicate with others." Clearly, there was some stigma against those living in the rural parts of the county; aid

workers would sometimes complain that those coming from rural communities of Keswick and French Gulch “smell bad and talk differently.” Rural residents are more likely than their urban counterparts to be economically disadvantaged (Slack 2010), and in large part, the stigma against those in the rural parts of Shasta county was actually stigma against the poor.

Stigma against the poor significantly impacts how under- and uninsured survivors view themselves. Sixty-two-year-old nurse Martha discovered that she was significantly underinsured after the fire hit. While she was able to access some ALE money, her insurance company only paid for her rent for six months after the disaster. Because rental prices soared in Shasta County after the fire as displaced residents scrambled to find lodging, Martha could not find a permanent rental within her price range and was forced to choose between an extended stay hotel or motel, renting from Air BnB, or staying with friends. To make ends meet, she had to cut into her retirement savings. She said,

I pay a lot for rent everywhere I go instead of saving the money for my retirement. So that’s kinda economically hit me. ‘Cause normally that would be going towards my retirement. But now it’s like, “No, I just don’t want to stay in a motel.”

Martha’s comments demonstrate how social stigma around motel living contributed to the intensity of her financial considerations. Like the women that sociologist Alice Fothergill (2003) interviewed, Martha had negative images of the poor that influenced how she viewed herself in the aftermath of the fire. Constrained by a lack of adequate insurance, Martha’s stereotypes about the poor added to her negative emotions about the fire and ultimately made it harder for her to recover financially and emotionally. Compounding matters, while sociologists have identified the ways *perceived* stigma against the poor influences aid acquisition (Fothergill 2003), the actions and statements made by aid workers in my field site enhanced the stigma felt by aid recipients. In other words, past research shows how the stigma of charity is perceived, and how

that perception influences the process of help-seeking. I argue that the case managers and more privileged members of Shasta County do, in fact, pass judgement on fire-affected people and confer stigma beyond what is simply perceived by aid recipients, hampering their ability to recover.

The Worst-Case Scenario: Being Uninsured

Those who realized too late that they were underinsured faced hardships as they scrambled to make ends meet while rebuilding their homes, dealt with challenges to their identities as self-sufficient people, and navigated unfamiliar aid agencies. However, the uninsured faced the brunt of post-disaster challenges, as pre-fire stigma and poverty were compounded by disaster losses and further stigmatization during interactions with aid workers. In this section, I describe some of the challenges faced by low-income, uninured Carr Fire survivors, in order to show how disaster recovery deepens inequalities.

Karla Applegate, age sixty-two, had lived in Old Shasta her entire life. With her property located right on the main thoroughfare, next to historic Gold Rush-era buildings and very near the firehouse, she always felt secure that her home would be protected in the case of fire. Like most of her neighbors, Karla had evacuated due to fire threats many times, but she never thought she'd lose her home. Not with the fire trucks mere feet away from her door.

By July 26th, Karla was tired of hearing about the Carr Fire. She'd been watching the news for three days in case she needed to evacuate, and she was tired of waiting. So, a few friends picked her up (Karla didn't have her own vehicle) and took her to the Grand Buffet, an all-you-can-eat joint downtown. Going to sleep after she returned home, she slept through the evacuation order – even when law enforcement came down the street with bullhorns. As the flames grew closer, some friends stopped by her house on their way down the hill. Banging on

her door, walls, and windows, they yelled, “Karla, we know you’re in there; get up!” Karla got up and, together with her adult grandson, ran on foot to a neighbor’s home. Her neighbor wasn’t there, but she was able to borrow his car. Together, she and her grandson drove to the local casino where she believed they would be able to sleep in the parking lot and wait for news. The security officers kicked them out of the parking lot almost immediately, ignoring them when they said they had just been evacuated. So, Karla went to the evacuation center at Shasta High School, parked her car facing the street so she could see any law enforcement activity, and went to sleep in the driver’s seat. Her grandson, unable to get comfortable in the vehicle, got out and slept on the sidewalk.

A few hours later, Karla drove down to the roadblock and asked for information. When she learned that the fire was only getting worse, she called a friend, who was able to book her a room at a lodge in a town thirty minutes away. The room was paid for by the friend’s boss, one example of the many Shasta County residents who reached into their own pockets to help those in need during and after the fire. Karla stayed at the lodge until she was able to come back to her property two weeks later. When Karla was able to return home, she was devastated by what she saw. Of the four small cabins on her property, only one remained standing, significantly damaged by the flames, smoke, and high-pressured water from fire hoses. The cabins had been in various states of disrepair prior to the fire, and the most inhabitable cabin where she lived was burned to the ground. Karla said that when she saw one cabin standing, however damaged it was, “I was tickled pink. I had a building still. But my whole past is gone.”

Completely uninsured and already on the fixed income provided by her Social Security Disability Insurance (SSDI), Karla thought the government would be able to help her repair her cabin and get back on her feet. But when she went to the Local Assistance Center (LAC) at the

nearby high school to apply for aid from FEMA, she learned that aid would not be easy to come by. While she lived on the property and took care of its upkeep, the property technically was in Karla's sister's name. Her sister, who lived out of state, let Karla live there free of charge, as long as she cared for the property. Because she didn't own the house, Karla didn't qualify for the homeowner's FEMA payout of around \$34,000. And, as a result of the informal agreement and lack of a formal lease, Karla didn't have the necessary paperwork to show FEMA officials and prove her status as a renter, so she did not qualify for the renter's payout of around \$5,000, nor did she qualify for other FEMA aid such as rental assistance. Furthermore, her low fixed income and past debts rendered her ineligible for a loan through SBA. As the homeowner, Karla's sister was eligible to apply for FEMA, but because of family disputes, Karla did not get any of the funds.

While conducting fieldwork in Shasta County, I volunteered with Western Service Workers Association (WSWA), a volunteer-run organization made up of low-income workers advocating for and helping one another. As a volunteer with WSWA, I helped Karla and other Carr Fire survivors write appeal letters and speak over the phone with FEMA and SBA representatives. When we wrote Karla's FEMA appeal letter, we tried to make the case that she was the primary resident of her property and therefore deserved financial assistance to help her rebuild. This letter succeeded in compelling FEMA to send an inspector to her property to ascertain whether she qualified for aid. But when the inspector saw the partially burned cabin, he determined that Karla still had a viable residence and therefore failed to deem the property a "total loss," the damage criterion one needs to meet in order to qualify for FEMA aid.

After interviewing Karla inside the ramshackle cabin she tried to make livable by installing tarps on the roof and patching burned holes with others' discarded plywood, it was

hard for me to believe that the FEMA official determined the residence met FEMA's criteria for livable housing. This questionable evaluation reflects a set of challenges found in other disasters, as well; for example, aid workers assisting after Hurricane Hugo reported difficulty in determining which parts of homes were damaged by the storm and what was already in disrepair due to poverty (Miller and Simile 1992). In other words, aid workers questioned whether people might not qualify for help because they already lived in marginal housing. Because the homes they were assessing were already in disrepair, these aid workers became suspicious of "free riders" and felt that there were many people who were trying to get assistance for problems unrelated to the disaster.

Although Carr Fire DCMs told me that FEMA trainers taught them that survivors' dwellings should meet criteria of "safe, sanitary, and secure" housing, Karla's remaining cabin met none of these conditions. Regardless of the state of the standing cabin, the cabin in which Karla was living at the time of the fire was, in fact, completely destroyed. The cabin that still stood was, and still is, uninhabitable. In order to appeal again to FEMA, Karla and I created a witness slip for her neighbors to sign, testifying to the fact that her primary residence was destroyed in the fire. She also got a letter from the Old Shasta fire chief testifying to her residency. Nevertheless, FEMA continued to deny her appeal. When I reinterviewed her two years after the fire, Karla cried on the phone with me. She said that she had become so fatigued fighting for help from FEMA and other aid organizations that she became ill: "I became really sick, and I had to step back from everything because I was just too sick to do anything."

While heartbreaking, Karla's story is not unique. Other families I spoke with in Shasta County endured similar trials in applying for FEMA aid and appealing FEMA decisions. One common thread through these cases is the mismatch between expectations around what

constitutes a conventional household and the lived reality of low-income, rural residents. Due to their financial situation, members of Karla's extended family lived on her sister's property with a flexible rental arrangement that allowed them to pay for shelter with labor and bartering. This is a common arrangement among low-income Americans and particularly for low-income Americans of color (Cohen 1997; Collins 1998; Gibson 2014; Josephson 2016), yet when I listened in on FEMA conversations, these living arrangements seemed incomprehensible to FEMA officials. Another woman I interviewed, Kimberly, explained that she was living with her father before the fire and did not have a formal lease agreement with him:

When I was on my dad's property, I was able to pay what I could or clean for him or do this or do that, you know, just in exchange for rent because he knew my situation. That's why we were actually staying with him.

Kimberly and her young son were living with her father prior to the fire while she attended community college part-time and worked as many hours as she could outside the home. She did not have a formal lease agreement with her father precisely because of her precarious financial situation. When it came time to apply for aid from FEMA, Kimberly learned that, without a lease agreement, she had no way of proving her residency and was therefore denied the benefits FEMA offers to renters whose homes are destroyed in national emergencies. When I spoke with her in April 2019, Kimberly said,

It's been difficult with FEMA. I've been in appeal process with them since probably October [2018] for more rental assistance. [...] And I've sent them paperwork three or four times, and every time I send them what they asked for, they come back and say, "Well this wasn't right," or "You didn't send this," or "I need this now," or "We don't like the format." Yeah. So, I'm still fighting that, still trying to get that taken care of.

In my time writing appeal letters, it became clear that a lack of sufficient documentation is one of the primary ways FEMA officials dismiss cases. Based on their work helping survivors with applications and appeals, WSWA members told me that FEMA denied up to 80 percent of the

applicants they assisted. Karl Thomas, a forty-seven-year-old uninsured and low-income survivor, said,

You have to have proof of full address you lived there. They took forever [to tell us that]. Finally, we were like, “Oh, wait a minute, everything burned up. Shoot!” We didn't have nothing to prove [that we lived there]. But we did. We had documentation from an outlet that we had been using that had our address.

Karl explained that it took his family longer to access federal aid because they were unable to provide proof of address for some time. The waiting period was hard – financially and emotionally – and confusing, because Karl and his wife Marcia could not figure out why their funds were so delayed. In the meantime, they moved from roach-filled motel room to motel room with their young son. Finally, they were able to rent an old mobile home with a caving-in roof. Karl said that their pre-fire financial situation made the evacuation period and early recovery period all the more difficult:

First off, we didn't really have any money saved up in bank account or anything like that. Like a lot of people have, some people are more fortunate than others. So, you know, it wasn't like we had a whole lot going on at the time.

Karl and Marcia told me that it was incredibly difficult to make ends meet after the fire, especially because Karl was fired from his job for tardiness. The couple attributed Karl losing his job to the fire; living in different motels every week and moving further and further from the center of town to find cheaper lodgings made it hard for Karl to get to work on time. Waged workers faced greater difficulty in the immediate aftermath of the fire than did their salaried peers because they had a harder time taking days off for evacuations, relocations, and visits to the Local Assistance Center (LAC). Nevertheless, when I met them at their mobile home, Marcia was all smiles. Even though their living conditions were less than ideal, and it had taken what seemed like forever to access recovery funds, she felt as though she had a home at last. Her

disposition showcases the emotional relief that comes with attaining housing; even in the face of incredible adversity, having a place to call home symbolically has real emotional payoffs.

Beyond the hard-to-meet documentation requirements, the unconventional living arrangements of poor rural residents seem unintelligible to FEMA officials. For example, Karla said that, according to FEMA officials with whom she spoke, “There’s only one person who can live on a property. And we had cabins here. That means five households who lived here. But they only declared one.” Community Recovery Team (CRT) members regularly referred to these properties as “two-for-one-deals” and lamented the challenges that came along with assisting in situations where multiple households resided on the same property, or in cases where residents’ housing arrangements did not match county building records. Bianca, a member of the team tasked with providing emotional support to fire survivors, told me that people in Keswick – and, to a lesser extent, Old Shasta – were in “communal generational living” situations on multiple plots, which might not be legible to an insurance company, FEMA, or to the county. For example, she described a survivor who owned five small plots of land in Keswick, and their burned home footprint sat across from three of those plots. She said that, in her experience, those types of housing situations were totally undiscernible to the county and to federal aid administrators. She said that this problem was made worse because some homes in Keswick weren’t on any county maps, so the insurance companies and FEMA couldn’t verify their existence.

Ironically, research shows that higher-income survivors are more likely than their lower-income peers to seek and access federal aid program assistance, as they have more access to aid centers like the LAC, are more aware of their eligibility for aid, and can convey their need to officials in a legible way (Bolin 1982). Aid worker assumptions contribute to these disparities.

Disaster sociologists have found that FEMA policies and practices assume a “‘middle-class’ model of family structure and economic standing” (Reid 2013, 742). Those who do not fit the model are viewed with suspicion and forced to undergo investigations into their deservingness, extending the timeline from application to allocation of aid. This is a form of “temporal domination” that both financially and psychologically disadvantages those who do not fit the model (Reid 2013, 755). Temporal domination is a feature of neoliberal social policy, which has the unintended consequence of punishing those who are seen as undeserving by forcing them to wait, exacerbating inequalities. Indeed, temporal domination has a function: by finding ways to deny applicants in an already-stretched budget, FEMA officials are able to maintain their bottom line.

While we might expect federal aid dollars, such as the recovery funds disbursed through FEMA, to alleviate inequalities and bring survivors up to a level playing field post-disaster, research shows that FEMA dollars actually exacerbate economic and racial disparities. Sociologists Junia Howell and James Elliott show that the more federal disaster aid dollars flow into a county, the greater the gap between white wealth and black wealth (Howell and Elliott 2018, 2019). Even in the majority-white county of Shasta, the gap between rich and poor grew following the fire. Sociologists have consistently documented how those who are less privileged suffer economic, social, and cultural losses after disaster, while their more privileged peers recover more quickly and even benefit financially (Brunsmas, Overfelt, and Picou 2010; Elliott and Pais 2006; Fussell and Harris 2014; Pais and Elliott 2008). These inequalities are both a function of physical damages incurred by fire, wind, water, et cetera, and also a result of how recovery resources are designed and distributed in ways that produce unequal outcomes (Dahlhamer 1994; Dash, Peacock, and Morrow 1997; Gotham and Greenberg 2014; Tierney

2006). Harvey Molotch (2006) argues that, while bureaucratic rules could be – and, in some cases, are – amended or bent after disaster to provide aid more quickly and equitably, racism and classism make it hard for white, middle-class aid workers to experience compassion for survivors of marginalized groups. Without compassion and empathy, aid workers are allowed to fall back into arcane and complex bureaucratic rules and say, “Sorry, this is the policy.” The stories of Karla, Marcia and Karl, and Kimberly show how low-income survivors in Shasta County were pushed further into poverty as a result of losing their homes to fire, but also due to their interactions with recovery agencies.

The staff members I interviewed who worked for local organizations disbursing aid after the fire said that the diversity of insurance statuses in Shasta County, particularly in the poor, rural community of Keswick, produced a “fractured community” because some people were able to rebuild while others were not. Monica, a high-ranking employee of a low-cost health center in Shasta County, said,

There were a lot of low-income people [in Keswick] who had managed to figure out a way to live in a funky house, but it was a house and they didn’t own it. They rented it. And they put together their side jobs and a little bit of welfare money and they’d put together a life, and there was a much stronger sense of community then. And then the fire happened, and many of those dwellings were not insured, so lots and lots of them never got rebuilt. [...] people left because they just couldn’t find any place to live there. And then the homes that were well-insured and were rebuilt, some of those people rebuilt and stayed. Some of those people rebuilt and sold, and it’s just a more, fractured community than it was. And there are some people like, you know, there’s a few spots that I can picture in my mind’s eye where people are still living in, like, maybe it was a twenty-foot travel trailer, and then they built a lean-to off of it, and they’re still managing to hang out there and not freeze in the wintertime, but they’ve never – their lives never really recovered, and the research says that the poor get poorer after a fire.

Without insurance, inequalities deepen. Monica explained that disaster recovery inequities occur at the individual, as well as the community level. The poor get poorer after a disaster, and poor communities get poorer and more socially fragmented. This fragmentation is similar to the

“corrosive community” Steven Picou, Marshall, and Gill (2004) identified after technological disasters; when survivors are compelled to compete for scarce resources, a community suffers, and psychological stress is compounded and extended. Sociologist Kai Erikson calls this psychological and communal damage “collective trauma,” a sort of injury to the community fabric that causes demoralization, disorganization, and a loss of connection to others (1976b). Communities that are tight-knit and interdependent are more vulnerable to collective trauma (Erikson 1976a), so those living in the close-knit community of Keswick likely experienced a greater degree of trauma to the community fabric. As we will see in the following section, this trauma was made more intense as aid organizations determined who counted as a legitimate “victim” deserving of aid.

Legitimate Victimhood

Some scholars posit that in disasters, there is a political and social consensus that 1) a disaster took place, 2) there are legitimate victims, and 3) rescue, restoration, and recovery should be immediately and automatically supported by federal, state, and local governments, as well as non-profit and volunteer organizations (Dynes 1998; Picou, Brunsma, and Overfelt 2010; Picou, Marshall, and Gill 2004). However, the designation of legitimate victimhood varies by gender, race, class, and other social statuses, and this inequality is reflected in how automatically authorities provide recovery aid to disaster survivors. In the case of the Carr Fire, many lower-income residents were living in unconventional housing arrangements that prompted governmental and volunteer organizations to question their claims to legitimate victimhood, resulting in delays in aid provision and compounded emotional distress for some survivors.

When I interviewed Luke, a Disaster Case Manager (DCM) from NVCSS, he expressed ambivalence over the legitimate victimhood of those who were uninsured:

[The insured have] done preventative work on the front end versus a client who doesn't have insurance, never thought of getting insurance, or maybe they did and they couldn't afford it. But we've had those discussions, too, with our case management teams where we can easily let judgment come in and go, "Why is the client doing this with their lifestyle and purchasing these sorts of things prior to the fire [rather than purchasing insurance]? But they chose not to allocate that towards a budget that would pay for their insurance?" You know, these sorts of questions.

Luke explained that he and his colleagues questioned why their uninsured clients failed to secure insurance before the fire. I observed these case managers, along with CRT members, consistently claiming that the uninsured did not have insurance because of their failure to budget in ways agency members deemed appropriate. Consider the following comments made at one CRT meeting I observed, involving CRT members Mackenzie and Simon. One woman had asked, "How we will ensure that clients have fire insurance for their property? These are poor people who have chosen to buy food over purchasing insurance, so how can we make sure they insure their new homes?" Simon, a senior DCM, said that the case managers were trying to educate families so they could budget better and perhaps afford their insurance. Another central member of the CRT, Mackenzie, said that we couldn't force people to do what we want them to do, even with a five-year contract or lien on the property. She said that we could "guide" and educate the clients but couldn't force them to do what we might do. She said, "Most of us in this room grew up with assumptions," like if you get sick, you go to the doctor. She said that when "these people get sick, they go to the emergency room." These assumptions end up "maintaining poverty."

In this exchange, Mackenzie and Simon expressed a belief that low-income clients without insurance needed to be educated about budgeting. They reinforced the unspoken organizational position that personal failures, such as budgeting issues, resulted in a lack of insurance; in this way, organizational actors failed to acknowledge or address structural reasons behind un- and underinsurance. In my interview with Luke, he expressed this belief, as well –

that those without insurance needed to be educated –and went a step further by implying that a lack of insurance belied an irresponsible character. Luke said,

I say this openly, but in the most gentle way, ‘cause I don’t – I know that every client’s case is different, but it seems like in social services in general, as well as even this program, like, *we will reward irresponsibility* at some level. [...] It’s good that we’re helping people, and hopefully in the process [we’re] teaching them how to become a little bit more responsible with their future, especially if they have children, if they have a home and that might become their children’s inheritance at some point. Hopefully they would want to guard that and prevent it from being destroyed entirely like it has.

Luke expressed the belief that the uninsured were irresponsible and did not want to safeguard their children’s future by insuring their home and protecting the equity therein. These beliefs undermine clients’ claim to legitimate victimhood. Furthermore, these statements obscure the fact that in the United States, the most socially vulnerable (i.e. poorest) people tend to live in the most physically vulnerable places (Cutter, Boruff, and Shirley 2003). Because insurance premiums are calculated by risk, those who live in the most physically vulnerable places are required to pay the most. Consequently, those with the fewest resources end up facing the highest insurance premiums, which is untenable for many.

Survivors without insurance shared with me that, while they would prefer to have insurance and were well aware of the risks associated with being uninsured, their finances made it difficult to acquire insurance. For example, Karl said,

Insurance is one of the key things, too. It’s like, at the time [of the fire] I couldn’t really afford it, but I would love to have it. But you know, it’s like Obamacare; it was to make it affordable so people can cover their stuff because if not, then they lose everything. Or almost everything.

Here, Karl compared fire insurance with health insurance, wondering aloud why the government failed to provide residents with a subsidized insurance option like the Affordable Care Act (ACA), colloquially named Obamacare. He shared that, while he would like to have insurance,

he simply could not afford it. Sitting with Karl and his wife, Marcia, she quickly added, “We’re trying to keep our head above water, and we still kind of wonder, ‘What are we going to do?’” Survivors like these who are struggling financially feel the emotional impacts of the disaster to a greater extent. According to Karl,

We’ve fought and argued a lot more, you know? The tension is so thick, and it’s because financially, it puts a huge damper on things. Just, you know, you see these rich people [rebuilding]. It takes a lot out of us.

Karl explained that he and Marcia experienced relationship trouble following the fire, which he attributed to the financial stress associated with losing one’s home, evacuating, and trying to recover by acquiring adequate housing, replacing lost personal items, and reestablishing a family routine.

There are emotional consequences to experiencing a disaster, particularly as a low-income person. These consequences are intensified through the denial of legitimate victimhood. Being made to wait while agency members verify one’s claims to legitimacy generates uncertainty, increasing stress and negative emotions such as hopelessness. Survivors with whom I spoke shared that when they were suspected or accused of attempting to defraud aid organizations, they became angry and downhearted.

When I spoke with Debra Reed, a sixty-six-year-old musician, in a Starbucks on the north side of town, she lowered her voice and leaned forward to speak more privately when the topic of insurance came up. She said,

Since my name’s not going to be on this, [I’ll admit] we had just lost our insurance [before the fire]. And the reason was, well, we were a day late [on our payment]. But we were arguing with the insurance carrier, who wouldn’t talk to us!

Debra’s insistence on anonymity illustrates the shame experienced by many of the under- and uninsured fire survivors I interviewed. Responses from aid agency staff members, along with

statements made by community members, made some survivors feel as though lacking adequate insurance was a display of poor character.

For some, the emotional toll coming from community shame around insurance status was compounded by prior experiences with class stigma. Karla told me that when she applied for FEMA at the Local Assistance Center (LAC), she immediately felt uneasy and was afraid of being discriminated against due to her class background. Two years after the fire, Karla was still upset about how she was treated at the LAC:

And I'm still mad at that [FEMA] lady that told me that I was lollygagging out there at their expense, you know, "their expense"! Whose expense does she think? She's not the FEMA financer, but she tells me I was lollygagging on their expense. Who the hell does she think she is? If I was in front of her right now, I'd slap her. And that was because that was very rude of her.

Being treated with suspicion and condescension upset Karla and continued to bring up negative emotions. In part, Karla believed FEMA officials and other agency workers discriminated against her because of her dialect: "A lot of people don't understand my talking. So [they think] I'm a crazy person. I don't talk like them." Later in our conversation, Karla mused,

Are they discriminating against me because I'm gay or what? I want to know; why are they against me? And they all can't be against me for the same thing because they are not in the same category of people.

In this way, Karla tried to make sense of why she had not received the assistance others around her received after the fire. She pointed out differences between herself and other community members, her dialect and her sexuality, that might have created an opportunity for othering and discrimination. She said, "I'm very bitter." Because Karla had not gotten any real assistance from FEMA and only small sums of financial assistance from other agencies – for example, she received gas cards and restaurant gift cards from the Salvation Army – she felt hopeless. She explained:

It doesn't seem like it's going anywhere. To me, it feels like it's just been thrown out the window and forgotten about. Yeah. So it was just a waste of my time. It was just a waste of time.

Crying with me over the phone, at times raising her voice to a near shout, Karla said, "My insides are in a damn knot. I'm mad!"

Sociologists have long established that organizations and institutions can contribute to the occurrence and social consequences of disasters (Clarke 1991; Klinenberg 2003; Perrow 1991; Vaughan 1999). Organizational culture is one mechanism by which institutions compound or even produce disastrous outcomes, such as the proliferation of stigma and the practical consequences associated with stigmatization. Considerable research addresses the stigma welfare recipients face when engaging with charitable and aid organizations (Gilens 1999; Hughes 2018; Rank 1994; Rose and Baumgartner 2013). Following a disaster, however, many of the judgements typically associated with welfare receipt are ameliorated – in general, disasters are not seen as a result of individual laziness, weak will, or character defects. Nevertheless, when organizational actors challenge survivors' claims to legitimate victimhood, often on the basis of class, they confer stigma.

Spatial Stigma and Applying for Aid

Many of the uninsured survivors of the Carr Fire hailed from Keswick, a low-income, working-class community in the unincorporated area of the county. Keswick was nearly completely destroyed by the fire; in the community of hundreds of homes, only two remained standing after the Carr Fire swept through. Some in Shasta County attributed the exceptionally hot flames and utter devastation in the Keswick area to the poor and working-class character of the residents who lived there. Residents were blamed for leaving trash in their yards – bags of garbage and used baby diapers, old mining equipment, car parts – and for failing to cut back

brush and create defensible space around their homes. Nevertheless, residents from all parts of Shasta County were able to recognize the extreme devastation of the community and show compassion, at least in the days immediately following the fire. Case Manager Mo Reedly described the wreckage in Keswick:

Driving in through Keswick [after the fire] was just heart wrenching. You just saw communities you didn't know were there because it was so overgrown [before the fire], and the devastation now. You're like, "Dude, [...] it looks like somebody dropped a big old bomb!" And you just saw people weeping and just crying uncontrollably while they're trying to sift through the ash, with just ash all over their face and covered head to toe in dirt, looking for what was left of their life.

Mo and others saw Keswick as pitiable after the fire, a site of total decimation and tragedy.

However, stigma against the poor folks who lived there seeped into local understandings of the disaster. This old mining community long held a position of scorn in Shasta County. Mo said,

Nobody, nobody I've known or I've talked to in town has said a nice thing about Keswick, really. Not many people say nice things about it, and Keswick knows that. Yeah... and they know they have a seedy reputation. They want to change [that] just as much as everybody else.

Following the fire, a retired doctor told me Keswick "looks better now, after the fire." When I asked why it looked better now, he described shanty homes and yards full of trash, old washing machines, and car parts. In his view, now that the homes were burned and the debris cleared away, the empty lots were more pleasing to the eye. Furthermore, the fire eliminated reputed drug dens, clearing away social undesirables, as well as undesirable objects. The doctor's position was not unique; I frequently heard similar statements repeated by Shasta County residents, and even residents of Keswick itself: "Well, thank God it burned out Keswick, 'cause all that ruffraff is gone."

Residents of Shasta County not only repeated the idea that the destruction of Keswick improved the external appearance of the area, but they also maintained that the fire was a growth opportunity for the area to upgrade, by eliminating unsavory characters. Mo continued,

So I told the clients, like, “Stop enabling this! Do you want this community to change? ‘Cause you have an opportunity to change now.” Now that everything's burned out, you can see everybody now, which you couldn't see before. All the brush is gone, all the [drug] dens are gone, all the abandoned vehicles and housing is burned up. It's going to get removed. You have time. It's a revitalization opportunity, and the residents were – the ones that are rebuilding are really on board with that, and it was just a matter of empowering them to stand and take back their community, which they're doing. Which is hard when you're trying to keep your kids, your adult children from breaking the law and bringing in these bad elements.

Mo wasn't the only person I spoke to who characterized the fire as a growth opportunity. Bob, the landscaper we met in the last chapter, lived in Keswick prior to the fire. He told me he was acutely aware of the stigma against his community. Bob said that Keswick *should* have burned because it was so bad and full of trash, both people and things. He said that drug use was pervasive in the area, and while he and others attempted to quell illegal activity by asking for help from law enforcement, he found that when he called the police before the fire to complain about his “tweaker neighbor,” the police would change their tone as soon as they heard he was calling from Keswick. He said this happened regularly; the police would simply dismiss complaints coming from Keswick. That pattern indicated to him that Keswick was a low priority to the larger community. Nevertheless, he said he didn't “feel wronged” that Keswick burned down because he saw the destruction of the community as an opportunity to evict undesirables and rebuild the community better than before.

The statements made by Bob and Mo were echoed by others with whom I spoke, from fire survivors to community members and aid workers. This narrative is based on the impression that Keswick was home to “white trash” and drug users. According to the United States Census

Bureau (2019), Shasta County is predominantly (86.6 percent) white; as a result, social stratification in the area is organized primarily by class difference rather than racial difference (Bettie 1995). Place matters in producing and maintaining difference. Spatial stigma becomes attached to place and confers meaning about risk, values, and deservingness. Stigma, an externalized sign of tainted social status (Goffman 1963), can become attached to inhabitants of certain social spaces as a “blemish of place” (Wacquant 2007). When spatially stigmatized, locations such as the ghetto or the trailer park infect inhabitants with devalued social status and impart social strain.

The social stigmatization of Keswick and the local narrative that the fire was an opportunity to improve the area went hand in hand. As Kallin and Slater (2014, 1351) write, “territorial stigmatization and ‘regeneration’ through gentrification form two sides of the same conceptual and policy coin: the ‘blemish of place’ becomes a target and rationale for ‘fixing’ the area.” Mo said, “I see this as a good thing. It’s going to be painful, but gentrification has come, and it will only improve the area.” The media in Shasta County took up this narrative, as well; alongside descriptions of Keswick as “obliterated,” reporters would assert, “The Carr Fire has given the community an opportunity to start over anew” (Arthur 2018).

While some saw the fire as a chance to revitalize the area, other Keswick residents saw it as a sign of abandonment and infrastructural decay that would lead to further decline of the area. For example, Joan Ross, forty-two-year-old mother and resident of Keswick, said,

The community of Keswick has been totally forgotten. They just took our fire department away that was burned. So our community had to see that every day, every time we come out here. And I think it’s sad because I feel like we’ve been forgotten. And nothing to take away from anybody else. [The Camp Fire in] Paradise, all the [Hurricane] Katrina’s, them and everything. But you know, you hear on the radio, on the news, it’s all about this and all about that. They don’t come out and check on how the community of Keswick is actually doing. We’re the ones that got hit the hardest. They wiped our whole community out.

It is hard to overestimate the resentment Keswick residents felt, and continue to feel, following the fire. This sentiment is widely known throughout Shasta County and is reported by the media; in one Redding *Record Searchlight* article titled, “After the Carr Fire, it's 'one thing after another' in Keswick,” a Keswick woman was quoted as saying, “It’s almost like they put a wall up, built this huge mountain for us to climb over, and then we get half way, and they knock us down” (Shulman 2019a).

Mo and other members of the Community Recovery Team (CRT) spent a considerable amount of time working to solve the so-called problems associated with Keswick and the survivors who came from there. Even the word “Keswick” became a proxy for the uninsured, often low-income, sometimes difficult to communicate with, survivors who were relying on the CRT to rebuild their homes. Sometimes CRT members used other language connoting their distaste for Keswick and their judgements about Keswick residents. For example, in one CRT meeting in August 2019, Andrew said there was a need to “educate the community” where “things were running loosey-goosey” prior to the fire. He said the CRT needed to “train and teach” the community “as much as they’ll learn” about legal permitting and insurance. In this case, Andrew used the coded language of “the community” to discuss challenges in Keswick – poorly documented housing arrangements and a patterned lack of insurance – and also used paternalistic language that reinforced stigma.

Conclusion

For those without insurance, the fire was only the beginning of their woes, as such residents were forced to prove legitimate victimhood to aid organizations. These outcomes are patterned: those living in rural areas, low-income neighborhoods, and immigrant communities do not have access to financial resources to pay for insurance, rebuilding, or ongoing investment in

fire safety and mitigation, increasing their vulnerability to wildfire and producing long-lasting inequalities (Collins 2008). Furthermore, research shows that following disasters, higher-income residents know how to “work the system, fill out the forms, and acquire the financial aid” needed to rebuild while their lower-income peers do not (Rovai 1994, 72). Even when uninsured and low-income survivors repeatedly sought aid and filled out the required forms, many of them were continually denied by FEMA, indicating that following due process may not be enough to ensure aid. In part, this is because the stigma of poverty follows the poor even when they do what is asked of them.

Women like Karla are at higher risk than men after disasters, as poor women have a harder time withstanding financial losses and rebuilding (Enarson and Fordham 2001). The women with whom I spoke expressed greater emotional distress than their male counterparts, in part because of disproportionate labor expectations; research shows that women’s caregiving roles expand dramatically following disasters (Enarson and Morrow 1998), and much of the work of applying for aid falls to women.³ Since many recovery programs base their assistance on a nuclear family model and a “head of household” policy, poor women and single mothers are especially disadvantaged (Fothergill 1998). The poor, of which women are the majority, are less likely to have adequate insurance or pre-disaster savings and therefore have a lower likelihood of a full, long-term recovery. The stories presented in this chapter show that emotional and financial recovery are bound up together, compounding inequalities.

³ See chapter 3 for an analysis of women’s disaster recovery labor.

CHAPTER 3

FEMINIZED BUREAUCRATIC LABOR AFTER DISASTER

A year after the Carr Fire, reporters for Shasta County news outlets were eager to interview survivors and catalogue the rebuilding progress across the county. News accounts celebrated the high percentage of rebuilds in the works within Redding city limits and lamented rebuilding delays in the unincorporated areas of the county. One article by Shulman (2019b) described the extensive and taxing bureaucratic labor survivors had to undertake in order to rebuild. The article quotes a survivor who said, “It’s not just trying to decide what doorknobs or lights or paint or whatever. [...] You’re building a house from the ground up. You have to make a decision on everything that goes into that.” Other articles described how survivors had to take a real-life crash course in “Rebuilding Economics 101,” learning how to navigate the financial costs of rebuilding from the internet, neighbors, insurance adjusters, and aid workers (Chandler 2018).

Evident in many of these news stories was a gendered division of labor in the rebuilding process. Journalist Michele Chandler (2019) profiled one couple, the Dowlings:

Each morning, Jim Dowling travels to watch the sun rise from the spot where his home of 27 years once stood.

[His wife] Donna makes sure to join him mid-morning with a cooler full of ice, bottled water and sandwiches as he works in the yard, clearing weeds and tending to the vegetable garden they planted on the land they can’t occupy yet.

The Dowling couple profiled by Chandler, like many couples I interviewed, utilized a gendered division of labor after the fire that generally reflected the way family work was allocated before the fire. Women tended to take on caregiving, while men more commonly engaged in the kinds of physical labor involved in rebuilding. Though community members of all genders participated in rebuilding tasks, labor associated with masculinity – such as rebuilding houses, clearing

debris, and cutting down trees – was the most visible and public, garnering significant local interest. In contrast, women’s work, though just as crucial to the rebuilding process, took place in private, behind-the-scenes areas, outside of the public eye.

These news stories demonstrate a local fascination with the physical rebuilding process – a visible sign that a city or neighborhood is “in recovery.” In order for families and communities to recover – whether in the material sense, through rebuilding, or in symbolic and cultural ways – resources must be gathered and distributed. Who is responsible for marshalling those resources? Over the course of my interviews, observations of aid agency meetings, and time volunteering to help write FEMA and SBA appeals, I found that women were more likely to engage in bureaucratic labor – the work required to access insurance funds, government assistance, and aid from charities – a division of labor that perpetuates unequal emotional experiences of disaster.

In this chapter, I show how bureaucratic labor becomes associated with the private sphere of the home and, as such, falls under the purview of women household managers. Unlike the public labor typically taken up by men in the aftermath of the Carr Fire, the private work of negotiating with insurance and applying for aid fell primarily to women, creating a gendered inequality in the “second disaster” of paperwork (Weaver 2002, 40).^{1, 2} For those able to complete bureaucratic labor and receive the financial assistance they sought, this labor gave them a chance to process loss. For those unable to complete the bureaucratic labor necessary to access aid – often due to structural factors – emotional strain and distress were compounded and extended, years after the fire.

¹ Women’s disaster work is not uniformly private (Enarson 2001), but the private sphere is a feminized space (Fordham 1998).

² For an in-depth discussion of men’s public disaster recovery labor, see chapter 4.

In what follows, we'll meet Katrina, an underinsured woman who took up the cause of accessing insurance funds, governmental assistance, and charitable aid on behalf of her family. I then discuss what constitutes "women's work" after a disaster, before sharing stories from women with varied insurance statuses, showing how feminized bureaucratic labor cuts across social class while, at the same time, reinforcing classed and gendered inequalities in emotional wellbeing after disasters. We'll hear from insured women who were compelled to create an itemized list of their destroyed belongings, a task that is incredibly emotionally taxing but also gives women the opportunity to process grief. Then, I'll share the stories of un- and underinsured women who engaged in bureaucratic labor as they applied for aid from governmental and charitable organizations, before concluding with an analysis of the unequal emotional costs of this gendered work.

Post-Fire Gendered Caregiving Labor: Katrina's Story

Katrina Martin, age forty, had a lot on her plate. A few years ago, she suffered a workplace injury that left her with chronic pain, and her preschool-aged daughter had autism, cerebral palsy, and asthma. On top of that, she lost her home in the Carr Fire.

Katrina was a caregiver. She was her daughter's official in-home support services (IHSS) worker, and she also worked as an IHSS caretaker for several disabled adults unrelated to her. During and after the fire, Katrina took on even more caregiving responsibilities. While the fire was raging, Katrina drove through crowded streets to help her IHSS recipients evacuate. She called 911 asking for an ambulance to help evacuate those for whom she cared, but emergency services were stretched thin. She fit twelve adults in her car, several of them disabled, along with her wheezing daughter and several pets. She coughed and gagged on the smoke as they sat in gridlock traffic, panicking that she would not be able to get her young daughter to safety. By the

time they got to her sister's house on the east side of town, Katrina was wrecked. She told me that she entered a zombie-like state for several days, zoned out, numb, and fatigued. A few days later, her family moved into a hotel room, but the sensory memories of the fire haunted her: "The smell, the smell permeated everything, that burnt plastic and asbestos smell. It was so pungent, you couldn't breathe. It was really bad and stayed on all your clothes."

After the fire, Katrina's caregiving responsibilities only expanded. She filed an insurance claim and went to the Local Assistance Center (LAC) to apply for aid. Because her family was living in a hotel room without a kitchen, she used her social networks to locate restaurants that were providing free food to evacuees. Her husband, recovering from gallbladder surgery, had significant dietary restrictions, so finding adequate food was tough, but she found a few restaurants offering food he could eat. She searched through donation bins, trying to find new clothing for her family. These tasks were made harder by her parenting responsibilities:

You know, when you have a small child, it's really hard to go to those places because they don't provide childcare. And you've got kids that are, you know, she doesn't understand what's going on. She doesn't know she's lost all of her clothes and all of her toys. It was a real struggle to try to work, you know, being a parent. [...] It took me four weeks going all day, every day, for weeks to get us somewhat to the point where we had clothes to wear and food to eat.

A few weeks after the fire, Katrina was able to find her family a semi-permanent housing arrangement by renting an apartment through Air BnB. Even though she had fire insurance, her insurance company did not release her additional living expenses (ALE) money right away, so Katrina had to pinch pennies. Because of their insurance status – the Martins had insurance but were underinsured – Katrina's family was denied aid by the Federal Emergency Management Agency (FEMA) and were instead advised to apply for assistance through the Small Business Association (SBA). However, SBA denied Katrina a loan due to her low credit score: "Within an

hour of filing, I was denied,” she said. Katrina felt like she was between a rock and a hard place, unable to make ends meet, even with her insurance.

When I asked her about her experience with insurance, Katrina described herself as a “Joan of Arc martyr type.” “I’m not allowed to give up,” she said. She said that the fight to access her insurance funds and government aid was “all consuming.”

It’s an all-day fight. It’s an everyday fight. I can’t clean the house, do the laundry. Like literally, we’re having to wait until she [my daughter] goes to bed and the phone stops ringing [with calls from contractors, insurance adjusters, and aid workers]. My phone wants to get up and walk away. I mean, every time we try to do something, I get so frustrated, I finally have to take my anxiety medicine.

While she was proud of her tenacity, sometimes Katrina wondered what it would be like to give up on her fight for assistance and just move on. She reflected,

It’s just one of those things where you have no choice but to keep going. Sometimes I think to myself, “Maybe the people who sold, and maybe the people who gave up were the smart ones.” Sometimes I feel that way, but at the same time we had no other way because we’ve been painted into a corner. We had no other way but to survive it because with me disabled and [my daughter] being disabled, there was no way for us to survive it. We had lost our only form of equity, savings, retirement, whatever you want to call it, you know, the American Dream. We’d lost it.

In this way, Katrina poignantly summed up the extent of the loss she felt. Not only did she lose her home, belongings, and memories, but she also lost the American Dream. Now she was faced with picking up the pieces.

There is a gendered division of labor when it comes to bureaucratic labor after disasters. In Katrina’s case, she took on the majority of the tasks related to accessing aid and insurance. Her husband, still recovering from surgery, agreed to take on more of the household labor like childcare while she performed bureaucratic tasks.³ Still, she often had to stay up late into the

³ While Katrina’s husband’s health made it difficult for him to engage in some of the labor associated with recovery, other disabled men, including elderly men, still found ways to assist

night working on insurance negotiations and aid appeals. In my interviews, I found that bureaucratic labor fell overwhelmingly to women, in part because of expectations about “women’s work” and women’s roles in their families.

Women’s Work

Until recently, gender has been one of the most under-researched areas in disaster studies (David and Enarson 2012; Enarson and Morrow 1998; Fothergill 2004; Hoffman 1999; Litt 2008). Previous research shows that in periods of disaster, women’s traditional caregiving roles in the home and community are compounded and complicated (David and Enarson 2012; Enarson 2001; Enarson and Morrow 1998; Fordham 1998; Hoffman 1999; Peek and Fothergill 2008). During disaster, women, as household managers, are instrumental in drawing the extended family together to assess the credibility of evacuation warnings, share information, and determine a course of action (Enarson and Scanlon 1999). This is especially important in complex multigenerational households (Phillips and Morrow 2007). Before, during, and after disasters, the emotional and physical needs of romantic partners, children, family members, pets, and other dependents are met predominantly by women. After a disaster, these needs tend to increase dramatically. Coping with the emotional needs of male partners adds to women survivors’ stress as women act as “shock absorbers” for many of the effects of disasters (Tobin-Gurley and Enarson 2013, 148). Women are frequently asked to listen and act as ad hoc counselors to men to whom they are related or with whom they are in relationships.

with recovery tasks. Most men felt fulfilled by this labor, as described in the next chapter. According to Katrina, her husband was able but not willing to take on these tasks. The relational strain caused by an unequal household division of labor, particularly when it came to recovery tasks, created additional emotional distress for Katrina, her husband, and their daughter.

In early studies of gender and disaster, social scientists split labor into two spheres: public and private. The public sphere involves paid work outside the home and is associated with masculinity, while the private sphere of the home has been traditionally associated with femininity. Feminist scholars challenge this dichotomous characterization of work, pointing out that many women, particularly low-income women and women of color, work in both the public and private spheres. However, this is still the predominant framework used to examine women's roles, work, and lives (Fordham and Ketteridge 1998; Fothergill 1999). To better examine the work in which women engage, scholars developed a third sphere of community work, that labor which acts as the "social glue" holding a community together (Milroy and Wismer 1994, 72). Family, waged, and community work intertwine, complicating women's responsibilities and roles. Following disasters, work in all three realms often becomes more demanding and important, but the caregiving work in the private sphere of home and family is the "greediest" role, requiring the most time and energy (Fothergill 1999, 141). When it comes to responses to disasters, research shows that in the immediate aftermath of a disaster, women frequently respond more privately, working on recovery tasks inside the home and managing familial emotional responses, while men more commonly respond publicly, taking on recovery labor outside the home (Alway, Belgrave, and Smith 1998; Fordham 1998).

While gender roles may be suspended during the immediate and acute phases of disaster, as people work together to survive crisis, gender roles guide behavior in the aftermath of disaster (Alway, Belgrave, and Smith 1998). Following Hurricane Andrew, a Category 5 storm that struck the Bahamas, Florida, and Louisiana in 1992, sociologists found that men became more involved in public labor outside the home, such as cleaning up debris, while women were expected to identify with and fill nurturing roles (*ibid.*, 183-185). Often, the labor deemed

“women’s work” is met with fewer accolades or remuneration. For example, in evacuation shelters after the earthquake and tsunami hit East Japan in 2011, women were asked to prepare meals for free while men were offered the paid jobs of collecting and removing toxic debris (Saito 2012). While men receive greater public recognition for their work, gendered labor expectations mean that men take on additional risk, for example greater exposure to toxins. Nevertheless, women face costs for their private labor, as well. In the next section, I discuss how the labor associated with insurance claims creates emotional consequences for women.

Doing the Labor of Documenting Loss

Many survivors with whom I spoke described their experience with insurance as nightmarish. Even though those with insurance were significantly better off than their uninsured peers in the days, weeks, and months after the fire, the process of attaining insurance assistance was complex and emotionally draining for many survivors.⁴ Much of the work of collecting necessary documentation for insurance adjusters fell to women. One such task was creating an inventory, what came to be colloquially called “the itemized list,” a spreadsheet listing all items lost in the fire, from hairbrushes, books, and shoes, to suitcases, dollhouses, hot tubs and jet skis. While insurance companies differ in the details they require, in addition to listing items that were destroyed, most of those seeking funds for personal contents were asked to provide the estimated cost of each item, where it was purchased, when it was purchased, and if it was paid for with cash, check, or credit card.

There are three “pots” of money available to insured survivors after a wildfire disaster. The first pot, allocated to rebuild the structure itself, is determined based on how much coverage the homeowner purchased prior to the fire, calculated by dollar amount per square foot.

⁴ For an analysis of insurance status inequalities, see chapters 1 and 2.

According to survivors I interviewed, insurance companies generally paid the second pot, Additional Living Expenses (ALE), based on formulas estimating the cost of rent and expenses associated with evacuation. To access the third pot of money, meant for replacing personal contents of a home, residents are required to either replace items they lost and provide receipts, and/or create an inventory – the itemized list.

The list, a behemoth task, became a topic of frequent conversation and lamentation amongst Shasta County survivors. Some survivors told me that they gathered with their former neighbors to strategize about how to complete the list. Others attended community meetings organized by insurance agencies and insurance watchdog groups with the express purpose of providing one another tips and tricks for completing the list in a timely manner. Still others tried to borrow lists from others and copy them – a practice that enraged some survivors, who termed this practice “plagiarism” and believed it was an unfair way to cheat the system.

Faced with the list, many survivors with whom I spoke felt defeated before they even started. However, many of these folks – most of whom were women – were determined to finish the list in order to access the maximum payout from their insurance company. When I spoke with her in her new home, Chantal Clements, age forty-five, said, “I mean, I would say for the most part it’s just a stupid list. It’s awful.” She continued, explaining that the insurance company started to pressure her to complete the list while she was still reeling from the loss of her home:

They [the insurance agents] actually just started, I wouldn’t even say bugging me, but they just started kind of going, “Okay, are you gonna do this?” And I am. So I said, “Okay. I have the spreadsheet.” I joke that I’ve just verbally vomited on it. Like just anything I think of. And then when I have time I’ll go through and work on the details of it. Well, I think I’m at, like, 4,700 line items, and I wanted to not finish, to give up, but for the most part I wanted to see my grand total because my goal had basically, it was explained to me that if I can get my total amount to, like, 130 percent to 140 percent [of my insurance maximum], then I won’t have to

deal with receipts, and they will just pay out after depreciation. Then they know, “Okay, you had plenty,” [and they’ll pay the maximum amount].

After explaining her list-making process, I expected Chantal to conclude with optimism or an announcement that the insurance company ultimately paid her for her personal contents. Instead, she said, “But now I’ve decided I am not going to do it that way because it’s too big and too overwhelming.” Chantal explained that she shifted to completing the list room-by-room rather than compiling a large master list. By breaking the list down into smaller, more manageable lists, Chantal was able to keep her feelings of being overwhelmed at bay. However, the list continued to haunt her and cause her stress. As she looked around her living room, she looked defeated and exhausted. She said she imagined an easier system:

If they [the insurance company] just had a conversation or an interview with us, we can prove that we had that much stuff. And I’ve heard of other companies doing that, where they just sat down with people and talked about what they had, and within a couple of hours they realize, “Oh yeah, you definitely have this much,” and just wrote them a check.

Frustrated, she said that her insurance company refused to conduct an informal interview and instead required them to create the list. She said, “So they gave us 50 percent and they said, ‘If you’re fine with that, then you don’t have to do the list, but if you want more, you got to do the list.’ It’s awful.”

Everyone I spoke with described the itemized list as a time-consuming, stressful requirement. Some survivors expressed that the itemized list was especially difficult to complete due to what they saw as fire-caused depression, anxiety, and brain fog. For example, when we spoke on the phone two years after the fire, retired nurse Cora, age eighty, said,

I haven’t finished all the paperwork to get paid for the contents of the house. I have been, well, quite honestly, between my surgeries and illness and basic anxiety and depression from the fire, I have not been on top of that, and I’m finding it very, very difficult to do and just, I don’t have the focus. And I think every time you have a surgery your focus gets a little worse, and if that were solved... and it has to be done! I’m plugging away at it, but I really don’t have an

attention span to keep with it very long. I should have had it done six months ago, but it's not done yet. And they advanced me some money, but I've long since used that up. And so I've been digging into my own money to pay for things.

Speaking with Cora, I could tell how tired she was. Creating the itemized list to get reimbursed for her personal contents was stressful enough, but combined with her health issues, it became overwhelming and felt impossible to complete. Furthermore, due to her health conditions and precautions related to the COVID-19 pandemic,⁵ Cora said she had been having difficulty pricing items in order to fill out the list:

I just want to cry. Number one, figuring out what these things cost is a nightmare, because I don't want to go in the stores to look at prices [because of the pandemic], nor do I want to spend my time doing that. And number two, I like the stuff I had a lot.

Laughing ruefully, she said, "I just find myself resentful that I have to do this." She continued, tearing up,

But now when I'm working on this list, it's probably the time that I'm most angry about everything because I just don't want to be doing it. It reminds me how really difficult this all is. [...] I understand intellectually the insurance company is not just going to give me the amount of money that I was covered for. I have to justify it, but I'm angry about that.

Among survivors I interviewed, anger and resentment were common emotions when it came to the itemized list. Survivors believed they deserved a payout from their insurance companies and felt the itemized list was a way to rip them off, a tricky scheme to make them account for all of their belongings, just to have the insurer depreciate the total once completed. Not only was the

⁵ I completed twenty-six follow-up interviews in the summer of 2020, at the height of the COVID-19 pandemic. I found that the COVID-19 pandemic added considerable stress for Carr Fire survivors, particularly those who were still living in RVs and trailers while trying to gather funds to rebuild or waiting for contractors to become available. Sheltering in place in a cramped trailer compounded relational problems. Health concerns, particularly for those with fire-related respiratory conditions, caused significant anxiety for survivors. For those still trying to complete the itemized list, it was difficult to price lost items without the ability to visit local stores in person.

list a time-consuming and overwhelming task, but the feeling that one had to justify one's losses caused additional emotional strain, as Cora described:

I'm in a steady state of being semi-depressed and anxious. But I think part of that is because I can't get the paperwork done about my belongings. [...] That's hanging over me. You do all this and then they decide to depreciate the stuff because it's not new. And then supposedly they, if you replace it, they will give you the full amount that it costs you to replace it. But there's questions about, "Are you replacing exactly the same thing?" No, of course not. You can't even get the same thing anymore.

Like Cora, other survivors told me they felt frustrated by the inconsistent and opaque repayment process. People told me that if they replaced items outright, the insurance company would reimburse them if they submitted receipts, yet for those still rebuilding or repairing their homes it felt premature to buy new appliances and furniture. The itemized list was framed as both a slower and faster way to access funds: slower, because of how time-consuming the list was to create, but faster in that residents could access funds before their homes were completed.

Creating the itemized list typically fell to women family members, in part because women were seen as more intimately familiar with the items in their homes. In other words, because women are associated with the private sphere of the home (Fordham 1998), community members of all genders tended to believe that women were better equipped to create a list of household items. When I asked about the itemized list, men would share that they felt unprepared to create the list because they were unable to enumerate how many pairs of shoes they owned, or which kitchen appliances cost what. Even in families where both the husband and wife worked outside the home, women were expected to know more details about household items, their cost, and when they were purchased. When men did become involved with bureaucratic labor, the women in their lives were instrumental in encouraging them, organizing their efforts, and communicating with officials. For example, Cathy Green, age fifty-six, said,

And especially with the insurance, I'm kind of a more of an administrative type person, and [my husband] Austin was like, "Yeah, you are." And so my thing is organizing our approach. "Did you call the insurance? Did you email them? Did they respond back to you?"

Cathy took on the labor of keeping things moving, contacting her insurer and encouraging her husband to put pressure on the insurance company to respond. This gendered arrangement was not uncommon in Shasta County; it was typical for women partners to be engaged in paperwork and much of the behind-the-scenes labor around accessing resources while they also provided emotional support to the men in their lives, who were seen as the more appropriate public spokesperson for the household.

Sandra Thomas, age fifty-seven, told me that creating the itemized list was tiring and took away from her ability to engage in activities that helped her cope with the loss of her home. Instead of taking a hike with her dog on the weekends, one of her self-care activities that helped her feel better, she had to sit in her temporary housing – a recreational vehicle (RV) parked in a crowded mobile home and RV park – filling out a spreadsheet. She said,

It was a hard process because, you know, literally on the weekends I'd sit there online and just go through stuff and try to find the equivalent values of stuff that's very personal, stuff that you picked up when you've been traveling overseas and so on. It was hard.

Sandra, like many survivors, felt that creating the itemized list was an unrealistic expectation, especially in the immediate aftermath of the fire, when emotions were running high. Many survivors lamented that creating the list was "a full-time job." Like Cora and Sandra, Paula Kingston, a fifty-six-year-old community college professor, said that the itemized list caused her considerable stress and worry:

The part that I was really worried about was the personal contents [list] 'cause you're supposed to document everything that you lost in detail, when you bought it, the condition that it's in, how much of an estimated value it is. And then they do a depreciation. And I just, for a while I felt like I couldn't do it, and then I didn't want to. And my friend came, and we took pictures of the rubble so we'd

remember, but I never did finish it. I was hoping that they would settle for a percentage, and every time we met, I'd say, here's my progress. But it took me a while to even start.

Paula said that she continued to procrastinate when it came to creating the itemized list because it reminded her of everything she had lost, including priceless childhood memories of her college-aged daughter and heirlooms from her recently deceased mother. When the massive and devastating Camp Fire happened in Butte County in November of 2018, mere months after the Carr Fire swept through Shasta, the California insurance commissioner pressured insurers to voluntarily pay at least 75 percent of the personal property coverage limit without the itemized list (Jones 2018).⁶ Paula said that when she learned this decision applied to Carr Fire survivors as well, she was relieved:

And so they paid out. And I was really grateful that I didn't have to think about everything 'cause that would have been awful. I wasn't as concerned about getting my money's worth. I didn't have really high-end stuff. I kept stuff for a long time. The stuff that was important to me, I wasn't going to get any value for. You know, my great aunt's painting, you know, [my daughter's] journals, pictures, the baby clothes, you know, the quilt I made her, I wasn't going to get anything for that. So, I was glad when that was done, and I didn't have to do that anymore.

Paula was relieved when state officials intervened on behalf of fire survivors, pressuring insurance companies to eliminate some of the bureaucratic hurdles survivors faced. While this intervention helped some of the insured survivors in Shasta County, it did not help all of them because some insurance companies decided not to follow the state guidance, by eliminating the itemized list requirement. And this intervention did nothing to help the uninsured – often low-

⁶ The 2018 Camp Fire in Butte County was the deadliest and most destructive wildfire in California history, to date. The fire killed at least 85 people and destroyed more than 18,000 structures, decimating the town of Paradise (CAL Fire 2018). Because this fire happened in November, only three months after the Carr Fire, it was a topic of considerable conversation in Shasta County.

income – survivors who had to navigate additional bureaucratic challenges as they applied for aid from governmental and non-governmental agencies.

Sociologists have developed the concept of “capital” to capture the stratified system of resources people have at their disposal (Bourdieu 1984, 1986). There are multiple types of capital: economic capital (wealth), social capital (who you know, your networks), and cultural capital (cultural knowledge one holds that confers power and status). Usually, cultural capital is associated with education – both formal knowledge and informal skills – one attains through socialization into a particular social status group. To date, disaster scholars have focused heavily on social capital – the networks one is able to call upon for help in times of crisis (Bolin and Stanford 1998; Chamlee-Wright and Storr 2011; Murphy 2007). However, I argue that cultural capital is an important mechanism in determining recovery trajectories; the formal and informal education survivors have attained previously can empower and/or disempower them as they navigate complex bureaucracies. For example, in my fieldwork I found that those who were able to write letters with a linear argumentative narrative were often more successful in accessing both private and public resources for recovery. Those with greater formal education and experience communicating with bureaucratic organizations – like banks, the government, and educational institutions – were more likely to be able to write letters in that style.

In Shasta County, my interview data show that people with more cultural capital – usually those with the highest incomes – were able to advocate for themselves to a greater extent. For example, prior to California Department of Insurance’s decision to advise insurers to eliminate the inventory requirement, Jake Gillis, a sixty-three-year-old psychologist, catalyzed a letter-writing campaign among his neighbors in order to pressure then California Insurance Commissioner, Dave Jones, to intervene on their behalf. As Jake’s wife, Jana, told me the story

of Jake's letter-writing campaign, she shrugged and said, "So fairly quickly, we were able to get the new accounts paid for because they cut a check for everything. We didn't even finish the itemized thing. So I see that someone's looking out for us." While Jana saw Jake's success as an indicator of divine intervention, a sociological analysis points to classed disparities in cultural capital, which enable some survivors to bend or change the rules in order to access assistance while others – often those who have lower incomes – become bogged down fulfilling requirements. Often, men felt more able to challenge bureaucrats than women did, likely due to gender socialization that empowers men and provides men – particularly wealthier men – with authority and status.

What Happens When Insurance Isn't Enough?

An additional set of challenges confronted those survivors who had insurance but were low-income. For example, Katrina Martin explained to me that, although her insurance company had committed to paying two years of rent for her family while they tried to rebuild their home, her status as a low-income person with a low credit score acted as a barrier to accessing rental properties. She said,

My insurance is guaranteed to pay you. It shouldn't matter whether or not I have good credit or not. You know, it should not matter, if my insurance company is guaranteed to pay you an entire year right now. What does it matter? You know? And their response to me was that they have to protect the property owner and that if, for some reason, the insurance company decides not to pay anymore, they have to make sure that we can pay it.

Katrina continued, lamenting that her income level, credit score, and lack of powerful connections combined to make her a less-than-ideal rental candidate:

They're not really thinking about the people that are suffering. I mean, they want to appear like they are, but the truth of the matter is the people that got housing were the people that had good credit scores and the people that had higher incomes. It's not those of us that have had to stay in hotels [instead of rental properties], you know, because we don't have a 650 or higher credit score, we

don't have \$5,000 a month in income. 'Cause you have to make three times the rent, and the rent's gone up because there's been the housing shortage, which has caused all the rents to go up. And it's like, so now they're being even more picky about who they rent to! And unless you know somebody who knows somebody, you're not really gonna get any help. And we have to stay in the area because of my daughter's therapy. That's one of the other reasons that I stick around. My daughter has cerebral palsy, leg braces, and autism.

Here, Katrina was describing the cascading impact of poverty. Due to the fire-induced housing shortage, rental prices were higher than her family could afford. As a result, they had been forced to pay higher prices to live in hotels that were meant for short-term stays. These hotel rooms lacked kitchens, meaning that the Martins had to spend their limited funds eating out at restaurants. To make matters worse, even if they could afford a more permanent rental property with adequate space, landlords were reluctant to rent to them due to their credit score and income level. This meant that Katrina had to engage in additional bureaucratic labor to prove her ability to pay rent – for example, she was asked to provide letters from previous landlords attesting to her timeliness with rent payments. While others may have responded to these conditions by simply leaving the Redding area to go somewhere with a more affordable housing market, the Martins felt as though they had to stay in Shasta County so that their disabled daughter could continue her treatments. Meanwhile, Katrina was engaged in completing the itemized list to access resources from her insurance company *while also* visiting aid offices and resource fairs to access public resources. This labor, on top of caring for her daughter and husband, was exhausting. In short, Katrina's story shows how 1) socioeconomic status (SES) constrains one's options following a disaster and 2) lower-income survivors – even those with insurance – are faced with a greater bureaucratic burden than their higher-income peers. These consequences are greater for women because they are compelled to take on more of the bureaucratic labor associated with recovery. Furthermore, women are more likely to be low-income than men, and poor women have a harder time withstanding financial losses and rebuilding (Enarson and

Fordham 2001). Katrina's story demonstrates how gendered and classed inequalities following disaster are tied up together and compound one another. In the following section, I continue in this vein by elucidating the ways in which applying for aid exacerbates inequalities in disaster recovery and places an undue burden on the lowest-income survivors.

Applying for Aid

Those who were under- or uninsured going into a disaster suffer from a "second disaster" of paperwork, as well, often with limited returns (Weaver 2002, 40). However, low-income survivors in my study often felt as though bureaucratic labor was familiar, even though it was time-consuming. For example, forty-year-old Lisa, a low-income Keswick resident without fire insurance, told me that her experience applying for aid seemed relatively easy, in part because she was used to lengthy applications and extended waiting periods in her experience applying for aid unrelated to the fire. She said,

It was just a matter of knowing what to give them, what they wanted. And you know, whether or not I could even get ahold of what they were wanting, you know, like documents and stuff. I did have to go, thankfully, to PG&E [Pacific Gas & Electric]⁷ and was able to get proof of what I needed from them because I didn't have anything else, you know, I didn't have proof of my address. I didn't have, you know, what my utilities have been or all that kind of stuff. And thankfully I was able to get that for them.

Like many un- and underinsured fire survivors, Lisa was asked to prove her legitimate victimhood through documentation; attaining the necessary paperwork was a difficult and time-consuming task.⁸ Even though Lisa said that her experience with FEMA was relatively easy, she also described requirements that were difficult to meet and necessitated that she spend a considerable amount of time to meet them. In their analysis of the aftermath of Hurricane

⁷ Pacific Gas & Electric (PG&E) is the utility company used in the unincorporated areas of Shasta County. Those who live in Redding city limits use Redding Electric Utility (REU).

⁸ For a discussion of insurance statuses and legitimate victimhood, see chapter 2.

Katrina, Steve Kroll-Smith and colleagues show that, even when there are resources available through FEMA’s Individual Assistance program – the program responsible for providing payouts to renters and homeowners after a disaster – “the morphing vagaries of the eligibility criteria make it well nigh inaccessible” (Kroll-Smith, Baxter, and Jenkins 2015, 89). They argue that accessing assistance causes anxiety and fatigue and becomes a “second calamity” (ibid., 89) as *survivors* deal with the “serial frustrations of trying to accommodate wildly fluctuating demands from anonymous voices representing a massive federal and private bureaucracy” (ibid., 95).

Later, Lisa told me that, even after all her hard work navigating aid bureaucracies, her finances became less stable after the fire:

I’d say it [my economic situation] kind of got worse because, you know, having to put out expenses that I normally wouldn’t have to. And I guess if I’d had the insurance I wouldn’t have to. I wouldn’t have as much of a struggle trying to get stuff redone, and I might be able to do it on my own. But at this point, you know, it’s all we can do to make ends meet and have what we need.

For Lisa, financial instability was connected to dependence on others; without adequate funds to rebuild, she was not able to recover on her own. Furthermore, she believed she had to work harder than her insured peers to access recovery funds, engaging in advocacy labor not only to rebuild her home but also to provide food and temporary shelter for her family. On top of working the graveyard shift as a housekeeper at one of the local hospitals, Lisa spent the hours before work and her days off applying and reapplying for assistance. Forced to spend her limited funds on gas to drive to various aid offices and other agencies to gather documentation – like when she drove to the library to log onto the public computers and print her PG&E documentation for FEMA – Lisa felt stretched thin, emotionally and financially.

Like Lisa, Katrina told me that she was exhausted by bureaucratic tasks, particularly because she often had to stay awake late into the night collecting information and sending emails:

[My husband has] basically been having to take care of the baby and all this [the house] because I've been having to prepare all these presentations for these legislators and having to go to these meetings and having to, you know, do the research and find the regulations and call all these attorneys and send all these emails. I've basically missed out on a year and a half of my daughter's life because I've been hitting the computer every day. Sometimes I'm up half the night, sending emails and writing documents and getting all the evidence together, you know?

Here, Katrina articulated that, although the division of labor in her home shifted after the disaster and her husband was compelled to take on more childcare responsibilities as she took on the bureaucratic labor associated with recovery, she still felt overwhelmed with the work in front of her. Katrina grieved the loss of time with her young daughter and described the deep exhaustion she felt as a result of long nights and stressful days working to gain recovery resources.

Other low-income women and those without adequate insurance described a similar sense of exhaustion when it came to accessing aid dollars. Take Bonnie Roberts, for example. I met Bonnie, a woman in her seventies, while volunteering at Western Service Workers Association (WSWA), a mutual benefit organization for low-income and working families in Shasta County. WSWA set up a Disaster Relief Unit (DRU) made up of member volunteers. This group was tasked with assisting members in their disaster aid applications and appeals, identifying and documenting unmet needs, and lobbying the local and state governments for additional resources. While volunteering with the DRU, I predominantly helped with writing appeal letters to FEMA and SBA, as well as assisting with phone calls about appeal cases.

I sat down with Bonnie in July of 2019, almost a year to the day after the fire destroyed the home her husband designed and built with his own two hands. She told me that she had two

cases open with FEMA – one for rental assistance and one for medical expense repayment. FEMA already denied her the homeowner’s payout of \$34,000, so she was pessimistic the agency would provide rental assistance or help pay for her husband’s fire-related medical expenses. They hadn’t denied her yet, but they were requiring additional documentation and evidence of her eligibility for aid.

Gerald, Bonnie’s husband, suffered from chronic obstructive pulmonary disease (COPD) prior to the fire. While evacuating from their home in Keswick, he inhaled a lot of smoke, exacerbating his respiratory condition and sending him to the emergency room. The couple had Medicare, so the majority of Gerald’s healthcare costs were covered by insurance. However, the remaining balance of over \$1,500 constituted a hardship for this retired couple on a fixed income. Bonnie decided to file a claim with FEMA requesting assistance paying the hospital bill, based on her belief that Gerald would not have needed to visit the hospital had the fire not occurred.

Bonnie’s second claim with FEMA was for rental assistance. Prior to the fire, Gerald and Bonnie owned their home outright, meaning they did not have to make monthly rental or mortgage payments. Now that they’d relocated to a rental property, they had new monthly bills that they couldn’t pay due to their fixed income. As a result, Bonnie applied for FEMA’s rental assistance program.

When we sat down at WSWA to call FEMA, Bonnie seemed tired but in good spirits. In part, her good mood came from recently receiving a letter from FEMA asking for more documentation. Bonnie took this as a positive sign that the agency was actively considering her claims. Specifically, FEMA asked for a letter from Gerald’s doctor stating that his hospitalization was directly caused by the fire. Bonnie wanted me to call FEMA with her to get

more detail about what the letter needed to include. Bonnie was concerned that the local hospital would be reluctant to write such a letter but hoped that they would bend their normal rules as a result of the fire. She, as well as the full-time WSWA volunteers, believed that I would be able to deploy my cultural capital as a graduate student at an elite university and would be more successful than she would be in communicating with FEMA officials. In addition to using my cultural capital on the phone, WSWA members regularly told me that my vocabulary and ability to write argumentative letters were key in efforts to access aid for the uninsured, demonstrating the weight of leveraging class position and the cultural capital associated with it when communicating with aid workers.

We called FEMA, and they put us on hold for quite a while. While we waited for a FEMA representative to come on the line, Bonnie told me that the FEMA process “makes people want to give up.” Once the hold ended and a representative answered, they asked Bonnie ten different security questions to verify her identity – for example, asking her to confirm the address of her home that had burned down, her FEMA case number, her social security number, and several secret security questions, like her mother’s maiden name – all of which seemed excessive to both of us. Then they allowed her to consent for the FEMA representative to speak with me. I asked about the letter from a doctor, and the representative reviewed the case notes. While we waited for the representative to read the notes in her file, Bonnie whispered to me, “This is never ending.” After waiting for a few minutes in silence, the FEMA representative confirmed that the only requirement was a letter from a medical doctor; the agency would not need to review all of Gerald’s medical records. This was a relief for Bonnie, who felt that the records would be hard to collect from the varied specialists and doctors Gerald saw for his chronic condition. We wanted to ask some questions about the rental assistance claim, but the representative said we had to

transfer to another department for that, so we settled in for another long period on hold. While we waited to speak with the next representative, Bonnie said she was pessimistic an ER doctor would even write her a letter.

Although we had to wait for over ten minutes, the transfer was easy enough, and they did not ask Bonnie all the security questions again, which she appreciated. The agent was able to confirm that a FEMA representative had spoken with Bonnie's landlord that day, which lent legitimacy to her claim for assistance. He was sure that FEMA would move the case forward within the next day or so, and he encouraged us to call back soon for an update. This was great news for us because it wasn't a blanket denial. Most of the folks I helped at WSWA were outright denied during these phone calls, so both Bonnie and I were surprised to hear that her claim was moving forward.

After we hung up with FEMA, Bonnie said, "I'm stretched in I don't know how many different directions!" She seemed near tears and grabbed a tissue. She said dealing with these FEMA claims and trying to untangle her taxes was stressing her out, in part because all her tax paperwork burned up in the fire. While I wanted to ask Bonnie more about her work applying for aid, she told me that she needed to leave. She said she needed to get home to cook for her husband, because he wouldn't eat if left on his own. Here, it is possible to see how women's bureaucratic labor can compound what sociologists call "the second shift" of feminized labor (Hochschild and Machung 1989); women are expected to care for the home and wellbeing of family members, even when they are engaged in labor outside the home, as well.

A month later, I called Bonnie to follow up and learned that FEMA had awarded her \$6,000 in three payments of rental assistance! Even though three months of rent was insufficient to help the Roberts recover fully from the fire, both Bonnie and I saw the decision as a huge win,

especially because we'd both heard many horror stories from other DRU members about repeat denials from FEMA. Bonnie still had not received any assistance with her husband's medical expenses, and she said she was "about ready to give up" because she'd been turned down three or four times by that point. She told me that she was shocked she got anything at all for rental assistance. Tiredly, she told me that her husband's health was in decline and that the stress of moving and coping with tighter finances had been wearing on both of them. Bonnie said that handling all of the paperwork, phone calls, and other bureaucratic tasks around applying for aid had aged her and worn her down.

Bonnie's situation was emblematic of that experienced by most of the survivors with whom I spoke; women were more likely than men to engage in bureaucratic labor after the fire. For Bonnie and other retired women, this decision was based in part on a decline in their partners' health and their decreasing capacities. However, local gender norms associating women with the home also influenced women's decisions to take on bureaucratic labor. Old Shasta survivor Remy and his wife, Shirley, spoke to this division of labor when I interviewed them outside their RV on their burned property. I asked them what made coping with the fire hard, and they both answered quickly: "Bureaucracy." Remy used the county building department as an example of long applications, lengthy wait times, and insufficient communication. Shirley said, "I realized that that kind of stuff's hard for him [for Remy]. Our whole relationship, I've done all the paperwork and done all the checks and the bills. And so I kind of took that [bureaucratic work] over." Another couple I interviewed, Zoe and Dale Evans, told me that Zoe took on the labor of negotiating with the insurance company, while Dale managed the contractors and the rebuilding of the structure of their home. Zoe said this division of labor made sense because she was more comfortable talking on the phone with the insurance adjuster, and Dale was more

comfortable outdoors, supervising the builders. Besides, the insurance labor took up more time, and Dale was busy with work. Gloria and Wayne Walker reported the same division of labor; Gloria said, “I did the inventory part. He did the building part.”

Gloria, Zoe, Shirley, and Bonnie told me that they felt more comfortable with the bureaucratic labor because they were more familiar with the family’s needs and the state of their finances. Furthermore, gender norms associating women with the inside of the home and men with work outside the home reinforced a division of labor that placed women in charge of bureaucratic work. These women’s experiences are mirrored in those of women survivors of other disasters; in her study of the 1997 Red River Valley Flood, sociologist Elaine Enarson found that women survivors were already acting as household managers prior to the flood, and “help-seeking capitalized on women’s social, technical, and bureaucratic skills” (Enarson 2001, 8). Because of the pre-fire division of labor, which placed them in charge of household tasks, these women felt prepared to take on recovery labor related to the home. However, as the next section of this chapter will demonstrate, these tasks still carry an emotional price.

The Emotional Costs of Bureaucratic Labor

When I asked her how she has been coping with the aftermath of the fire, Katrina Martin told me,

Well, my anxiety has gotten worse. My mental health is really, really bad. I was seeing my therapist a couple times a month, and now I’m seeing him four times a month. And me and my husband are going to marriage counseling, and my daughter’s in therapy because it just, it trickles down. Like, we’re completely stressed out all the time trying to figure out what to do, and what do we do next? What do we fill out next, who do we go to next? [...] And so there’s a lot of fights that happen that probably wouldn’t have if that extra stress and grief wasn’t there, and it affects the baby’s environment.

Here, Katrina was describing feeling overwhelmed and at a loss as she wondered, “What do we do next?” She associated these feelings with her worsening anxiety. Furthermore, she attributed her marital problems and her daughter’s behavioral problems to the stress brought on by bureaucratic labor. Applying for aid and managing her insurance claim increased her stress, causing interpersonal strain and mental health difficulties. She went on to say that she had experienced increasing difficulty controlling her anger, as well:

I almost lost it on a rental lady. I swear to God, I wanted to pull her over the counter, but I didn’t. Obviously, my husband did apologize for my behavior. However, it was just, you know, you just get to this point of not only exhaustion, emotionally and physically, but you get to this no man’s land where you’re kind of floating in purgatory. You know, like you almost don’t feel anything because you’ve become numb by everything that’s happened. You know, it’s just like, “Oh, it’s just another thing I deal with, another flaming hoop I’ve got to jump through.” You know? I’m like, “Jesus, what do you want from me to rent a place? A retinal scan, my left kidney? What the hell do you want??”

Katrina’s words make plain the frustration she and other survivors experienced as they engaged in bureaucratic labor. The extensive documentation required to access aid could become not only overwhelming but also enraging, leading Katrina to emphatically question, “What the hell do you want?”

Other survivors, particularly women survivors, explained to me that they felt overwhelmed and depressed in the months after the fire because of the immensity of bureaucratic labor laying ahead of them. For example, when I spoke with her two years after the fire, seventy-two-year-old Doris Anderson told me through tears, “The stuff that makes it harder to cope is the paperwork.” When I spoke with her ten months after the fire, Lisa told me,

I have been depressed. Especially in the beginning when I first came out here [to my property] and was trying to figure out what the heck to do. It was depressing knowing that I had all the stuff to do and no way to do it. And then it went from depressing to overwhelming to “What the hell am I going to do? How do I even start?” And even still I go through that.

For Lisa and many other women, even figuring out where to start was overwhelming. Katrina explained that feeling overwhelmed by bureaucratic labor combined with her depression and anxiety to make it difficult to care for herself:

I don't care what my clothes look like. Don't care if I brushed my teeth. I don't care if I've washed my hair, you know? It's like, "What does it matter? It's all going to turn to dust," and it's so hard not to go down to the bottom of the bottle. You know, there's so many times I've wanted to just go down to the bottle, the bottom of the bottle, and forget that I'm going through this temporarily. But it doesn't make it any better. It's just there when I wake up.

Like many disaster survivors, Katrina wished she could numb her feelings of depression, considering using alcohol to distract from or decrease the pain of her loss and the seemingly insurmountable amount of work necessary to return to some semblance of normalcy. Research shows that, following disaster, some people increase their use of alcohol, drugs, and cigarettes (Norris et al. 2002, 216). When asked about their post-fire coping, survivors consistently told me that their use of alcohol increased in the months following the Carr Fire.

Chantal Clements, the woman who was told she would only receive a 50 percent payout if she failed to complete the itemized list, said that the bureaucratic labor she was required to engage in was made more difficult by the stress of the fire. While her family decided whether to buy a new home or rebuild, the Clementses lived in a rental property in town. Chantal said that she wanted to escape the rental because of what it represented, but she felt so depressed and overwhelmed, venturing out felt impossible.

I was so exhausted that the idea of leaving the house [seemed impossible]. I even told someone at one point, I remember when we were living in the rental, I was like, "I don't want to be in there because it's so depressing, but I don't want to go anywhere."

Chantal told me that she felt her cognitive abilities were impaired by the stress of the disaster, something many Shasta County residents described to me and nicknamed "fire brain." Feeling as

though she was not operating at her best added to Chantal's feelings of distress and made completing her bureaucratic tasks more difficult:

There was definite fire brain. I was fuzzy. I couldn't think straight. I couldn't focus. I couldn't – I love to read, but I didn't read for months. I was lucky to be able to read a magazine article 'cause my brain could not focus. Because of the kind of person I am, that was very frustrating for me. Because I am hyper-focused, and I'm a detailed-oriented, list person, and so to not be able to even do what I normally do, [it was hard]. It was just so honestly, to – like, to add anything else on to what I was already dealing with and the phone calls and all, I think that was probably my main stressor. I just was tired.

These words convey the deep exhaustion Chantal felt in the months following the fire. Feeling unable to attend meetings with insurance and aid agencies, make follow-up phone calls, fill out paperwork, or even scan documents made her feel like she was letting her family down. She simply didn't feel like herself.

Zoe Evans said something similar:

They [the insurance company] had given us some money up front, but when I just started having to deal with all the receipts and, you know, I wasn't really feeling organized in my brain, but I still had to stay organized with receipts and letters. And you know, even now I'm kind of thinking, like, "I wonder if there were things I missed, or didn't do or...?" But you just aren't really in a thinking mode. So it's almost like everybody needs a thinker advocate [laughs].

Zoe's description highlights the difficulty she experienced trying to stay organized and focused, akin to Chantal and others, who told me that "fire brain" made it hard to complete bureaucratic labor in the months following the fire. For both Zoe and Chantal, the feeling that they were not operating at full capacity added to their stress and made completing necessary bureaucratic tasks all the more difficult.

Bureaucratic labor compounds emotional distress following disaster, at least for a period of time. Once those tasks were completed, survivors I interviewed described feeling relief.

Sitting in her new home fourteen months after the fire, Chantal told me that her emotional state

started to improve once the bureaucratic tasks were complete and she felt like things were moving forward in a more active way. Even though her life stayed busy, she felt less overwhelmed:

I wasn't so fuzzy. Like, then we were moving [into our new home] and, like, it's just been busy. Before, it felt like there was too much to do, and I don't think I really wanted to add anything else in.

Chantal explained that the brain fog or "fire brain" she experienced earlier in the recovery process was alleviated, in part, once she finished the itemized list. Furthermore, seeing progress in their recovery efforts – in this case, purchasing and moving into a new home, rather than rebuilding on her burned property – made Chantal feel hopeful about the future and less overcome with bureaucratic tasks.

While painful, Chantal and others told me that completing bureaucratic work after the fire gave them a chance to process the loss of precious items and memories. For example, Gloria Walker told me that completing the itemized list gave her a chance to mourn the loss of her belongings and memories:

It was kind of a mourning thing, you know, because you kind of said goodbye to each thing. It's like, "Oh, okay, there's that commercial mixer, there's that other thing," you know, you kind of said another goodbye to everything. It was helpful getting through things.

For Gloria and Chantal, completing the itemized list was a chance to process loss, producing feelings of emotional wellbeing in the longer term. Gloria also shared that completing the itemized list made her feel successful:

I worked on that list night and day until I got it done. And so once you get your inventory done, and then you turn that in, that's the big thing. Everything else is pretty cut and dried. It just depends on what you had your home insured for, you know, and we got the full amount on everything.

Gloria, one of the survivors I spoke with who was fully insured, was happy with the returns on her bureaucratic labor. Because she was fully insured, the itemized list felt useful and, while it

was time-consuming and overwhelming to complete, she felt successful when she completed it. Differently, underinsured survivors often felt short-changed after completing the list, knowing full well that the insurance company would depreciate their estimations and pay them less than they believed they deserved.

Conclusion

Sociologists and disaster scholars have documented well women's bureaucratic labor following disasters (Fothergill 1999; Morrow and Enarson 1996). Women have historically been tasked with connecting their families with community agencies and services (Chafetz 1990). In her study of the 1997 Grand Forks Flood, Alice Fothergill found that women were more likely to be responsible for completing paperwork, making phone calls to insurance and aid offices, and traveling in person to visit relief agencies (Fothergill 2004, 46).

Disaster recovery occurs along a timeline; the disaster literature describes a series of four distinct phases of recovery response: heroic phase, honeymoon phase, disillusionment phase, and reconstruction phase (DeWolfe 2000; Weaver 2002). Disaster scholars describe the "second disaster" of paperwork, which typically arises during the disillusionment phase of recovery (Weaver 2002, 40). This phase can last for years, and it is characterized by increased anger, frustration, sadness, fear, resentment, and feelings of victimization. At this point, survivors start to realize how long recovery will take, and the strengthened sense of community that is characteristic of the heroic and honeymoon phases of disaster recovery has evaporated for many. People start to feel abandoned, like they are fighting alone for resources, and are no longer part of a collective struggle. Dealing with paperwork and bureaucratic tasks, often in the privacy of one's dwelling, can make survivors feel even more isolated and alone.

This chapter shows how the “second disaster” of paperwork is unequally distributed, making the disillusionment phase of disaster more emotionally difficult for women survivors. In part, women were compelled to take on this labor due to cultural norms that associate women with the home and the family. Furthermore, many women had been handling the bulk of familial bureaucratic labor prior to the disaster, so taking on that role after the fire seemed like common sense to them. Nevertheless, this labor compounded emotional distress for most of the women who took it on. For some, bureaucratic labor provided an opportunity to process loss; for others, this labor simply added to their feeling overwhelmed and hopeless. While women of all socioeconomic classes were more likely to engage in bureaucratic labor than the men in their lives, the emotional costs of this labor were more taxing for those who were low-income and those without adequate insurance. For such women, bureaucratic challenges accumulated – i.e., they were forced to pay hotel prices and deal with low-quality rentals without kitchens, compelling them to pay to eat at restaurants. Together, the stories presented in this chapter show how socioeconomic class and gender combine to create and deepen inequalities after disasters.

CHAPTER 4

“PURPOSE, FUNCTION, DIRECTION”: THE MASCULINITY PREMIUM AND GENDERED EXPERIENCES OF DISASTER

When the fire hit, 69-year-old Jeremy “Remy” Johnson was as ready as anyone could be for a natural disaster. At 3:30 a.m., when the phone rang with the automated evacuation order, he immediately went to work defending the house he had built with his wife, Shirley. First, he lined his hilly property with 15 fifty-gallon drums full of water that he could tip over to keep the ground wet when the fire got closer. Then he ran water misters all around the perimeter and used a garden hose to wet the roof and sides of the house. Right before sunrise, he helped his wife pack their important papers, the pets, and some precious items and then rushed her off the property. Remy felt ready to defend his property – until the water was turned off. Thick smoke began to blanket the property, making it hard for Remy to see and breathe. He ran from spot fire to spot fire, pouring his precious and dwindling water supply on each ember to keep the flames from spreading. He wondered, “Where the hell are the firefighters?”

Remy worked for fourteen hours, running on adrenaline as he protected his home. Finally, he got a phone call telling him the fire was practically at his doorstep. Unwilling to give up, he put out a few more spot fires. Within minutes, however, he realized that the fire would outpace him. Remy ran around the perimeter of his property, dumping the fifty-gallon drums on the ground. Looking up from the last drum, he saw a giant wall of flame he estimated to be a hundred feet high. He turned around and saw he was boxed in by flame from both sides. Hurriedly, he jumped in his truck and raced down the hill through a tunnel of flames.

Reflecting on that day nine months later, Remy recalled, “I went [down the hill] and immediately knew the house was gone. And before I even got to the bottom of the hill, I knew I was going to rebuild and start again. Yeah. Just like that,” snapping his fingers, “And twelve hours later I was at the building department getting my permit.” He told me that he was the first person in line for permits to remove debris, to live on his property in a trailer, to get a new power pole, and to rebuild his home. He continued, “And in fact, when I came down the hill, I knew the direction I was going in. You know, there was no confusion or bewilderment. [I wasn’t like,] ‘What am I going to do?’ Oh no, no. ‘Cause I’m going to build a new house. That’s the direction.”

When I met with Remy to talk about the loss of his house to the Carr Fire, he sounded positive and determined, ready to start over. But in our interview, his wife, Shirley, remembered the fire differently. Through tears she said, “The hardest part for me at first was seeing him after it had burned. He was so broken, and that was really hard. But then to know that we had this project of rebuilding, it kept us busy.” Beaming, Remy chimed in, “Here’s your purpose, function, direction.” For Remy, getting the “opportunity to do it all again” and rebuild their home with his two hands had been rewarding. When I spoke with him, he was spending his days engaged in recovery activities such as clearing trees, moving soil, rocks, and bricks, and leveling his lot to prepare for rebuilding his home. Talking about all of this activity, Remy added, “I’m having a great time!”

Remy’s account of his life after the fire illustrates a situation I observed many times in Shasta County – men describing an emotional boost linked to the flurry of activities related to rebuilding. Talking with men about life after the Carr Fire, I came to see that these activities can provide a sense of purpose in the face of indescribable loss. This sense of purpose creates an

emotional buffer for men, what I term a “masculinity premium,” that women did not seem able to access.

My findings regarding the masculinity premium depart from much of the scholarship on post-disaster masculinity. Disaster scholars have argued that post-disaster masculinity is associated with social disconnection, emotional distress, and violence. For example, Rachel Luft (2008) coined the term “disaster masculinity” to describe a form of hyper-masculinity that emerged in a New Orleans volunteer community following Hurricane Katrina and which produced an increase in gendered violence. Duke Austin (2018) extends her argument by claiming that disaster masculinity is a form of hyper-masculinity that can lead to increased levels of gendered violence among men enacting both locally dominant and marginalized forms of masculinity. Austin claims that men engage in gendered violence as part of their performance of disaster masculinity in an effort to “reassert a perceived loss of power and control as the social structures that support masculinity” pre-disaster “become disorganized” (2018, 52). In other words, after disasters, social institutions of family, state, and economy become disorganized, which leads to men feeling inadequate with respect to fulfilling the expectations of their gender (Austin 2018). As a result, some lash out violently towards women and other men.

Differently, I find that, at least for some men, post-disaster labor expectations create an opportunity to fill provider and protector roles in ways that enhance social relationships and reduce emotional distress for a period of time. The masculinity premium is gained through a performance of a particular kind of post-disaster masculinity that puts value on physical strength, calmness in the face of crisis, and mastery over the natural environment. However, I show that not all men are able to access this masculinity premium. Retired men and young men are especially likely to benefit from opportunities to perform post-disaster masculinity, unlike

middle-aged men in the workforce and those with greater family responsibilities, who retain pre-fire social rewards from their roles as fathers, husbands, and workers.

The same post-fire activities that provide men with feelings of purpose can cause hardship for the women who must perform them, as there are fewer social rewards given to these women. While women are also very busy with rebuilding activities after a disaster such as the Carr Fire, they are more likely than men to be doing “private” activities, such as filling out insurance paperwork and applying for government aid, than the “public” activities – tasks like removing burned trees, supervising debris removal, waiting in line for building permits, and engaging contractors to start their rebuilds – more commonly performed by men. Women, then, receive less public acknowledgement for their recovery work, while experiencing all of the same stress as the men in their lives. I discuss women’s private labor in chapter 3. In this chapter, I describe the public labor, more commonly performed by men, that gets more positive social recognition because community members see men as more suited to rebuilding tasks involving heavy lifting and building, as well as providers better able to secure temporary housing.

I conclude this chapter by showing how the benefits of the masculinity premium lessen over time, as masculine-typed recovery tasks decrease in availability – after the debris is cleared away and housing is secured – and some men experience an increase in emotional stress at the exact time when key low-cost federal psychological support resources are leaving the community. In sum, I show that, while the masculinity premium helps men in the short term, it creates a gender gap in mental health in the long term.

Shasta County “Fix-It” Masculinity

Masculinity norms are context-specific (Connell 1987, 1995), yet there are several consistent features of “traditional” Western masculinity: an emphasis upon independence and self-sufficiency, mastery over one’s body and external objects, and demonstrating manhood through domination and control (Connell 2000). Independence and self-reliance are especially valued in Shasta County, where the local history of pioneering, mining, and logging produced a culture of do-it-yourself and “fix-it” masculinity. In a county with a particularly high rate of gun ownership (Richman 2013), many residents view the use of aggression and violence, even when such behavior involves a high risk of personal harm, as a virtue and as a particularly demonstrative test of manliness. While definitions of masculinity have become more flexible in some parts of the United States, especially in urban areas (Campbell et al. 2006), in Shasta County, these traditional characteristics remain salient.

The culture of Shasta County influences which behaviors, knowledge, body composition, style, and taste are deemed more masculine and thus worthy of receiving rewards. Cultivating these characteristics results in the accumulation of what Tristan Bridges (2009) terms “gender capital.” Some forms of gender capital are more highly valued than others in a given context. For example, while extreme musculature and strength may be a valuable form of gender capital in bodybuilding gyms, bolstering individuals’ claims to masculinity therein (Bridges 2009), those same bodily forms and characteristics are less valued as signs of masculinity in settings such as court rooms or legislative chambers. Different behaviors are given value based on communally established norms. Individuals must accomplish their gender relationally with others, receiving positive and negative reinforcement from others during interactions that hold the individual

accountable for their gender performance (West and Zimmerman 1987). Social rewards and sanctions signal which forms of gender capital are more valuable in a particular setting.

Respondents described Shasta County's masculinity norms in various ways. John Christopher, an 81-year-old man who lost his home near Remy's property, described the men in his neighborhood as primarily "backwoods, totally racist, self-reliant guys." When asked whether men in her community typically sought help from others, Cora Benson, a 60-year-old woman who was evacuated from her home, shook her head and said, "It isn't quote 'a manly thing to do.' To admit that you're in trouble. [...] It's bad enough to be in trouble, but don't admit it." She pointed out that self-sufficiency was a highly valued masculine trait in this community. Mark Johnson, a 69-year-old man who lost his home, said, "I think particularly up here [in Shasta County], it's a very old, male thinking pattern that 'I gotta be the king of the jungle' type of thing. I think there are other areas that I've been that are not as much that way as Redding or Shasta County is."

The salience of traditional masculine expectations in Shasta County is due, in part, to the cultural image of the area as rural. Masculinity is largely constructed through and against symbols of rurality. The cultural image of the tough, strong man, technically skilled and self-reliant, comes out of stereotypical images of rural men. In their analysis of masculine imagery, ideology, and practice, Campbell and colleagues claim that we have constructed an image of masculinity in which "real men are rural men" (2006, 2). The image of rurality is one of virtue, a pastoral image contrasted against "urban decadence" (Connell 2006, 257). Jerry Kinney invoked that rural spirit of self-sufficiency and toughness when he described the men in his community as embodying "the old pioneer spirit." As he explained, "That's the one that started the westward, the whole movement from the east coast all the way up to the west coast. You know, 'I can do it,

I can do it.” Jerry and his wife, Beth, described this pioneer attitude as the true “American spirit,” compared to imagined attitudes held by folks from bigger cities, who complain and blame, rather than take destiny into their own hands, embracing hard work. In large part, the residents of Shasta County expressed pride in themselves as rural hard workers who got the job done, especially men.

The pioneering “spirit” Jerry described represents a white settler colonial past and present in Shasta County: residents moved to the area to acquire land for mining natural resources, intending to transform the region into a new permanent home (Veracini 2011). Eighty-two percent white, with a dwindling Native American population, Shasta County has a history of violence against Native Americans (Madley 2016). As local historian, Hector Stormare, told me in our interview:

So when the first settlers arrived, they pushed them [the Native Americans] out of the prime ag[ricultural] lands. [...] And so they got pushed out of their native areas, and a lot of their staple foods were disrupted, between the mining interfering with the streams and salmon or, like, you know, people cutting down oak trees and the acorns to build buildings or to start fires or whatever. [...] Shasta, the town of Shasta, offered bounties for Indian heads. They would fund what they called “militias,” and either the communities would raise funds within the community, and then sometimes the state would also reimburse the militias just for going out and killing Native Americans. [...] As far as I’m concerned, it’s America’s original sin and Shasta County’s original sin.

Shasta County’s history of racial violence against indigenous people informs the types of masculinity men are expected to perform. As locals romanticize the frontiersman of yesteryear, modern men are expected to demonstrate dominance over the natural environment, as well as over other people. Settler colonialism normalizes and glorifies male whiteness, connecting masculine whiteness to ownership of property, as well as personal and political sovereignty (Glenn 2015, 58). This paradigm is embedded in the culture of Shasta County, which values land ownership and self-sufficiency; as Evelyn Nakano Glenn explains, “American settlers attached

their identity to the land itself, to the mythologized common experience of settlement, and often to the shared goal of self-government” (2015, 58). Traditional, rural, settler masculinity in Shasta County is assumed to be performed by a white male body.

Even before the fire, men in Shasta County were expected to perform a particular brand of masculinity that emphasizes traditional traits and a “fix-it” mentality. Men described a local norm of engaging in physical labor both for paid work and in their spare time. For example, 56-year-old retired trucker Parker Ewing became nostalgic describing how he used to work on his homestead with his father: “We did everything ourselves: septic, waterline, everything, built a little home out there.” Like Jerry, Remy used the language of pioneering to describe himself and local men like him: “We come from the idea of, “It’s not how many times you get knocked down, but how fast and hard you get back up.” We’re kind of like pioneers.” However, social resources to meet these masculine expectations were not consistently available before the fire. While Shasta County used to be home to logging and mining industries, those job opportunities have dwindled in recent decades. In their place, service jobs and jobs in the medical sector have multiplied. Still, economic opportunities in Shasta County are scarce, and many interviewees complained about the lack of well-paying jobs. Alan Wood, a 59-year-old man who lost his home, said that the economy was a significant challenge for Shasta County residents: “There aren’t jobs, and you’ve got buildings that are sitting empty and falling apart.” Alice Prince, a well-to-do 79-year-old, said, “It’s a wonderful place to live in. I really like living here, but it’s kind of frustrating because you never get the economy going. They’re always struggling economically, all the time.” While men are still expected to fill a traditional breadwinner or “fix-it” role in the community, opportunities to meet those expectations in the formal job market are increasingly scarce.

Masculinity in the Aftermath of Fire

During and after the fire, men were given the opportunity to demonstrate control over their bodies and the physical environment. For example, during the fire, men were primarily responsible for “cutting line,” or creating fire breaks, by using shovels and axes to remove grass, shrubbery, and trees to expose the dirt beneath. Volunteer and paid firefighters, as well as civilian men, were recruited to create these fire breaks. Firefighting is a risk-filled profession, and engaging in risk-taking is a key trait of modern masculinities, especially in rural communities (Desmond 2007; Pease 2014; Tyler and Fairbrother 2013). In communities like Shasta County, firefighting is glorified because “the privileged subject of the wildland firefighter is cast by discourses of (predominantly white) masculinities that position the bodies of men on the frontlines of fire as heroic, capable, physically strong and rational” (Eriksen and Waitt 2018, 69). Many men, even those without firefighting experience, explained that they felt a significant drive to remain on their properties to defend their homes, in violation of evacuation orders. Wives noticed this drive, as well; 42-year-old Joan Ross explained to me that her husband felt ashamed that he did not stay and defend their home from the flames:

Joan: My husband, I’ve seen a big change in my husband through all this. My husband is never, I’ve never seen my husband cry. Until the day that we’ve found out we lost our home. My husband blamed himself.

Rebecca: Oh, really?

Joan: He blamed [himself] that he could not save our home.

Rebecca: Because he didn’t stay and fight the fire?

Joan: [nodding], Because he didn’t stay.

Many respondents, like Joan, say that men in their lives experienced pressure to remain in harm’s way during the fire in order to defend their property. While some women described a

desire to remain behind, as well, women most frequently discussed a need to evacuate to care for children and other family members.

Martha, a top official in the Public Health Branch of the Shasta County Health and Human Services Agency, worked at the Disaster Operations Center (DOC) during the fire. She described the atmosphere as “very male-dominated.” Recalling the fourteen-hour days at the DOC, Martha said,

It was almost all men. If you can imagine, there are a lot of males. People that came up from other counties to volunteer to help staff and run the operations center. And some of them were women, but there seems like there’s an unusual proportion of men in the first responder category. So everything about running the operations [was] definitely [male-dominated]: all the CalFire people, the sheriff’s people, the police department, even the public works folks or whatever. So in that time period *it was all about men coming in and controlling the situation and fixing*. [...] but it was very clearly operating in a very military way. Like the reporting was at a certain time and in a certain way, and it became very clear to me after a day or two that this is a model that’s replicated everywhere. So definitely very, kind of, action-oriented, military. [emphasis added]

Here, Martha explained that the military-like atmosphere of the DOC emphasized punctuality and respect for a hierarchy of command. She conveyed that those at the DOC saw the fire as an enemy to fight in a coordinated, military-style assault. Moreover, she masculinized these traits, explaining that the military-like atmosphere reflected a pattern of “men coming in and controlling the situation and fixing.” She attributed this to the number of men involved in first responder-type work. Martha described the masculine norms of operation as “action-oriented,” underscoring the expectation that men engage in purposeful activities.

Like Martha, others also felt that the responsibility to “control” and “fix” the problems caused by the fire fell primarily to men. Men were responsible for “controlling” the situation from the get-go, organizing evacuations for their families and collecting information from

firefighters and other emergency personnel. For example, Kristen Baker, a 43-year-old woman who lost her home, said that her husband initiated her family's evacuation efforts:

So July 26th, my husband couldn't sleep so he basically drove out there and was watching it. You know, we lived on Victoria Drive, so he went out on the ridge and met with the neighbors who were watching it come in really hard and really fast. I mean unbelievably fast. About one in the morning, he woke us all up and said, "Pack your favorite items, we've gotta evacuate; this is not a drill, we gotta evacuate."

Men and women described men family members waking up early and heading out in trucks, all-terrain vehicles (ATVs), and on foot to observe the fire's behavior and do reconnaissance work before advising their families. Some men contemplated staying behind to fight the fire and defend their homes, even while their wives and children pled with them to evacuate. Indeed, research shows that men are often more risk-tolerant than women, which translates into being less likely to evacuate or take steps to protect themselves during crisis situations (Finucane et al. 2000; Fothergill 1998). Men are frequently resistant to evacuation orders due to a strong sense of self as family protector and out of hope that they will be able to safeguard their property (see, for example, Eisenman et al. 2007). Keith Powell, sixty-three, described a thought process typical to many men I interviewed. As emergency personnel urged him to evacuate, Keith questioned whether he should take protecting his home into his own hands:

And then this law enforcement officer came up and said, "You gotta get outta here. You gotta go." And I was thinking, "Do I really want to evacuate?" I was like, one of those where you're thinking, "Maybe I should stick around and try and save the place," because you hear about people that do that. So I did contemplate that. "Should I just follow the authority figure here? Should I really just give it up and go?" And then I realized, "I really don't know much about fighting fires. I don't know how serious this is. It seems like it's pretty darn serious." So what am I going to do? I've got a garden hose, and I don't really have probably the expertise or the tools needed to stick around and try and save my house. So I figured, "Yeah, we got to go, I'm out of here."

Like many men, Keith considered staying behind to protect his home. As Keith did, some of these men ultimately decided to follow the evacuation order, while other men like Remy decided

to stay and protect their homes, fighting spot fires with dwindling water supplies, some even resorting to gathering bottles of Gatorade or soda from their refrigerators and pouring them on landing embers. Even elderly men felt a desire to protect their homes, sometimes at great personal cost. Eighty-year-old Wayne Walker was hospitalized after the fire, due to prolonged smoke inhalation from his unsuccessful attempt to stop the flames from consuming his home. He said, “Well I was out here running around with a 150-foot hose without a mask on, from about 5:30 until about nine o'clock, until that [pool] pump died.” At his age, the decision to fight the fire on his own was an exceptionally dangerous one. Yet, when I interviewed them together, Wayne’s wife, Gloria, beamed with pride while he recounted the trials of that day, praising his heroic attempts to save their home.

Following the fire, men and women primarily called upon men to clear burned trees and brush, again giving them the chance to exhibit mastery over the physical environment. Working in teams using chain saws, men cut burned trees and carted them away. They worked alongside volunteer groups brought in to sift through ashes in the 100-degree sun, wearing stifling suits intended to protect them from toxins produced by burned microwaves and solar panels. These opportunities give men the chance to reassert control over a natural environment that unexpectedly and significantly altered their lives. In the time period during and after the fire, men receive an emotional boost from their enhanced ability to perform locally valued, masculine traits and the social recognition that accompanies such behaviors.

Gendered labor occurs in disasters of all types. Sociologist Alice Fothergill, in her now classic study of the 1997 Grand Forks Flood in North Dakota, found that the local media made light of a gendered division of labor that gave men the opportunity to feel useful in the aftermath

of disaster. Fothergill cites the following passage from an article called “A Flood is a Guy Thing” in the *Grand Forks Herald*:

“They [guys] get to use big trucks, earth-moving machines, build dikes, get and stay dirty, use military language, etc. ... [T]his flood allows guys to be guys like guys have never been before. The flood... seemed to trigger the testosterone level in every guy in town.” (Fothergill 2004, 41)

This excerpt from the *Grand Forks Herald* echoes what survivors in Shasta County told me: the fire created new opportunities to perform masculinity. These new opportunities came with social rewards and positive emotions.

Beyond the social recognition of recovery work, fire recovery labor can have a perceived positive effect on men’s physical health. For example, even though the fire devastated Shirley and Remy financially, Remy said his physical health had improved because he was spending more time outdoors, building all day and hiking in his free time. He said,

But as far as physically, this is actually good for me. I’m not sitting around drinking Pepsi, watching *Gun Smoke* [laughs] and you know, being a bum! It’s got me to where I’m much more disciplined. I get up every morning, four to five, go to bed at exactly eight o’clock every night. And I’m stronger, for a guy almost seventy. I’m as strong as an ox. I’m doing good.

Remy interpreted the fire as a godsend, something that transformed his physical and social life into something much more fulfilling. His neighbor, John, echoed this sentiment:

And ironically, what the fire did to me was actually energize me. You know, in a rather strange way. I’d been retired since 2004 [...] And to tell you the truth, Rebecca, I was coasting, sitting up there at my property. I mean, I did my volunteer work, and you know, like, I was in effect my wife’s personal assistant and still am, but I was coasting, and the fire just gave me a really quite a boost in terms of, well, here [shows me a pile of papers in a file]. These are mainly to-do lists, lists of things to do every day. That’s what I expected to do. What, like a week after the fire. And every day was like that. And you know, what positive effect that it had for me was to energize me and remind me of what my capacities are because I had doubts about that before the fire. [...] *I had doubts until I was faced with the demands of dealing with all of this stuff*, finding a place to live, you know, multiple places to live and dealing with all of the issues. [emphasis added]

For John, an elderly, disabled man, the fire gave him a new lease on life, an opportunity to feel useful in his family in a way that he not felt for many years. He wasn't able to perform the physical labor that other men exhibited during this time but felt a new sense of purpose in the task of finding housing for his family. The fire gave him the chance to fill the provider and protector role so often associated with masculinity. He was able to embody "fix-it" masculinity as he helped rehouse his family, even though he could not engage in physical labor. While Remy and John had different economic situations, due to their insurance status, they both experienced an emotional boost following the fire due to new opportunities to provide for their families.

Fulfilling role expectations comes with social recognition and positive reinforcement from others. John described how this operated:

Well, on a personal level, you know, you asked about health effects, you asked about economic effects and psychological effects. The fire has actually helped our marriage. Like I said before, before the fire, I was coasting, and [my wife] Madeline wasn't especially pleased with how much I was coasting. And I think her confidence in me was restored by this. And it still is to this day [due to my work] getting this place listed, sold, in escrow, and getting a rental and getting the plans together for building. So in an ironic way, the fire has probably been much more positive factor in our marriage than a negative factor.

Other retired men who I interviewed also brought up the benefits of this masculinity premium, noting that during and after the fire they felt more able to perform provider and "fix-it" roles than they had for many years. Because men are socialized to find their worth in breadwinning (Melzer 2018; Thébaud 2010), when they lose their ability to financially provide for their families, many feel like they've lost a part of their self. Furthermore, as they age, men are likely to experience a decrease in their self-esteem and feelings of attractiveness (Baker and Gringart 2009). Older men's self-esteem is affected by culturally-defined aspects of general physical appearance, such as muscularity, strength, and sexual virility, that they can no longer achieve (Dutton 1995). When presented with a new opportunity to demonstrate strength in retirement, many of the men

in this study expressed that they felt revitalized and empowered. None of the women I interviewed shared this perspective.

Young men also benefit from the masculinity premium. Ethan Hartley, a 20-year-old man, evacuated with his mother and sister. During the evacuation, Ethan was given more responsibility to take care of his family. He was in charge of finding them a place to stay and gathering information from fire personnel about the trajectory of the fire. Along with his stepfather, Ethan was the first to visit the burned-out property and document the damage with his smartphone in order to show his mother the remains of their home. After the fire, Ethan said, “it [the fire] really is and can be for some people, a blessing in disguise.” He explained that he was given more responsibility and became “the man of the family.” Taking control of the evacuation process was admittedly stressful for him, but Ethan expressed pride in his ability to provide safety for his family:

And so this whole process for me has really helped see that side of myself... Like, I’m the man of the family. I’m supposed to be strong, you know? I’m supposed to be the one who gets all our animals and my grandma and makes sure that we’re in a safe spot and makes sure we’re safe at our friend’s house and makes sure that we’re okay as a family. Since my father, my parents, are divorced, I kind of assume that [role] with my mother and my sister. Alright, I’m the man of the family, so I’m supposed to be strong and take on all the responsibility and make sure that they’re well taken care of.

For the first time in his life, Ethan was asked to lead his family. Ethan began to see himself as capable in ways he had not before. During our conversation, Ethan repeatedly told me the fire provided new opportunities for people to learn more about themselves and feel strong. Again, no women I interviewed reported this sense of the fire being a blessing in disguise.

Middle-aged men in the workforce and those with younger children benefited less from the masculinity premium, primarily because they already had avenues by which to demonstrate their masculinity in traditional ways. Several men I interviewed explained that, as soon as they

evacuated from their homes, they first ensured their family's safety and then went directly to their place of work, even though it was late at night or in the wee hours of the morning. These men explained that having something active to do, even mundane work tasks, helped distract them from the traumatic events unfolding outside their doors. These tasks also helped them feel useful. Alan said, "People couldn't make it in [to work due to the evacuations], so staffing was on the short side. So yeah, I went to work." Men with families explained that their focus went to ensuring their children were faring well after the trauma of the fire. One man with small children, Brian, told me that taking care of his young daughters after the fire gave him joy:

Taking my daughters to go play and do things daily, like the trampoline park, and how happy they were living with their grandparents, was the best thing. We took the kids to the home site after it had been cleared, and they ran around it and pretended they were digging for dinosaur bones and getting covered in dirt, and it was like a huge adventure of exploration for them. I can't tell you how happy that made my wife and I to see that. You don't even care about what you lost when you see your kids having so much fun like that.

Brian and Alan both explained that their roles as workers and fathers gave them fulfillment and purpose, *before*, during, and after the fire took their homes. These men were less in need of the masculinity premium following the fire because they already had socially valued ways to demonstrate their masculinity. Filling a provider role through fatherhood or employment status can also extend the benefits of the masculinity premium. For example, Ethan became a father sixteen months after the fire, and in a follow-up interview, he said that his then ten-month old twins bestowed upon him a feeling of responsibility that extended the benefits he received from leading his family in the immediate aftermath of the Carr Fire.

While working men and those with young families felt fulfillment from those valued roles, retired men and young men found the fire to be particularly helpful in generating new opportunities to perform locally valued masculinity. The chance to demonstrate mastery over the

natural environment both during and after the fire, as well as new opportunities to lead one's family through evacuations and the search for new housing provided men with methods for highlighting independence and self-sufficiency that did not exist before the fire. Men who were too young to access family or employment prestige, and those who were past those life stages, saw the fire as an opportunity to return to previous levels or higher levels of social status. These activities brought increased social recognition from family members and others, producing a sense of emotional wellbeing.

Naturalizing the Masculinity Premium

In talking with residents of Shasta County, I would ask residents why men were reluctant to seek help after the fire. Many responded by explaining that men are less emotionally devastated by the fire, due to their labor; furthermore, they described this as reasonable and natural. While women are capable of performing the fix-it and protector tasks predominantly completed by men – and, in fact, women prisoners, many of them women of color, have been forced to fight fires in California for decades (Lowe 2017) – residents are less likely to see these tasks as associated with women. Instead of encouraging survivors of all genders to engage in public, post-disaster activities that produce a sense of purpose, residents of Shasta County developed a gender essentialist narrative to explain why men engaged in active tasks following the fire.

Private therapist Isabel described her beliefs about gender differences in disaster coping thus: “Women tend to deal with things emotionally, and men tend to deal with things with activity or, structurally. So women, you know, they're sad, and they're emotional, and they want to talk to people, and they want to connect, and men want to take care of things.” Isabel and others repeated a narrative that tied gendered behaviors to perceived innate differences between

men and women. Rocky Peters, a 69-year-old man who lost his home, used a biological narrative to describe what he saw as fundamental and innate differences between men and women:

I just know that men, *men are wired different* than women are. And the whole thing that makes us who we are also is our greatest stumbling block when it comes to times like this. You know, men are the providers, the protectors. The John Waynes, the guys in a white hat to come in, you know, “save the damsel in distress” and ride off in the sunset, you know, and all that stuff. And that’s kind of the American image of who a man needs to be. [emphasis added]

He continued,

It’s more *natural* for a woman to express her emotions and more comfortable with other women because they don’t have this facade, the image that they have to maintain that they’re weak if they share their emotions. [emphasis added]

Rocky, Isabel, and other community members reduced gender differences in disaster coping to what they saw as inevitable “natural” causes. For example, when asked how men in her life were coping with the aftereffects of the fire, 40-year-old mother Katrina Martin said that men were struggling more because of “the way our species is”:

Katrina: I’ve heard that the men are taking it a lot harder than the women.

Rebecca: Why is that?

Katrina: I think that maybe it’s because men are seen to be as the providers, and they couldn’t protect us from it. Historically speaking, men have always been the ones that protected the women and children. And when something like this happens, and it rips your entire world apart, and you have no way of protecting your family from it, I mean, I think that that justifiably would probably hit a man more than it would a woman. Just because of the way our species is, you know what I mean?

While community members saw gendered differences in emotional outcomes post-disaster as inevitable, biological, and natural, these outcomes are ultimately attributable to social causes. As men are given new opportunities to accumulate locally valued gender capital by engaging in physical and/or provider labor, they receive social rewards that offset negative emotions related to the fire. In this way, men are given gendered resources that aid in emotional coping, at least for a period of time. When men are denied those resources, or their availability

decreases, emotional processing may become more difficult, and men may suffer more emotionally.

While residents of Shasta County saw this gendered division of labor after the Carr Fire as a natural extension of men's and women's abilities and interests, the resulting masculinity premium created disparate rewards. For example, relief funds are often channeled to male-dominated employment projects in construction, debris removal, or landscaping (Tobin-Gurley and Enarson 2013, 152). These projects support the economic recovery of teenaged and middle-aged adult men, but they put women and girls at a disadvantage. When high-paying disaster relief jobs are available to women, they are primarily offered to middle-class women with formal credentials, job experience, and professional networks (Krajeski and Peterson 1999). And, while physical recovery labor is primarily assigned to men, women who did not have men to perform recovery tasks like clearing trees and debris had to complete those activities on their own. However, they did not receive the same social rewards as men who performed that same kind of labor.

Doris Anderson, a 72-year-old widow, lost a home that had been in her family for generations. She told me, "I get up every morning and go out and cut wood. And stack dead trees. And you know, work every single day. There's so much work to do." But this labor did not create a feeling of pride or accomplishment for Doris. Indeed, it had the opposite effect:

I'm a wreck. I've aged terribly. Oh, gosh. I've aged and lost. I've lost a lot of, well, physically I think I'd lost a lot [of my capacity], and emotionally it's devastating. I had been tough my whole life. I don't put up with people who aren't tough. [Now] I am a damn snowflake. God, I'm a wreck. I really get what people go through now. You dream it all night long. You wake up in the middle of the night, you can't get it out of your head.

When I interviewed another single woman, sixty-two-year-old Karla Applegate, she chain-smoked while explaining that even though she was habituated to hard outdoor labor and usually

enjoyed it, the loss of her tools in the fire made that work feel overwhelming. As discussed in chapter 2, Karla's family lost three small cabins on the same property, and the fourth cabin suffered significant damage. None of these structures were insured. She now lived in that semi-burned-out cabin, which looked like a lean-to of sorts, held up by tilting beams and covered in tarps to limit leaking. Due to damage by the clean-up crews contracted by the state to remove debris, a corner of the cabin was sinking into a growing hole at the edge of the property. Karla had what she saw as an inconceivable amount of work to complete to bring the property up to livable standards, yet due to a confluence of factors, she was ineligible for aid from the Federal Emergency Management Agency (FEMA). Karla said,

I think I've cried more in this last eight months than I have in my whole life. It's just overwhelming. I can't get myself up [and] motivated. I'm motivated, but yet I'm lost. I'm just lost. I don't know which end to start at. I don't know what to do. Every time I turn around there's something that's got to be done, but I don't got what I need to do it. My tools are burnt, everything's burnt. So I'm, like, back to ground one again. I don't like it. I worked hard to get where I was at, and now I've started over again.

In the aftermath of the fire, Karla felt anything but empowered or revitalized. Instead, she felt overwhelmed and unmotivated. This experience contrasts sharply with those men in her neighborhood described to me.

Karla had been expected to perform physical labor her whole life due to her rural upbringing and class background. Her family did not have the means to hire handypeople to fix things around the property, and reliable men were largely absent from her life growing up. In fact, Karla explained that fixing things around her property usually brought her joy. When describing the burned cabins, Karla proudly stated, "[Before the fire,] I did all the wiring, everything throughout both them cabins. Put windows in, and it was nice. Put an upstairs in, I put a floor in and insulated the whole thing. Put a new roof on. It was happening! I love my little

place. My little place.” However, in the aftermath of the fire, those same activities felt overwhelming. Furthermore, Karla was faced by the insurmountable task of appealing to FEMA and other aid organizations for assistance, something very difficult for her due to limited literacy, the absence of a home computer or internet, and lack of reliable transportation. Throwing her hands in the air and then lighting another cigarette, Karla said, “So I’m stressed, I’m stressed to the hilt on that, trying to figure out what to do.”

In rural settings, working hard and being tough are seen as valuable traits in both men and women (Kazyak 2012). Yet, post-disaster, women still do not gain the same social rewards as men when they engage in physical recovery labor. Women have traditionally been expected to care for the interior of the home, children, and family; in disasters, these expectations become more striking. Research has found that following Hurricane Katrina, the gendered division of labor (with men as protectors and women as nurturers) became even more marked (Peek and Fothergill 2008). The stories of fire survivors in Shasta County corroborate these findings: men more frequently engaged in protective and rebuilding labor, while women participated in caring roles. When women were asked to engage in rebuilding labor, often due to the absence of men who were presumed more suited for that work, they were not rewarded for it. Unlike Wayne, whose wife, Gloria, expressed adoration for his life-threatening work protecting their home, most women with whom I spoke lacked relatives and friends who celebrated their labor. Instead, this labor added to a sense of emotional distress due to lack of material resources and social validation, as well as a feeling that these women were failing to fulfill role expectations. In this way, the masculinity premium represents another form of gender inequality related to emotional wellbeing.

Temporalities of the Masculinity Premium and Mental Health Outcomes

Unlike the patriarchal dividend, which confers rewards to all men as a consequence of the unequal gender order (Connell 2009), the masculinity premium provides time-bound rewards that diminish over time. As time passes after a disaster, there simply are fewer opportunities to engage in fix-it behaviors. Once burned trees have been cleared and debris carted away, and once housing has been secured, some men find themselves at a loss. While those like Remy, who are able to rebuild their homes with their own hands, may continue to feel fulfilled by that physical labor, those who are employed in other sectors and/or ill-equipped for the work of rebuilding a home lack ongoing opportunities to demonstrate masculinity in this way. Some, like John, find opportunities to protect their families by locating new housing. However, once these tasks are completed, the loss of opportunities to receive social validation for recovery work leaves some men feeling alone and worthless. In a follow-up interview two years after the fire, Mark explained to me that the second year was emotionally harder for him than the first because he had fewer clear tasks to complete, and social support and recognition from others dwindled. He reflected,

I think that first six months, in particular, you're very busy just running around, trying to figure out what you need to do next, but that's nice because then you don't have to think about what just happened.

Having active work to do following a disaster enables some men to distract or distance themselves from negative emotions around loss. A study of Australian men survivors of the 2009 Black Saturday bushfires quoted one man as saying, "One [friend] in particular, he's done a magnificent job, rebuilt his home... and now... he just can't stop. His way of managing is to just keep working" (Zara et al. 2016, 44). Mental health service providers I interviewed in Shasta

County reported that men were able to defer emotional processing for a period of time following the fire, but as time passed, men began to express greater depressive symptoms and suicidality.

Bianca, the lead mental health provider for the FEMA Crisis Counseling Program (CCP) locally named Cal Hope, said that many people were in “go mode” and “hero phase” immediately following a disaster and therefore did not experience or notice the presence of emotions like sadness, anger, or shame. As time went on, though, more negative emotions started to surface. Bianca shared that, initially after the Carr Fire, women were “falling apart” and needed more emotional support, while men were still in “hero phase.” By the following June, eleven months after the fire, the roles had reversed. In June, Bianca saw a surge of women coming into her office begging for help for their husbands. Still, men were reluctant to ask for help themselves. She said that some men were reaching a breaking point, however, and were “at least admitting to an emotional decline,” even if they were resistant to receiving formal mental health services.

Isabel, a private therapist with a practice on the Westside of Redding catering to many fire survivors, described a pair of men clients who lost their sense of purpose after masculine-typed recovery activities began to dwindle:

[At first,] they did magnificent. They got together, [and] both of them got houses right away. And their wives were emotional and could cook [to cope], but the wives couldn't hardly keep it together, and they needed a lot of connection. And then the minute that it stopped and they had the house, then both of the men fell apart. Do you know what I mean? 'Cause there wasn't anything left to do.

Isabel's description highlights a sense of emotional devastation on behalf of men who felt a lack of purpose after completing active tasks following the disaster. Meanwhile, the damage caused by the fire precluded participation in active tasks for some men; while Remy and John felt fulfillment due to renewed opportunities to provide for their families, for others, the fire caused a

loss of their provider identity, instead of creating more opportunities to demonstrate traditional masculinity. Monique “Mo” Reedly, a Disaster Case Manager (DCM) for Northern Valley Catholic Social Services (NVCSS), described a 67-year-old man client who was devastated by the fire. She said, “There’s a couple on Zogg Mine Road that was renting and got burned out. And [the husband] lost all his tools. 30 years, 30-plus years’ worth of tools. He said, ‘I was the handyman, and now I am “nothing man.”’” The fire creates more emotional suffering for men who are unable to perform locally valued, traditionally masculine tasks, in part because of the loss of material resources such as mechanical tools. Those men who were self-employed as tradespeople not only lost their tools but also lost their livelihoods, diminishing their ability to fill their roles as providers. For men like Isabel’s clients, decreasing opportunities to demonstrate traditional or “fix-it” masculinity resulted in emotional suffering. For those like Mo’s client, those opportunities were completely foreclosed by fire damage. These men experienced compounded emotional suffering due to the lack of available resources to accumulate valuable masculine gender capital.

While some men were able to address the emotional aftershocks of the fire as they developed, others told me in interviews that they would have preferred to hide their emotions and were reluctant to share them with others. A former pilot, Jerry Kinney, told me that compartmentalizing his emotional experiences was one way he continued to feel masculine when things felt out of control: “So you just put them [your feelings] in a room and shut the door and lock it, and now you’re back to square one where you’re doing your job and functioning perfectly. And then when it’s safe, you can open that door and deal with whatever it is you have to deal with, but you have to prioritize. And I think I’m really good at that.” Jerry also said that dealing with the emotional aftereffects of the fire is “just another job you gotta do and get it done

to the best of your ability and move on.” By describing the experience of his negative emotions as a work task, Jerry masculinized emotional processing, which is often seen as a feminine activity. Nevertheless, he was reluctant to “open that door” and experience negative emotions because the emotions may have detracted from his other recovery tasks, such as finding a new place to live.

When there are opportunities for men to engage in purposeful activities following a disaster, they may not acknowledge emotional suffering. However, in Shasta County, it was typical for men to refuse mental health help, even if they did notice emotional distress. Wayne, the man who was hospitalized after suffering significant physical harm from his firefighting efforts and emotional pain from the loss of his home, responded to a question about his ability to cope by saying, “The hell is there to cope about, man? Let’s just get the job done and get on with life.” Anna, a private therapist who primarily treated first responders, said that men were especially reluctant to seek services. “[They’ll say], ‘I just don’t have time.’ So, they’ll make excuses. They will say that they don’t need it. They’re doing just fine. Some of that’s denial.” Bianca and Anna agreed that, eventually, as distress increased over time, some men reach a breaking point and finally seek help or do something drastic, like attempt suicide. Anna said, “The people that are coming for help are the ones that, unfortunately, are the ones that are kind of backed up against the wall and either have to do that so that they can keep going, or kill themselves.” Bianca agreed: “It’s either they kill themselves or they get help.”

Men are often unable to express their emotions during and immediately after a disaster and consequently, they may experience delayed stress symptoms years afterwards (Fordham and Ketteridge 1998), sometimes leading to suicidality. These trends are especially alarming in a place like Shasta County, where suicide rates are double that of the state average, and 80 percent

of suicides are completed by men (Shasta County Health and Human Services Agency 2016). Older people, particularly men, are at higher risk for suicide; two thirds of county suicides were completed by individuals aged 45 or older (ibid.). Less than half of those with a current mental health problem had ever received treatment (ibid.).

A Tale of Two Timelines: Men's Coping and the Availability of Support Resources

Men's emotional processing of the fire unfolds on a timeline different from the support services timeline. Federally funded resources, such as FEMA's Crisis Counseling Program, (CCP) expire approximately one year post-disaster, coinciding with the period when many men need more support than ever. This timeline mismatch belies service provider assumptions about disaster recovery, which are crystalized in the US Substance Abuse and Mental Health Services Administration's (SAMHSA) conceptualization of the "Phases of Disaster" (DeWolfe 2000). The six "Phases of Disaster" include pre-disaster, impact, heroic, honeymoon, disillusionment, and reconstruction (see fig. 3).

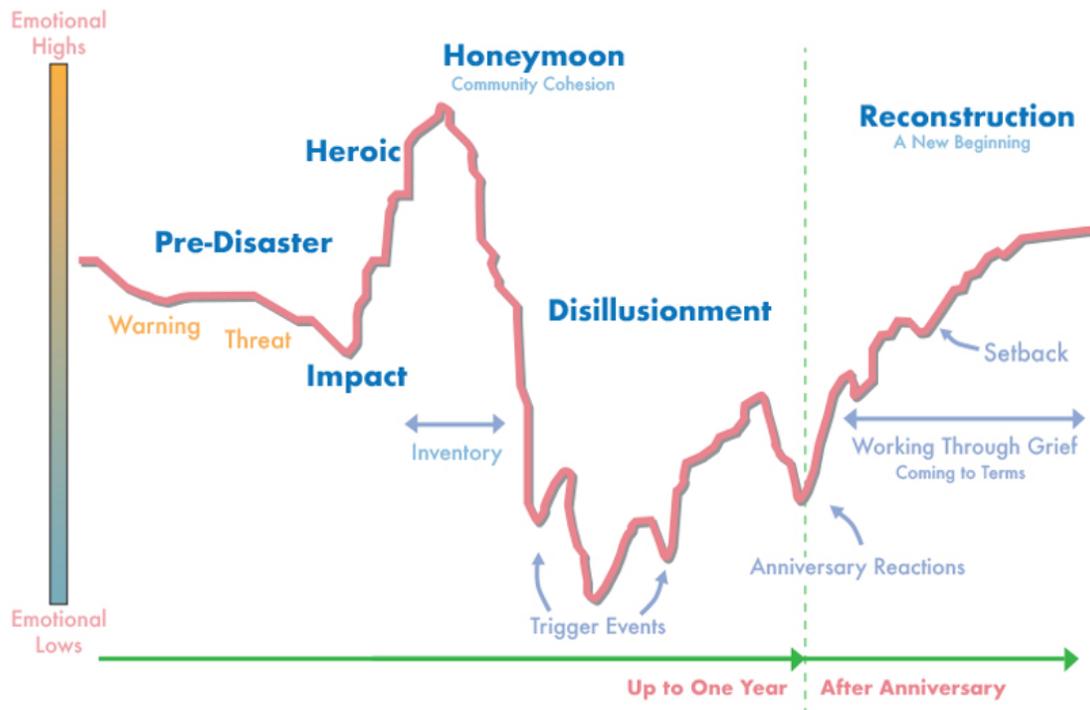


Figure 3: The Phases of Recovery.

Source: Substance Abuse and Mental Health Services Administration (SAMHSA). Retrieved from <https://www.samhsa.gov/dtac/recovering-disasters/phases-disaster> on August 18, 2020.

While the description of the heroic and honeymoon phases matches some of the characteristics of the masculinity premium (i.e., high level of activity, community members exhibiting adrenaline-induced, rescue-type behaviors, etc.), the timeline presented by SAMHSA shows those phases ending quickly after the disaster takes place. The timeline further presents the disillusionment phase as concluding close to the one-year anniversary of the disaster, although SAMHSA acknowledges that this phase can last months or even years longer. FEMA’s CCP rollout mirrors this timeline, concluding at the one-year mark, when residents ostensibly should be leaving the disillusionment phase and entering reconstruction. However, my findings show that for a considerable number of men, the timeline is elongated; the heroic phase lasts longer and pushes the start of disillusionment to a later date. As a result, they need a longer service delivery timeline.

FEMA's CCP is intended to provide short-term mental health interventions and is therefore designed to expire close to the completion of the first anniversary of a disaster event. Primarily a system of referral, "the CCP services include supportive crisis counseling, psycho-education, development of coping skills, and linkage to appropriate resources, while assessing and referring those members of the community who are in need of intensive mental health and substance use treatment to appropriate community resources" (Substance Abuse and Mental Health Services Agency (SAMHSA) 2016, 2). In Shasta County, the CCP contract was awarded in October 2018 to an organization that was already engaged in community mental health outreach: Northern Valley Catholic Social Services (NVCSS). NVCSS named the program "Cal Hope," and its services were carried out by NVCSS staff. These staff members do not call themselves counselors because they're paraprofessionals who do not offer formal counseling. Mostly, they offer a "listening ear" and emotional support, so they call themselves "outreach workers." During my observations of a Cal Hope weekly meeting, Bianca and her employees explained that in Shasta County, the community was very "pick yourself up by your bootstraps," and most people would balk at the idea of counseling. So, they changed the name to "Cal Hope," instead of using the CCP language of "counselors," in order to make people more comfortable talking with them. This decision about nomenclature reflects the high level of stigma in the county surrounding seeking mental health treatment.

Members of the Community Recovery Team (CRT) and NVCSS were concerned about what they saw as early termination of the program. Faith, an active member of the CRT, said, "I know we had Cal Hope, and that was a great resource, but now that resource has ended, and so it's like, 'Then now what?'" When I interviewed her in August of 2019, Ilana, a Cal Hope

paraprofessional, said that the CCP resources pulled out at the exact time when people started realizing they needed help:

And so now that they're starting to rebuild and getting over the shock, now they're realizing, "Oh, now I'm ready to talk about the fire. Now I realize there's resources out there. Now I know I need to go to therapy, and now maybe I can go to counseling." So now's the time Cal Hope needs to be here and go around to the homes or to people and give out the resources. So I realize Cal Hope has already been out [helping people] for the year, but honestly, I think now is the time that Cal Hope needs to be here! Now! And start up again and go out for the year. So when there's a disaster, and I mean, yes, it's good that they came right after the fire and have been out there for the year. But honestly I think Cal Hope should be going for another year right afterwards.

Ilana explained that folks experienced heightened vulnerability about a year after the disaster and so needed ongoing support. In Ilana's experience, most community members, not just men, were in shock following the fire and did not realize they needed services until those feelings subsided at about the one-year mark. For men who delayed emotional processing through participation in active masculine-typed tasks, that realization came swiftly when tasks decreased.

While Cal Hope was not the only organization providing mental health support, it was the only free non-religious option, as well as the primary service engaged in direct outreach with fire survivors. Cal Hope workers were on the front lines and were often the first point of contact for survivors struggling with emotional distress. This is because unlike traditional psychological services, Cal Hope workers engaged in what they termed "boots-on-the-ground" outreach, in which they would drive or walk out to burned properties and knock on trailer doors to connect with fire survivors. They would also conduct outreach at community events such as local Christmas celebrations, the annual Rodeo Parade in May, and the Wednesday night food truck court downtown. Once they connected with survivors, they would not engage in any formal psychological counseling, but instead listened while the person told their story, providing handouts and referrals to relevant services available throughout the county. Cal Hope outreach

workers would then document the encounter for FEMA using a smart phone application, without using any identifying information about the client. Because they did not collect identifying information, it was hard to follow up with survivors to ascertain whether they followed through with seeking further services. Referral and documentation were the primary tasks for outreach workers.

Especially for low-income survivors and those with little mental health literacy, this outreach was particularly useful. For many Shasta County residents, Cal Hope helped to destigmatize asking for help and talking about struggles. Due to the degree of stigma around mental illness and help-seeking, the neutral-sounding program name helped draw community members in. Yet, when the program ended on August 31st, 2019, now-defunct Cal Hope staff said they saw existing mental health disparities along class and gender lines worsening. Low-income survivors, frequently without a primary care provider, health insurance, or mental health literacy, were described by Cal Hope workers as especially unlikely to access mental health care on their own. Losing access to the free program meant that those community members may not find low-cost counseling, even if it was made available. Similarly, for men who were already unlikely to seek mental health help, losing the outreach component of Cal Hope meant a loss of an entry point to services at a time when men were especially likely to experience emotional distress.

Conclusion

I find that increased social resources for the performance of masculinity emerge during and after disasters, giving men the experience of a short-term boost in community connection, social standing, and mental wellbeing. While the negative outcomes they describe may emerge at a later point, in the immediate aftermath of the fire, some men experience a masculinity premium

that acts as a protectant against emotional distress while also improving their sense of emotional well-being and social connection. Instead of disasters deteriorating social resources for the performance of masculinity, in communities that value a particularly traditional “fix-it” brand of masculinity, disasters can produce new social resources for gendered performances. As Remy explained at the beginning of this chapter, having renewed chances to feel useful and needed in his family and community gave him “purpose, function, [and] direction” that improved not only his mental wellbeing but also his perception of his physical health. He felt more connected with others as he received social validation for activities tied to “fix-it” masculinity, creating a sense of role expectation fulfillment and boosting positive emotions.

When there are opportunities for men to accumulate gender capital as they engage in purposeful activities following a disaster, they may not experience or notice emotional suffering. In fact, the accumulation of this newly available capital acts as a protectant against emotional distress. Unfortunately, when those activities are completed and men begin to experience disaster-related emotional pain, key resources for mental health have withdrawn from the community, leaving these men without adequate low-cost support. In other words, the masculinity premium is time-bound and, when combined with the phasing out of low-cost, federally funded psychological services, can actually lead to an increase in emotional suffering in the intermediate and long term.

CONCLUSION

In the summer of 2020, after months of sheltering-in-place due to the COVID-19 pandemic, I sat at my kitchen table and prepared to call Cora, an octogenarian survivor whose home in the Lake Redding area was significantly damaged by the fire but not completely destroyed. The last time we spoke had been almost a year earlier, on the first anniversary of the fire in July 2019, and I was interested to hear how her recovery was going. I knew she had insurance, so I was expecting good news. However, the disastrous global pandemic had shifted Cora's course.

As we spoke, I heard incredible emotion in Cora's voice. Occasionally crying and at times raising her voice to a near shout, Cora told me that she was frustrated and stuck. Resentful over compiling the itemized list required by her insurance company – a company that now refused to insure her home due to risk of future fires – Cora still had not received enough of a payout to repair the home made uninhabitable by the Carr Fire. The COVID-19 pandemic made everything worse. Because Cora was elderly and ailing, the pandemic significantly increased her anxiety as she worried over her own health and that of her similarly aged friends. Unable to be with her community in person and struggling to master the technology needed for virtual time with friends, Cora became isolated and depressed.

Cora found that the pandemic made it harder to complete recovery tasks. For example, due to stay-at-home orders, the county inspectors and contractors she had hired to repair her home were unable to come to her property for months, pushing back the timeline for her rebuild. While stores were closed and Shasta County was under a stay-at-home order, Cora could not go to shops to price items she lost in the fire, making the itemized list more of a chore to complete. Even when stores re-opened, the low levels of local adherence to public health guidelines such as

social distancing and mask-wearing made Cora hesitate before heading to stores to work on her list.

The rural culture of Shasta County – the dominant beliefs, norms, and values – plays a role in how the COVID-19 pandemic impacts fire survivors. Pre-existing beliefs, namely a distrust of science and government, structure how people perceive public health guidelines and whether they adhere to them. Norms around seeking healthcare and asking for help influence how people handle potential exposures to the virus. And rural values like self-sufficiency and independence organize how people work together (or don't) during a crisis situation.

Experiences with a prior disaster – the Carr Fire – influenced how these cultural elements came to the fore during the COVID-19 pandemic. As disasters repeatedly visit a particular region – in this case, the Carr Fire and the pandemic, not to mention a collection of smaller disasters such as uncharacteristic snow and hail storms that impacted Shasta County between 2018 and 2021 – they accumulate to create a “mosaic of risks” known as a “hazardscape” (Kelley and Covi 2013). Hazardscapes influence perceptions of risk, how people talk about risks, cultures of response and recovery, and trust in the responses of governmental and non-governmental agencies.

As of April 15th, 2021, only 35 percent of Shasta County residents age 65 and older were fully vaccinated, compared with 62 percent nationwide (Shasta County Health and Human Services Agency 2021). By July 7th, 2021, only 34 percent of the eligible population (people age twelve or older) in Shasta County were fully vaccinated, compared with 59.8 percent of Californians and 47.5 percent of Americans (Centers for Disease Control and Prevention 2021). When I spoke with top officials at the Shasta County Health and Human Services Agency, they told me that the low rate of vaccination in the county belied widespread local distrust of the government and science. Officials told me that mask compliance had been low in the county, and

armed protestors had visited the County Board of Supervisors meetings to challenge the stay-at-home orders, based on a belief that these orders constituted a breach of residents' constitutional rights. The initial lag in rural COVID-19 cases, racist ideas about the virus, and a local narrative about the importance of small businesses combined to make many residents balk at stay-at-home orders – residents asked, “Why should concern over a distant ‘China virus’ ruin our economy?”

We can imagine how fire survivors' experiences with local, state, and federal government aid agencies might undermine trust in the government. In a rural community where many residents know one another, news of government misconduct, lack of regard, and discrimination – or even simple rudeness on the part of government agents – spreads quickly and confirms pre-existing beliefs that the government is not meant to serve people but rather discipline and limit them. Racialized, gendered, and classed stereotypes about those who receive government aid prevail in the county – for example, men survivors of all class backgrounds told me that if they were low-income women of color, they would have gotten better payouts from the Federal Emergency Management Agency (FEMA). These beliefs carry over from disaster to disaster, making it hard for many in Shasta County to trust the governmental response to the pandemic.

As I have demonstrated throughout this study, local culture – namely, a rural culture that emphasizes self-sufficiency and traditional gender roles – acts as an important mechanism in the production of disaster recovery inequalities. Regional culture produces a normative set of strategies survivors may use as they recover from disasters. In this case, my data show how cultural norms, beliefs, and expectations about socioeconomic class and gender stratify which strategies are available to individuals and groups. Pre-fire wealth and access to insurance provide higher-income survivors with more varied strategies to make life livable after a disaster. Gendered divisions of labor shape which strategies are available to men and women during and

after crises. Cultural values, beliefs, and norms play a significant role in the production of social and emotional inequalities after disasters. These findings shed light on how Shasta County residents might respond to future disasters – including the COVID-19 pandemic and inevitable future fires – and how rural residents more broadly might respond to and recover from disaster events. In the following sections, I lay out three recommendations based on this research: 1) disaster studies must attend to the role culture plays in disaster preparedness, experience, response, and recovery, 2) the California government should institute a fire insurance mandate with a public insurance option for low-income residents, and 3) the one-year timeline for post-disaster mental health services should be extended to at least two years.

Future Directions for Disaster Studies: Attending to the Role of Culture

Sociologist Kathleen Tierney urges disaster researchers to connect case studies of disaster to larger sociological concerns and theories (2007). While my study of the Carr Fire is a localized case study, the theoretical findings about the role of culture are portable beyond disaster studies. The data presented in this dissertation point to the role culture plays in producing inequalities by providing people with various strategies for action that are differentially available, based on social characteristics like class, race, gender, and age. These findings extend those of Ann Swidler (1986), who defines culture as a “toolkit” comprising symbols, stories, rituals, and world views that people may use in different situations. As I have shown throughout this dissertation, this cultural toolkit structures what strategies are available to which individuals and groups, producing advantages and disadvantages that appear natural but are actually social and structural.

While my findings are portable beyond disaster research, they point to a serious cultural blind spot within disaster studies. While some scholars point to the need to interrogate the role of

culture in disaster risk response (Kulatunga 2010), most research into culture and disaster examines contexts outside the United States and emphasizes the differences between national cultures. For example, one study examines the challenges that arise when indigenous cultures of risk reduction confront migrant, tourist, and colonial cultures during crises (Arunotai 2008). There is a need for more fine-tuned cultural disaster research that interrogates how regional cultural differences create inequalities along disaster timelines. Throughout this dissertation, I sought to do just that; for example, I examined the ways in which rural culture influenced how people access and used disaster recovery services.

Rural areas frequently operate according to different social rules than urban areas (Sherman 2006), and there is a need for more research comparing urban and rural contexts during and after disaster. Furthermore, I urge researchers to use a more meso level of analysis when examining culture. Urban disaster scholars would be well served by studying cultural differences between neighborhoods or census tracts when interrogating disaster inequalities within cities, for example. While much research examines how class and racial differences between counties, census tracts, and neighborhoods organize disaster recovery (see, for example, the quantitative work by James Elliott and Junia Howell), attention to the role of culture is needed. The findings in this dissertation point to the role local cultures – norms, values, and beliefs – play in organizing how people access services, how they define recovery, and which strategies are available to them as they navigate the recovery terrain. Neighborhood cultures, influenced by factors such as the prevailing class, racial, and immigration background of residents, may play a similar role in producing within-city disparities in disaster recovery.

Recommendations for Improving Disaster Responses

Governmental Response: Need for an Insurance Mandate and Low-Cost Public Option

In California and across the American West, yearly fires have become the new normal. As these fires get bigger, more frequent, and more severe, it's urgent that we change the way we insure homes against fire, before it's too late. While state legislators are trying to address the issue of insurance companies dropping customers who live in high fire-risk areas, they fail to address a deeper inequality: the unaffordability of insurance for low-income Californians. The state of California should mandate that *all* residents maintain active fire insurance coverage, and for those low-income residents who can't afford it, there should be a low-cost public option.

Right now, the state has a system for residents who cannot get insurance due to fire risk outside of their control. This system, the FAIR Plan, is supposed to act as an “insurer of last resort” for homeowners who live in high-risk areas (California FAIR Plan. n.d.). But this program is designed to protect high-income residents and is cost-prohibitive, often costing between three and five times the price of conventional insurance on the private market. Thus, the state does nothing to protect low-income people who cannot afford insurance. Without insurance, houses cannot be rebuilt. People relocate, eroding the tax base and deteriorating the local economy in communities already devastated by the loss of infrastructure and businesses due to the fire.

Insurance requirements are not a new concept; mortgage companies require that loan recipients insure their homes. For many low-income fire survivors with whom I spoke, once they paid off their mortgage, they allocated the money they'd been spending on insurance elsewhere – usually on necessities like food, medicine, or utilities. Had there been an insurance requirement

in place, these families would have continued to try to insure their homes, even given the high cost of insurance. For other families, as insurance costs rise with increased fire risk, they would not have been able to afford insurance, even with a mandate. These families need a low-cost insurance option.

The 2018 fires alone cost upwards of \$17 billion dollars (Insurance Information Institute n.d.), yet the costs of rebuilding uninsured and under-insured homes have yet to become fully apparent because homeowners are *still* appealing the decisions of aid organizations and raising funds on their own through platforms like GoFundMe. Meanwhile, insurance companies are dropping customers and, for those still seen as insurable even with their high risk, premiums have skyrocketed, increasing as much as 300 percent to 500 percent in many cases. As a result, many low- and even middle-income Californians cannot afford the cost to insure their homes, particularly those in rural areas, putting themselves at risk of greater economic destruction in the future. Without an insurance mandate and an affordable public insurance option, it is likely that many low-income Californians living in high-risk areas will experience devastating losses in the coming years and be unable to rebuild. With the inevitability of another destructive fire season, it is vital that our legislators act now to insure all Californians.

Mental Health Services Response: Extend the Service Delivery Timeline

As I have demonstrated in this dissertation, cultural aspects of rural living such as traditional gender expectations produce disparate timelines of emotional recovery after exposure to a disaster event. Further, class background and classed assumptions about a person's ability to access recovery resources create disparities in people's ability to cope emotionally.

Gender played a significant role in coping following the Carr Fire, in part due to differential activities expected of men and women. These findings complicate existing findings that demonstrate greater psychological stress among women following disasters (Enarson 2010; Norris et al. 2002; Peek and Fothergill 2008). In the case of the Carr Fire, the women I interviewed did experience greater psychological stress in the immediate aftermath, but men experienced delayed emotional processing. The delay in their emotional experience resulted in limited access to resources, compounding the experience of distress for some men and increasing suicidality for some.

As I have demonstrated in the latter half of this dissertation, gendered labor expectations produced uneven emotional processing timelines after the fire. Immediately following the fire, some men were expected to perform active labor following the disaster, such as removing burned trees and securing housing. As a result of these activities, some men felt distracted from their emotional experience. They initially felt what one respondent, Remy, called “function, purpose, and direction,” temporarily increasing their sense of well-being and agency. Women, on the other hand, were more likely to be responsible for processing insurance paperwork, an activity that requires reliving the experience of loss. Insurance claims require claimants to produce an itemized list of lost items, a task that requires claimants to mentally “walk through” their destroyed dwelling repeatedly to create a detailed record of what they lost. This task compounded the emotional experiences of some women, causing additional psychological pain in the short term, but an opportunity to process grief in the long term. Of course, some men engaged in insurance claim work, and some women participated in clearing trees and debris. However, it was more common for respondents to engage in the activities that they and others saw as more appropriate for their gender.

Unfortunately for men, by the time the demand for masculine-typed activities subsided, approximately nine months following the disaster, FEMA resources were wrapping up. After the fire, FEMA brought their free Crisis Counseling Program (CCP) to Shasta County, contracting with Cal Hope Shasta. This program was especially supportive of mental wellbeing because it was free, included outreach to rural burn areas, and involved informal counseling that may be more attractive to individuals reluctant to seek formal services. Unfortunately, this program ended in August 2019. Because men are already less likely than women to seek mental health services, largely due to masculinity norms of stoicism and independence, this early withdrawal exacerbated existing unequal access to mental health help.

The premature withdrawal of services has a serious impact in a rural community where men are unlikely to seek help. Research shows that traditional gender ideologies that emphasize independence and stoicism for men may contribute to delayed help-seeking and poor mental health outcomes in rural places. The image of the rural country is used to signify strength and self-sufficiency, especially for men (Campbell et al. 2006; Connell 2006). Some studies suggest that delays in seeking timely social and professional support for health issues may be related to men's beliefs about masculinity (Courtenay 2000; Davies et al. 2000; White and Johnson 2000). High conformity to traditional masculine norms has been correlated with lower rates of help-seeking behavior and more negative attitudes towards seeking mental health treatment (Levant, Wimer, and Williams 2011).

I recommend that mental health services like FEMA's CCP extend their timeline of service delivery in order to enhance disaster equity. If low-cost mental health services and counseling outreach stayed in disaster-stricken communities for up to two years, instead of only twelve months, those with delayed emotional responses – such as the retired and young men

most likely to experience the short-term benefits of the masculinity premium – would be better able to access services. This extended timeline is especially important in areas where the local culture acts as a significant barrier to accessing psychological services, such as rural areas with a high emphasis on self-sufficiency. As I show in this dissertation, low-income survivors are most likely to have a longer timeline of recovery as they struggle to access funds to rebuild their lives; the challenges associated with securing financial assistance makes it harder for these survivors to allocate the time, energy, and funds needed to access mental health services. Low-income survivors are less likely to locate and access mental health services due to a lack of cultural capital, knowledge about services, and difficulty taking time off from work and finding transportation. As a result of these class-based challenges, these survivors are especially in need of an extended services timeline.

APPENDIX

STUDY DESIGN AND RESEARCH METHODS

In this study, I draw primarily from in-depth interviews and participant observations I conducted in Shasta County between 2018 and 2020. I conducted interviews with 108 respondents – 68 with Shasta County fire survivors (64 of whom lost their homes) and 40 with agency members such as fire personnel (13), county officials (9), state officials (1), and staff from local service organizations (17). I conducted an additional 26 follow-up interviews with fire survivors (20) and staff from local service organizations (6), amounting to 134 total interviews. My intention with the research design of this study was to produce a project that could provide an in-depth, longitudinal, qualitative perspective to my primary research questions: 1) How do people recover from disaster and 2) How do social characteristics like race, class, and gender organize the strategies people have at their disposal during the recovery process? In this appendix, I discuss how I selected the populations and case for this project, describe the methods I used for data collection and analysis, and provide a demographic description of my participants. Throughout these sections, I will discuss the challenges and limitations of my approach.

Access and Recruitment

Shasta County is the home where I grew up from second grade through my high school graduation. During college, I returned to live at home with my parents for a year, but I left the area again in 2012. In the spring of 2018, as I developed ideas for my dissertation, I workshopped projects focusing on the unique challenges Shasta County faces, namely class disadvantage, rigid and traditional ideologies around gender and sexuality, and poor mental health outcomes. Then, in July of 2018, the devastating Carr Fire ripped through the western side

of the county. My project completely shifted overnight. How could I study anything about this place without taking the fire into account? So, I changed my focus and planned to examine help-seeking behaviors after a major disaster. A few months later, I packed my bags and drove to California.

Initially, access to respondents was easy. My family is well connected in Shasta County; my father is a top county health official and was able to introduce me to people embedded in the county's emergency response network. Through these connections, I gained access to the Community Recovery Team (CRT), a long-term recovery group made up of volunteers that handles the pro-bono rebuilding process for folks who lost their homes and had no insurance or were significantly underinsured. These meetings became an important site for data collection, as well as relationship building. Besides attending their meetings, I was able to set up interviews with members of the CRT, including an employee of a local megachurch, Bethel Church. This contact turned out to be pivotal; after our interview, she sent my call for participants to an email list of church aid recipients who had indicated interest in being contacted for research projects. Within twenty-four hours I received twenty-five emails and phone calls, and more continued to pour in over the following days and weeks. These folks were excited to speak with me and share their stories.

I used other personal connections to gain access to interviewees, as well. My stepmother lost her home in the fire and helpfully shared my fliers and business cards with former neighbors and acquaintances who had also lost their homes. My mother posted fliers and spoke with people in her network to spread knowledge of my project throughout diverse corners of the community. I called upon ex-boyfriends and high school friends still living in the area to circulate my call for participants and connect me with their networks. I also volunteered with several local

organizations providing aid and was able to form connections in those settings, gathering both ethnographic data and the contact information for potential participants.

This part of my sample was self-selected and voluntary; in other words, I used convenience sampling (Weiss 1994). Some respondents reached out to me after hearing about my project. These respondents gave a wide variety of reasons for volunteering, including a desire to help other survivors, often by sharing their distinct point of view. For example, one woman said, “I would be interested in telling my story. Since my home is still a pile of debris, I have a unique perspective.” Others wanted to help a young student with her research project; for example, one man volunteered by saying, “If you need additional people for your project, please let me know.” Another said, “I would be interested in talking with you. I think your research is very needed.” While these individuals self-selected into the study, they were diverse in their experiences and demographic backgrounds. After interviews, I would ask participants to pass along my business card and refer me to friends who might be interested in participating in the project, a tactic that yielded a non-trivial number of additional interviewees. This is an example of snowball sampling (Biernacki and Waldorf 1981), a method in which initial respondents provide information about or to subsequent respondents.

There are several limitations of this method. My goal was to achieve as much diversity as possible in my sample, considering the restrictions within the population. For example, Shasta County is predominantly (86.6 percent) white (United States Census Bureau 2019). Therefore, achieving racial diversity was difficult. Most fire-affected participants (meaning, non-agency members) I interviewed were white ($n = 56$; 82 percent). I also interviewed several Asian and Hispanic respondents and sought racial diversity in my ethnographic encounters by targeting resource fairs in more racially mixed parts of the county.

I especially sought diversity in type of fire experience (lost home, evacuated, housed evacuees, affected by smoke), level of insurance coverage, age, gender, and socioeconomic class, and I was able to achieve sample diversity in these areas. The final sample of forty-four women and twenty-four men represented a suitable amount of gender diversity among fire survivors. The sample of agency members was evenly divided between men (n=21) and women (n=19). Most of the men agency members were first-responders, likely because these professions tend to be masculine-typed and dominated by men. Women agency members tended to be employed in the caring professions (i.e. psychotherapists, aid workers), though I did interview several women first responders.

Respondents ranged from twenty-one to eighty-one years old, with the majority falling into the range of forty to seventy-five years old. Most of the participants had finished high school, though one participant ended her schooling after ninth grade. Of the 68 fire survivor respondents, the majority (n=39) had a college degree of some kind. A considerable number of respondents (n =12) did not provide any educational information.

Table 2. Carr Fire Survivor Education Levels

Education Level	Number of Participants
High School Only	5
Some College (No Degree)	12
Associate's Degree Complete	4
Bachelor's Degree Complete	18
Advanced Degree (MA, JD, PhD, MD) Complete	17
No Education Information Provided	12

Fire survivors varied in their class backgrounds, although most fell into the middle- and working-class categories. The most common income level reported was \$50,000 per year, though a considerable number of respondents (n =24) made less than \$50,000 per year.

Table 3. Carr Fire Survivor Income Levels

Income Level	Number of Participants
Over \$250,000	6
Over \$100,000	9
Over \$50,000	15
Over \$10,000	22
Under \$10,000	2
No Income Information Provided	14

Of those who lost their homes (n= 64), my sample was made up of primarily homeowners (n= 52), meaning that renters were less represented (n= 12). However, most of my participant-observations were conducted at organizations aimed at helping those with the lowest incomes, meaning that I had more exposure to renters during my ethnography, even though they are underrepresented in my interview sample.

The sample was also diverse in respondent levels of fire insurance coverage. Of the 64 respondents who lost their homes, 35 (51 percent) were fully covered by their insurance, 19 (29 percent) were under insured, and 10 (15 percent) were uninsured. It is important to note that this breakdown does not match the estimations made by CRT members that, of those affected by the Carr Fire, 80 percent were under insured by some amount and 30 percent were completely uninsured. This may reflect that the insured were more open to speaking with me, or that it was

easier for the insured to hear information about the study. However, I reached theoretical saturation with each group I interviewed (Small 2009).

When the onslaught of emails and phone calls began, I was overwhelmed. I was afraid I wouldn't be able to get to all of them in time, and perhaps potential respondents would lose interest if it took a few weeks to schedule a time to meet. Because most folks with whom I spoke did not regularly use a planner or date book, I responded to interested parties over phone and email and asked them if I could contact them again in few weeks or a month to schedule an interview. This procedure worked well, and I was able to complete between three and six interviews per week for six months.

Data Collection

I used three types of data: in-depth interviews, participant observations, and analysis of documentary data.

Interviews

In order to enter the field with an understanding of the official response to the fire and an overview of mental health in Shasta County, I began data collection by interviewing key informants to orient me to the area (Weiss 1994, 20). In December 2018, I interviewed fifteen county agency members during the preliminary stages of this research, including public health officials, directors of health centers serving low-income residents, probation officers, and local mental health service providers. Interviewing these key stakeholders allowed me to understand the county as whole and to put the fire in local context.

I was lucky enough to receive grant funding for this project from the University of Chicago's Pozen Family Center for Human Rights and Sociology Department's Henderson

Fund. These funds enabled me to provide interview incentives to the fire survivors I interviewed. Each fire survivor received \$20 cash for their participation in the project. Agency member interviews were not incentivized, due to their insistence that they were not permitted to accept private funds as part of their jobs. All participants were informed that their stories would be deidentified, that their participation in this study was voluntary, and that they could withdraw their participation at any time; all interviewees signed consent documents approved by the Institutional Review Board (IRB) of the University of Chicago.

Once interviews started, the emotional work began. In almost every interview, the respondent became tearful. In one notable interview held in a Starbucks, a male interviewee cried during our entire hour together. He joked that people around us might think we were ending a romantic relationship because of how tearful he was. Several interviews were cancelled because respondents realized they were too emotional and raw to speak with me about their experience. It is possible that the anticipated emotional intensity of an interview deterred would-be participants from contacting me and taking part in the study.

Interviews ranged from twenty minutes to over four hours, with the typical length being one hour. Interview locations were chosen by interviewees as part of my effort to make interviewees as comfortable as possible. I typically interviewed survivors in their homes, but I also conducted interviews in library study rooms, coffee shops, and respondents' places of work. One interview was conducted in a mall "play place" so that the respondent's child could play while we talked. I did not find any difference in the content or quality of interviews between those conducted in public or private. Even in public, survivors would cry and divulge private, emotional information. I believe that this is due largely to the fact that the public interviews were conducted in either relatively busy and loud environments like coffee shops or environments that

provided semi-private spaces and that respondents were not particularly concerned about being overheard.

A note about language: I use the term “survivor” rather than “victim” because it was the term used by the large majority of my fire-affected respondents. While agency members frequently used the language of victimhood, fire-affected people consistently referred to themselves as survivors, a term several of them described as more empowering than victim.

After each interview, I administered a short demographic questionnaire and mental health assessment. Respondents were asked basic demographic questions (age, race, income), their level of insurance after the fire (full, partial, none), and another question designed to collect data on participants’ class background: “If you have an emergency expense, how could you access \$1000?” During analysis, these questions combined helped me assess how class background and insurance status impact disaster recovery.

The questionnaire also included a truncated version of Beck’s Depression Inventory (BDI) (Beck, Steer, and Brown 1996). The BDI typically consists of twenty-one questions; I asked only five. The purpose of the inventory was not to diagnose participants or make generalizable claims about mental health outcomes; instead, it was meant to triangulate respondents’ emotional experiences. In other words, I intended to compare responses recorded more privately (the questionnaire) with verbal responses shared more publicly with me during the interview. Contrary to my assumption that respondents would be more forthcoming on the questionnaire, I found that respondents would frequently be much more open in the interview, crying and sharing deep emotional struggles, and then would answer the questionnaire as if they were completely unaffected by the fire emotionally. The discordance between quantitative and qualitative responses indicates that perhaps the interactional emotion work performed by

interviewer and interviewee when dialoguing together produces more thorough, if not more honest, responses about emotional experiences and coping.

Participant Observation

While living in Shasta County, I conducted formal ethnographic observations at two key sites. I also simply lived as a citizen of the county and observed residents in the local grocery store, parks, and community events. These informal observations were helpful to my examination of local culture and were especially useful when a new fire, the Mountain Fire of 2019, broke out while I was conducting fieldwork. I was able to see residents respond to smoke and evacuations in real time, providing a glimpse into what things might have been like during the Carr Fire. These observations also allowed me to witness the emotional responses characteristic of a community repeatedly impacted by wildfires and speculate about the impact of repeat exposure to environmental traumas. In this section, I describe the formal sites of my participant observations: The Community Recovery Team (CRT) and Western Service Workers Association (WSWA).

The CRT: The Community Recovery Team (CRT) is a long-term recovery group made up of volunteers from service organizations, charities, churches, construction groups, local governmental agencies, and healthcare agencies. The mission of the CRT is to provide recovery services to individuals and families affected by the Carr Fire;¹ the CRT is charged with distributing the donated funds collected by the Shasta Regional Community Foundation in the aftermath of the fire, with the express purpose of rebuilding homes. The CRT has various subcommittees tasked with addressing other needs; for example, the CRT Donations

¹ The CRT also assisted with Delta Fire (which also occurred during the summer of 2018) recovery, though FEMA funds could only be distributed to Carr Fire survivors.

subcommittee manages in-kind donations (i.e. mattresses, clothing), the Volunteers subcommittee organizes volunteer groups like Habitat for Humanity that want to donate labor for rebuilds, and the Emotional and Spiritual Care subcommittee provides counseling and organized a training for community members who wanted to run coping groups with survivors. While FEMA played a role in the creation of the CRT (FEMA encourages organizations in areas impacted by disasters to form long-term recovery groups), and the FEMA-funded Disaster Case Managers (DCMs) contracted through Northern Valley Catholic Social Services (NVCSS) reported at CRT meetings, the CRT website describes the CRT as a resource for survivors for whom FEMA aid is not enough. For example, the website reads:

From the experience of other communities who have been impacted by natural disasters on the magnitude of the Carr and Delta fires, we know that there is a “gap” in financial, emotional, and physical aid to survivors once the short-term aid from FEMA and other organizations is gone. Low interest loans from the SBA may not cover everyone who needs that level of financial help. The CRT is local members helping local survivors in their long-term recovery. (NorCal CRT, n.d.)

While the CRT provided emotional and spiritual care, donations, and other services to all survivors of the Carr Fire, their rebuilding projects focused on the most severely un- and underinsured survivors, particularly those who were highly reliant on social services both before and after the fire.

During my fieldwork, the CRT met weekly at the Shasta Regional Community Foundation offices. A few months into fieldwork, the CRT began meeting every other week, with the Executive Committee of the CRT meeting on off weeks. I attended most meetings, including Executive Committee meetings, and took fieldnotes. I would also occasionally attend sub-committee meetings, particularly the Emotional and Spiritual Care and Unmet Needs subcommittees. The CRT was a great place to observe local organizational actors as they

determined eligibility (read: deservingness) for aid and managed local, state, and federal mandates for assistance.

WSWA: Western Service Workers Association (WSWA) is a mutual-benefit association made up of primarily low- and working-class member volunteers. I first met WSWA volunteers at a CRT meeting I attended in December 2018. They were quick to invite me to become involved with the organization as they assisted low-income, under-, and uninsured survivors. My first volunteer role was organizing gift boxes for fire-affected families during a Christmas party put on for fire survivors. This was also my first interaction with those most financially devastated by the Carr Fire.

In the spring of 2019, I became more involved with WSWA and volunteered there two or three times per week. My goal was to help with FEMA and SBA applications and appeals in order to see how survivors accessed aid, and I spent a considerable amount of time on these tasks. However, I was often called upon to complete other tasks, like helping non-fire-affected residents with complaints over utility prices, organizing clothing donations, or canvassing mobile home communities to attract more members. These activities helped me get a better sense of how low-income and working-class residents of Shasta County lived, struggled, and thrived, with or without the challenges associated with fire recovery.

While helping fire survivors at WSWA, I would sit with survivors and help them write appeal letters on an ancient desktop computer without internet access. This task entailed going through receipts, rental agreements, and other legal documents, as well as calling FEMA and/or SBA to gather more information. I often ended up consoling distraught survivors who were frustrated with repeated denials and hard-to-understand FEMA and SBA rules and requirements. WSWA full-time volunteers told me that my main use at the organization came from my letter-

writing and communication skills; as we engaged with federal employees, I was able to confer a degree of cultural capital to survivors with limited education and literacy. I would often leave WSWA exhausted from the emotional labor involved in these interactions and the feeling that our efforts were going nowhere. My own emotional reaction to the challenging and conflict-ridden FEMA phone calls and repeated rejections gave me a small glimpse into the emotional toll that under- and uninsured survivors undergo as they seek assistance.

Each evening and after every event, I wrote extensive field notes, paying attention to emergent themes, events, episodes, conversations, and activities that addressed, complicated, or challenged my research questions. These fieldnotes and memos were compiled together and coded after I began analyzing my interviews using the codes and sub-codes developed through the analysis of those interview transcripts.

Documentary Data

My tertiary method of data collection was the analysis of documentary data. I collected three types of documents: 1) official, such as newspapers or material from governmental and non-governmental relief agencies, 2) personal, such as journals, Facebook posts, calendars, and photos, and 3) cultural, such as graffiti, posters, tattoos, and bumper stickers. The analysis of these materials was intended as supplementary data to the in-depth interviews and ethnographic observations.

Most of the official documents I analyzed were from three sources. First, I examined issues of the *Redding Record Searchlight* newspaper to better understand the media's framing of the recovery process. The newspaper was useful for learning about events prior to my arrival and corroborating information I gathered. Furthermore, the newspaper served as a conversation piece

in interviews, as I could ask respondents to react to short stories gleaned from the front page of the local newspaper. While most respondents explained that they do not hold a subscription to the newspaper and many find it to be a poor source of news, they were able to react to claims made by journalists, and this method proved useful in getting respondents to talk about difficult issues, such as class differences, in the fire recovery process. Second, I analyzed documents from the CRT. These documents provided information about the official response to the fire, particularly as it pertained to helping un- and underinsured fire survivors. For example, these documents included PowerPoint slides explaining the construction material donation process, as well as spreadsheets detailing the procedure for determining whether an individual with unmet needs was eligible for a donated rebuilt home. Third, I analyzed documents from WSWA; their newspaper and other printed materials highlighted the unique challenges low-income survivors face.

I also collected, read, and analyzed many personal documents given to me by respondents. These included printed Facebook posts from their personal accounts, photographs, calendars, and to-do lists. Photos were the most commonly shared item; respondents shared photos of their lives before the fire, images of the sometimes still smoking rubble where their homes used to stand, and photos of their rebuilding projects. For some respondents, calendars were important items that documented the fire event for them. On these wall calendars, participants had written items such as “evacuation to Palo Cedro” (a nearby town and common evacuation destination) or “moved into Oxford Suites” (a hotel in Redding). Some interviewees brought old to-do lists and remarked that the calendars and lists help them remember the order of events, a task made otherwise difficult by their “fire brains.”

Cultural artifacts were also important documents to analyze. Signs and posters were displayed all over town thanking firefighters and first responders. I frequently saw bumper stickers that read “#ShastaStrong” and “#ReddingStrong” alongside stickers celebrating the Second Amendment, memorializing military service, and supporting local politicians. These artifacts helped me understand the local culture to a greater extent, particularly community attitudes towards first responders and the fire more generally.

Data Analysis

With permission from my respondents, I recorded and transcribed each interview. I transcribed the first thirty interviews myself, with assistance from the AI transcription software, Temi. The rest of the interviews were transcribed using Temi and were cleaned by undergraduate research assistants. I began data analysis after I had transcribed ten interviews and continued to conduct data analysis as the study progressed. I coded interviews and ethnographic field notes with digital qualitative coding software, QSR International’s NVivo 12, using a multi-level coding approach. I first open-coded the data without using a set of a priori codes, to allow for major themes to emerge from the interview data (Saldaña 2016). Once grouped thematically, I employed second- and third-order coding, identifying codes and developing sub codes iteratively. As new codes and sub codes were added, I returned to already coded transcripts and recoded them. Throughout this process, I wrote analytic memos bringing together data fragments from interviews, fieldnotes, and documents to synthesize emergent themes (Emerson, Fretz, and Shaw 1995). This multi-level coding approach allowed for a robust and thorough analysis of the data well-suited to my ethnographic methodology, which drew on both inductive and deductive approaches (Saldaña 2016; Van Maanen 2011). I was careful to situate codes within the

narratives of respondents as I paid attention to how characteristics like age, gender, and neighborhood influenced participants' recovery trajectories and emotional experiences.

Positionality

My position as a young woman could be seen as a challenge when in the field, particularly in a conservative community where women have a harder time accessing power and prestige. However, I found that I was able to leverage my identity as a young woman to access information. For example, I frequently “played dumb” in the field, asking respondents – especially men – to educate me about the community and its struggles. I would refer to community members as experts and ask them to provide me with detailed explanations. This tactic empowered respondents to share more information with me and shifted the balance of power in the interview; typically, interviewers have more interactional power than interviewees, but in this case, I positioned myself as a learner and gave up my power to the interviewees.

Being a white woman helped me with access and rapport in this conservative, white-dominated county. I overheard racist remarks, heard diatribes against Black Lives Matter, and saw demonstrations in defense of the police (e.g. prevalent Blue Lives Matter flags and paraphernalia around town), indicating to me that a person of color conducting this project would have faced more challenges accessing respondents and personally coping with the often-racist culture of Shasta County. My class background also helped me access high-powered county officials and agency members; a person with less class-derived cultural capital would have encountered more barriers to meeting with these informants. However, my class background also acted as an obstacle, particularly when I attempted to engage with lower-income county residents, who were wary of me and were concerned that I might cast them in a negative light. These residents were rightfully concerned that my writing might result in consequences for them;

it was common for CRT members to exchange what should have been confidential client information under the auspices of helping survivors and, sometimes, survivors suffered as a result. For example, some Keswick survivors were concerned that Cal Hope reports about their families might result in a report to Child Protective Services (CPS) and potential removal of their children. While I never saw or heard of any removals actually taking place, I was sometimes viewed with suspicion, as lower-income residents were used to negative treatment from middle-class bureaucrats.

I found that my dress and demeanor were key in presenting myself as a trustworthy person to people of different social groups in Shasta County. I always took care to dress professionally, even when I would interview people at their burned properties. I found that my clothing reflected my seriousness and helped survivors feel as though their time was valuable to me. I wore sturdy but fashionable boots almost daily, an important sartorial choice that allowed me to tromp through debris-filled lots with interviewees, even when dressed in a skirt and blazer. I carried a messenger bag with two notebooks, my backup audio recording equipment, thank-you cards and interview incentives, and too many pens to count. I found that my positionality and presentation of self generally made respondents feel at ease discussing highly emotionally charged topics, for which I am grateful. My position as both “a Shasta County girl” and a professional researcher allowed me to occupy an “in-between” status (Dwyer and Buckle 2009) that I believe minimized bias and produced robust and open dialogue during my interviews and fieldwork.

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