#### IDEAS

# What the Camp Fire Revealed

Two months after disaster struck, the recovery in Paradise, California, is harder for some than for others.

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After losing their home in Magalia in the Camp Fire, Robin Tompkins and her son, Lukas, line up for a free meal in a makeshift evacuation center in Chico, California on November 16, 2018 (TERRAY SYLVESTER / REUTERS)

Natural disasters are equalizing forces. Fires torch the homes of the rich and the poor alike. Hurricanes destroy cruise ships as well as decade-old cars. Earthquakes level cities, affecting everyone within. But natural disasters are also polarizing forces. Income and wealth shape who gets hit; how much individuals, insurers, nonprofits, and governments are willing and able to help; and who recovers, as well as to what extent.

That dynamic is now evident in Paradise, California, after the Camp Fire, much as it was in Houston after Harvey, Puerto Rico after Maria, New Jersey and New York after Sandy, New Orleans after Katrina, and so many places after so many other disasters, small and large. Across the country, two of the most potent forces in American life—climate change, which portends more frequent and more violent natural disasters, and social stratification—are colliding. And the former stands to make the latter far, far worse.

The Camp Fire was all-consuming, incinerating much of the town of Paradise in mere hours. After breaking out in early November, it burned for more than two weeks, killing at least 86 people, destroying some 14,000 homes, and causing roughly \$17 billion in <u>insured losses</u>. It was the most destructive wildfire in California history, and one of the worst natural calamities to hit the United States.

## [Read: The American South will bear the worst of climate change's costs]

Chelsea West, a registered nurse, was working a shift at the Feather River Hospital when the fire hit. "I was looking outside the window, seeing the smoke and thinking how strange it was that there was a fire in November," she told me. "Within 15 minutes things changed—the wind was really strong and we were seeing pieces of charred leaves falling on our campus, not just pieces of ash but things that were still burning." She helped evacuate the hospital, then got pinned down in flames as she tried to flee with some of her colleagues.

"It was pitch black at eight in the morning," she said. "You're just in hell. It's like the fire is eating everything around you. Every moment I thought it could not get worse, and it kept getting worse, like a bad dream. I was trying not to run to conserve my oxygen." She and the small group she was with barely escaped.

Although disasters like the Camp Fire seem to strike indiscriminately, in the aggregate that is not quite the case. Cheaper homes built without strong foundations or storm windows tend to be less safe during tornadoes and hurricanes. Floods hit low-lying neighborhoods <u>the hardest</u>, and low-lying neighborhoods are often low-income neighborhoods. In California, the extremely high cost of housing has encouraged building in and migration to certain fire-prone areas. This is to say: The country's built landscape means that lower-income families are often the most vulnerable to disasters.

When a disaster strikes, the evacuation often stratifies on class lines, too. People with very low incomes, the disabled, and the elderly are less likely to have technologies that might alert them of a fire speeding their way or a hurricane about

to bear down. In part for this reason, the average age of those who died in the Camp Fire <u>was estimated at 71</u>.

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Leaving itself sometimes imposes a significant cost—gas, missed work, hotel rooms—that the wealthier can bear but the poor might not be able to. Hurricane Katrina hit in late August, when many lower-income families were waiting on firstof-the-month checks to pay their bills. Many could not afford to get out. In later surveys, respondents <u>explained that</u>, "The hurricane came at the wrong time, we were waiting for our payday" and that "money was hard to come by."

After the disaster, during the recovery, communities tend to pull together, with the trauma of loss shared across social divisions. That is certainly true in Paradise and the nearby town of Chico, which has absorbed many of the families whose homes burned down. "Everybody knows somebody who was devastated, and everybody is helping," said Alexa Benson-Valavanis, the chief executive officer of the North Valley Community Foundation. "The despair is so immense, but the other side of that is how people are helping."

Yet the recovery is also when a disaster's polarizing effect becomes acute: Private and public aid in many cases accrues to the haves more so than the have-nots. "Disasters are increasing the disparity in terms of people's homes, their income, their access to services," said Brad Kieserman, the vice president for operations and logistics at the American Red Cross, which remains on the ground after the Camp Fire. "Disasters, for most communities, exacerbate already existing issues, which is why we often see in shelters what what we sometimes refer to as 'the least, the last, and the lost.' The people who had the least, who were the last to get services, who were already at the end, who were lost beforehand, especially financially."

Chaos and uncertainty fuels this stratification. The Camp Fire interrupted town services and caused a mass internal displacement, with families crowding into makeshift shelters, setting up tents in church parking lots, doubling up with friends, and occupying any empty hotel rooms, motel rooms, and housing units. For many evacuees, it was unclear who was offering what to whom, or what was guaranteed or even tentatively provided by the government. Making matters worse, the people trying to coordinate resources had often lost their homes or cell phones or computers or cars in the fire. "There was no real clarity on what options were available," said Tom Tenorio, the executive director of the Community Action Agency of Butte County. A person he works with had become homeless, he said. "She was advised to get a Small Business Administration loan. And she was wondering: 'Why on earth would I want to get an SBA loan?'"

## [ <u>Read: For some poor countries, environmental science comes too late</u> ]

Income determined who stayed and who left, in part. "People who were able to leave, many of them are gone," said Audrey Denney, an <u>expert on</u> agriculture and education and recent congressional candidate now helping with the recovery effort. Research from prior disasters has shown that, as a general point, this is what happens: After a disaster, the rich leave and the poor remain. Poverty rates climb by "one percentage point in areas hit by super-severe disasters," one recent <u>study</u> found. "That suggests that people who aren't poor are migrating out or that people who are poor are migrating in."

For those staying, life often gets harder, with fewer jobs and increased expenses. For renters and the unstably housed in Paradise and Chico, the fire has given way to a dire housing crisis, with spiked rents, no vacancies, and surging demand. "I've lived in the same rental house for years," said Denney. "My 90-year-old landlord who lives in Sacramento called me yesterday and said, 'I'm getting the house appraised to sell." She said that she might have to try to live with friends, or potentially move away from the area.

The poor have been the hardest hit. Two months after the disaster, there are still hundreds living in shelters. "We have people who are trickling down into the ranks of the homeless," said Laura Cootsona, the executive director of the Jesus Center, a homeless shelter in Chico. "We're already a relatively low-cost area in California terms, and there's nowhere for them to go. Most of the surrounding areas also have housing challenges and inadequate housing for the poor."

At a national level, research <u>shows that</u> government aid might widen wealth inequality in the wake of disasters, by helping the well-off more than the poor. "The more FEMA aid a county receives, the more unequal wealth becomes between

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more and less advantaged residents, holding all else constant, including local hazard damages," researchers Junia Howell and James Elliott recently found.

Disasters also in some ways increase the inequality between communities, not just within them. Richer communities have more philanthropic dollars at the ready, for instance, and stronger tax bases to finance rebuilding. "The community itself—this rural community, this lower-income community, with a lot of retired folks—is going to have to pick up a lot of the slack," said Benson-Valavanis, talking about Paradise and Chico. "A lot of the need is going to be met by our local nonprofits and philanthropy. That's a daunting realization when, of course, none of us were prepared for a disaster of this magnitude."

At an international level, the effect is perhaps strongest and clearest. Lowerincome countries are more vulnerable to climate-change linked natural disasters, less capable of mitigating the fatal effects of such disasters, and more likely to have their growth paths damaged by such disasters.

It need not be so—particularly not in the United States. Legislators could rework federal disaster aid to ensure that more assistance goes to low-income families and communities. They could help make communities more resilient to climate change, which would act as a powerful kind of stimulus, and might make the poor less vulnerable to begin with. And they could exert themselves to reduce income inequality to prevent yet more extreme stratification as climate change takes hold. For now, though, disasters remain a potent force of polarization, sorting the haves from the have-nots.

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