

# Climate Induced Flooding and Women in Merritt, B.C.

A Qualitative Research Pilot

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December 2023



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INSTITUT CANADIEN DE RECHERCHES SUR LES FEMMES

[www.criaw-icref.ca](http://www.criaw-icref.ca)

ISBN 978-1-77483-043-7

## Acknowledgements

The Canadian Research Institute for the Advancement of Women (CRIAW-ICREF) would like to thank Meriel Barber, Kathleen Kinasewich, Vicki Hansen, Dena Litke, Cassandra Markic, Teri McMillan, Bree Patterson, Reubina Peterson, Joanne Street, as well as the women who have chosen to remain anonymous for agreeing to be part of this pilot research project and generously sharing their time, experience and insights about the floods of November 2021. We would also like to thank Krista Minar, who was the Emergency Management Coordinator and a firefighter at the City of Merritt during the flooding disaster and the Thompson-Nicola Regional Library Merritt Branch for the generous use of their facilities.

**Reviewers:** Davina Bhandar and Sunitha Bisan

**Layout:** Elizabeth Nguyen

CRIAW-ICREF's research pilot on climate change and intersecting crises on women and their communities was funded by the Government of Canada and Women and Gender Equality Canada (WAGE), through the Canadian Women's Foundation's "Shockproofing Communities" grant.

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## 1.0 Introduction

This paper is the result of a qualitative research pilot that examined the impact of the historic floods of November 2021 on diverse women in Merritt, British Columbia (B.C.). Through semi-structured interviews, the women detailed their experience with extreme flooding. The interviews highlight how climate change has a direct and particular effect on the lives of diverse women and their families in the face of increasing climate emergencies. The objective of the pilot was twofold: first, to give voice and recognition to diverse women's experiences in climate change disasters; second, to explore how their experiences could inform disaster response and recovery. The research investigated the impact of the flooding disaster on the women who were evacuated by the local government and those that self-evacuated and provides recommendations based on their experience for future responses to climate disasters that could be more responsive to the lives and realities of diverse women.

## 2.0 A brief background to events in B.C. in 2021

In 2021 the people of British Columbia were living under health advisories and the many difficult consequences of the impacts of the COVID-19 pandemic and the Opioid crisis. They were also dealing with the shock and horror from the announcement by the Tk'emlúps te Secwépemc First Nation regarding the discovery of the unmarked graves of 215 children - a direct result of the genocide of the colonial residential school system (Dickson and Watson, May 2021). In this already difficult and traumatic context people were subjected to a year of unprecedented climate change disasters.

While B.C. has always experienced some wildfires and floods, they have been increasing in frequency, intensity and size due to the growing impacts of climate change. In 2021, the province experienced intense and extensive wildfires beginning in April (Kulkarni, Oct 2021). Then the 'heat dome' in June led to record breaking high temperatures across the province and resulted in the massive fire in the village of Lytton on June 30<sup>th</sup>, which destroyed the entire village.<sup>1</sup> This heat dome was also responsible the death of hundreds of residents of the province due to indoor heat. According to the Report to the Chief Coroner of B.C. (2022), the 'heat dome' led to the death of 619 people in the province, with most of the deaths, 74% (459) in the Metro Vancouver area. Sixty-seven percent (415) of whom were 70 years or older and more than 56% of them lived alone (p.5). Furthermore, it states more decedents lived in socially or materially deprived neighbourhoods than the general population. The Report stated that 'males and females

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<sup>1</sup> <https://globalnews.ca/news/7996986/in-photos-lytton-bc-fire-aftermath/>

were equally affected, however males who died tended to be younger compared to females who died (p.13).

In October, there were two ‘bomb cyclones’ just off the south-west coast of B.C; which, while a shocking new weather event were fortunately not too destructive. Then on November 14<sup>th</sup> and 15<sup>th</sup>, the south-western part of the province experienced ‘atmospheric rivers’ – exceptionally high volumes of rain in a short period of time – leading to devastating floods in Metro Vancouver, Abbotsford, Princeton, and Merritt and all the surrounding communities. They also led to a series of mud and landslides causing severe devastation of all key highways leading in and out of Metro Vancouver, including Highway 1 on both sides of Hope, the Coquihalla Highway, Highway 7 west of Hope, Highway 99 between Pemberton and Lillooet and Highway 3 between Hope and Princeton.<sup>2</sup>

This extensive destruction of the main transportation infrastructure between Metro Vancouver and the interior of the province as well as the rest of the country led the B.C. Government to declare a state of emergency.

However, as with most climate change disasters today, the destruction of homes, businesses, communication, water, energy and transportation infrastructure, loss of access to food and fuel and loss of lives as well as the loss of biodiversity was not without controversy. While the flooding was clearly the impact of a climate induced weather event, it was also a result of government neglect of watersheds and surface water management. Many water management engineers and specialists, local governments, First Nations and others blamed the provincial government for the extensive loss and damage from the floods of November 2021.<sup>3</sup> They claim that consecutive provincial governments failed to upgrade and manage the extensive system of dikes across this vast area and instead downloaded this expensive responsibility on the shoulders of small and under-resourced local governments.<sup>4</sup>

For example, in Merritt, the destruction of inadequate and unmaintained dikes along the Coldwater River led to extensive damage to homes, businesses and public infrastructure including a bridge and water and wastewater treatment facilities. To view what the flood looked like in Merritt check out this video from the city of Merritt.<sup>5</sup> The upper estimated

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<sup>2</sup> <https://globalnews.ca/news/8373205/highway-1-coquihalla-closed-slides/>

<sup>3</sup> <https://vancouver.sun.com/news/province-was-studying-dike-integrity-but-data-not-to-be-available-until-next-month>

<sup>4</sup> <https://www.cbc.ca/news/canada/british-columbia/ubcm-climate-flooding-2022-sessions-1.6584518>

Also see: <https://thetyee.ca/News/2022/06/01/Deadly-Wake-Up-Call-BC/>

<sup>5</sup> <https://youtu.be/FSYtDSiyqq0>

cost for new dikes around Merritt is \$169 million, a cost that the city's annual tax base of \$9 million cannot conceivably meet (Lee, M and B. Parfitt, 2022).

### **3.0 The pilot research site**

To identify a site for this project, research was undertaken on the climate disasters of 2021 in British Columbia. Additionally, a literature review of the last 20 years on the theme of women, climate change and Canada provided a good background to the current status of research on women, gender equality and climate change in Canada. Due to limited resources and time, it was decided to conduct a pilot and to use the experience and findings of this research to shape a more comprehensive investigation into the complexity of climate disasters and their consequences on the diversity of women and their communities in the country.

Merritt, B.C. was chosen as the site for this pilot as the literature review clearly demonstrates that the majority of the climate change extreme events take place in smaller, rural and remote communities of the country. Thus, Merritt, while being accessible in distance from Vancouver, and yet remote compared to Abbotsford, was chosen as the better site for this pilot project.

#### **Background to Merritt, B.C.**

Merritt is a city of about 7,000 residents in the Nicola Valley in the south-western part of the province. It is on the unceded traditional territories of the Nle?kepmx and Syilx people. The city lies between the Coldwater and Nicola rivers. It is in the Thompson-Nicola Regional District and about 270 km from Vancouver. Historically, colonial economic activities in the area of Merritt and the Nicola Valley have been logging, mining and cattle ranching.<sup>6</sup> Today these activities continue at a reduced scale. For example, an active sawmill still operates in the city and cattle ranching continues in the area. It is now a well-known tourism and outdoor recreation centre. Merritt is also a regional centre servicing several First Nations and other smaller settlements in the area. Today it hosts B. C.'s only Aboriginal post-secondary institution, the Nicola Valley Institute of Technology (NVIT).

#### **The research approach**

Semi-structured interviews were conducted to gather data. The women were selected randomly using criteria to ensure that they reflected different ages, the diversity of the town's population, including its Indigenous population and women with disabilities. The

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<sup>6</sup> <https://www.merritt.ca/introduction-to-merritt/>

women were chosen by chance encounters, recommended by social service agencies, the city staff, by other women and by each other.

#### 4.0 The women interviewees

A total of 13 women were interviewed in two trips to Merritt in the months of July and August 2023. Meetings were also held with some of the city’s staff to gain an understanding of the flood disaster from their point of view of having to manage the disaster, the evacuation of the entire town at short notice and then organize the return of the residents and coordinate the massive number of repairs needed to public and private infrastructure.

#### The Interviewees

##### Interviewees by Age

30-50 years	4
50-65 years	5
65- 80 years	4
Total	13

Five of the 13 interviewees identified as Indigenous. Two women identified as living with disabilities.

##### Interviewees by current marital status and children

Marital Status	No. of Women	Children
Single never married	3	No children
Married no children	1	
Currently single with children from previous relationships	4	Adult children some dependent on the mothers and others not.
Married with children including blended families	1	1
Non-live in partner	1	No children
Widowed	1	Adult independent children
Two of the women did not respond to the question about their marital status or if they had children.		



### Interviewees' occupations

The women were working full-time, were self-employed, unemployed, ran their own businesses, and were retired.

### Interviewees with home ownership and security of shelter before the flood

Women who owned their own trailer homes and were paying mortgages and/or pad fees	7
Women who owned their own homes and were paying mortgages	4
Women who did not own anything	1 lost her home in the Lytton fire of June 2021
Women who lived in a seniors' home	1

Following the flood, one woman lost her trailer home as it was swept away in the flood. One woman's house needs repairs and she and her partner do not have enough money to cover repairs and nor do they qualify for loans. They were not clear if they would ever get enough financing to re-build their house. These women are between 40-60 years old and both have disabilities. The woman who lost her home in the Lytton fire, is now living in a seniors' home. Many of the women did not have home insurance.

In the interest of privacy, throughout this report each of the 13 women interviewed has been assigned a moniker such as WOMAN A, WOMAN B to WOMAN M. Direct quotations from them appear in italics.

### The research focus

The research explored women's experience and response from the time they heard about the flood, the call to evacuate, the process of evacuation, support services during the evacuation and the return back to Merrit. Additionally, women were asked to identify what emergency management systems would have been better for them in terms of their personal and their families' health and well-being including trauma, stress, their home and security of shelter.

The women's experiences of the flood disaster highlights that the challenges of re-building and re-establishing after such a flood is most difficult at the intersections of disability, class, indigeneity, income poverty and age.

## 5.0 Emergency evacuation alert systems or lack thereof

A key issue for the women in the case of this flood was that there was no warning system to alert the residents of Merritt to the impending disaster. The city does have a *Voyent Alert* system but it is subscription based. On the other hand, the province's alert system, should they have used it, automatically sends out alerts through all the mobile cell companies. Twelve of the 13 women did not subscribe to the city's *Voyent Alert* App. Thus, only one woman got an emergency evacuation alert on her mobile phone via the *Voyent Alert* system. One woman was alerted to the emergency evacuation by a text message from her father. According to WOMAN C:

*"So, at about 10:00 PM the evening of the floods, I got a text from my father saying, "..., I think you should pack an emergency bag 'cause on my App I've been told that you guys might be getting evacuated pretty soon". And so, I listened to him and 'cause I was about to go to bed, I actually went and packed a bag and I had my dog ready and then I didn't go to bed and at about 2:00 AM I got the first knock on the door asking me to evacuate 'cause I live right on the banks of the Coldwater river so I could see it from my house. And I could hear it all day and it kept getting louder and louder and louder. So now whenever it gets loud, I get anxiety".*

Additionally, an advance warning might have prevented people from travelling on the highways that collapsed as people were left stranded on various highways.

WOMAN A: *"When I took my cousin grocery shopping, I kinda heard people talking in the grocery store. You know the river might be rising and there was no big... No big thought, no big threat. But by the time I took my cousin home with his groceries, like, within the hour, Merritt was being evacuated... They shut down all the highways coming in and going out. I brought him home to his reservation. It's like 13 kilometres out. I tried to come back into town ...and there was a roadblock and I got stopped and they wouldn't let me through".*

WOMAN B: *"There was nothing on the news...We have phones with alerts on them and we got no alerts. There was no warning. It was close to Christmas time and we lost all our Christmas gifts".*

WOMAN M: *"That day of November 15, I know my husband was doing some carpentry for a fellow about three quarters of the way down Highway Eight from here. And he went down later in the afternoon to get his trailer out of there because he figured he would never see it again because the rain was coming so heavily. And so, he went down there and he tried to get the people there to leave, and they're an elderly couple and another*

*family down below and another couple over the other side. So, there was three houses there, and he was telling them, the road is crumbling, the road is disappearing, so we need to go. We need to go now. And, you know, the one woman, she'd lived there all her life, and it was November, and they had just experienced the fires, and her husband was terminal with cancer. And so, the trauma level was pretty darn high. I think humans just go into a sense of denial that this was even possible. And so, they refused to leave. They absolutely refused to leave. And we weren't the first people that came and tried to get them to leave.*

*And so, he finally left without them, and the road was gone behind him. He just got out. He would look at his rear-view mirror and it was disappearing. I cannot believe that he was the last vehicle out of there. The river was coming up so high and just taking the road and everything with it.*

*Our Internet connection was gone. That day I think we stayed here in Spencer's Bridge. We weren't like, in the town itself...we weren't evacuated. Along Highway Eight places close to the sides of the river were crumbling in and the reserve area along the joining of the rivers was evacuated for people's safety. So, I stayed here. But the next, I'm not sure if it was that night or the following night, I went up to Ashcroft and got a B& B. I think it was that night. And I had an elderly dog, so I took her with me too. It was the time of the COVID-19 pandemic and I was teaching online and I needed internet to teach my class”.*

*“...staying connected in an emergency is really critical because when your phone lines go out, all your cell phones, all your landlines, your Internet, everything, so your sense of isolation becomes even higher and when you're in an emergency situation, you've got nothing except your feet”.*

The lack of a provincial warning system made news headlines and continued to be a contentious issue for months after the heavy rains and floods. Public Safety Minister Mike Farnworth was asked if the government could have been more prepared or done more to warn people. "Travel advisories had been issued by the appropriate ministries," he said at one point. Asked why the province didn't use the B.C. Alert system, which has sent several test messages to British Columbians' phones this year, Farnworth answered, "It is one tool. It is not a silver bullet". (Watson, 2021). Others questioned how it was possible for Washington State, just south of the border, to have an alert to warn about a river overflowing and why we do not have one in BC.

The women had numerous complaints about the lack of an advance warning system. They would have preferred a warning of 24 to 48 hours in advance of the flood. The

advance warning would have given them the opportunity to mitigate some of the impacts of the flooding by shoring up their homes, removing valuables, moving their furniture and household goods to higher ground, moving their animals and pets to higher ground and packing enough clothes, boots, coats, medications and other essentials in their grab-and-go bags.<sup>7</sup> The fact that they could not do this proved to be very costly and traumatic.

WOMAN M: *“Nobody ever expected November 15, 2021. I’ll never forget that day either. Nobody expected it. It was November. High water didn’t come in November. In retrospect, I go back and I remember times where we had a foot of snow here and it was in November, maybe the year before, and I was still teaching and I was worried to pieces because it started to pour rain. And all night long it poured and poured and poured. And I was thinking about the mountains coming down to the highway and me not being able to get to work. [laughs] That foot of snow had nowhere to go because the ground was frozen. And so, I think there are these little things in retrospect that say climate change is happening right in front of your eyes and you don’t know it because there’s a lot of denial”.*

WOMAN K: *“We need an alert system that could have told us to be aware that the river was rising. To pack our grab-and-go bags, just in case. Perhaps there should be an air raid siren, you know? Community meetings should be held to inform people about the kind of alarm needed to prepare just in case they do need to evacuate”.*

WOMAN C: *“In retrospect, if I had known that I was really going to be evacuated, I would have knocked on doors and told people to pack their bag and go. In an emergency, wear a good pair of boots that are rainproof. They will be useful to you for a long time”.*

## **Recommendations**

Advance warnings are an important mitigation strategy to reduce the catastrophic damage and costs of the climate change destruction of public and private infrastructure and homes in communities.

Advance warnings are also critical for reducing the shock, trauma and stress of living through the disaster and then trying to recover from the economic losses and the psychosocial stresses.

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<sup>7</sup> An Emergency Kit and grab-and-go bags are part of the provincial government’s emergency preparedness recommendations. Additional information about emergency preparedness can be accessed at the province’s website: <https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/build-an-emergency-kit-and-grab-and-go-bag>

There is a need for a better emergency response system for people living in and around reserves and in smaller settlements. This is especially critical when all communication lines are cut and there is no way to get information about what is going on and especially if people in these communities need to be evacuated. As WOMAN M says, *“Communication is paramount. There’s never been more ways to communicate but we do it worse than ever”*.

## 6.0 The Evacuation

Heavy rains due to two atmospheric rivers<sup>8</sup> had been relentless the week of November 10-16<sup>th</sup> 2021. While land and rock slides had already taken place in other parts of south-west B.C., the Coldwater River in Merritt did not break its bank until Sunday evening, November 14<sup>th</sup> and Monday November 15<sup>th</sup>. When the city of Merritt issued the alert to evacuate, it was due to the destruction of the city’s sewerage treatment centre and then its water treatment plant. From the women’s accounts of the evacuation, it was mostly the RCMP and the fire fighters who were sent out to knock on peoples’ doors to get them to leave their places within the hour or immediately. Many people did not get an alert nor did anyone knock on their door. They were woken up by the water entering their homes and some by their neighbours.

For many of the women interviewed, this meant being woken up in the middle of the night.

WOMAN B: *“When the flood happened, we were woken up by the police knocking on my door at just after 2:00 AM and said we have 15 minutes to get out. And it was at that time I noticed a big tree branch corking. Bobbing up and down on my walkway. I’m crippled. I live in a wheelchair. I wasn’t offered help to get downstairs. I wasn’t told where to go and how to get there and what is safe.*

*There was no flashlight offered, nothing. Nothing. I left with a little dog. My rusty old scooter. I left with the clothes on my back and a pair of slippers and a blanket.*

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<sup>8</sup> Atmospheric rivers are relatively long, narrow regions in the atmosphere – like rivers in the sky – that transport most of the water vapor outside of the tropics. While atmospheric rivers can vary greatly in size and strength, the average atmospheric river carries an amount of water vapor roughly equivalent to the average flow of water at the mouth of the Mississippi River. Exceptionally strong atmospheric rivers can transport up to 15 times that amount. When the atmospheric rivers make landfall, they often release this water vapor in the form of rain or snow. Source: <https://www.noaa.gov/stories/what-are-atmospheric-rivers#:~:text=Atmospheric%20rivers%20are%20relatively%20long,vapor%20outside%20of%20the%20tropics>

*They didn't offer to help me. I was with my partner; ... and he couldn't have helped me. I'm 5 foot five, and if I had to stand, the water would have been just about up to my knee already...It really could have been a bad way for me.*

*...we just followed the traffic. I was on a battery-operated scooter. I had no clothes; no ID and it was pouring down rain. .... there were no people who were brave enough to stop and say, can we help you?*

*...we owned a trailer together and it got demolished. The river warped and bent it and buckled it. The windows were smashed in..."*

Neither WOMAN B nor her partner had a car or any other means to get to the Civic Center which was being used to coordinate the evacuation. The Civic Center is quite a few blocks from the trailer park where WOMAN B and her partner lived.

WOMAN F: *"We had a knock on our door at 4:00 AM. We still don't know who it was, but someone banged on our door and it woke us up and we looked outside and saw that there was a large amount of water built up around the property and we thought maybe a pipe had burst or something. We had gone outside and a neighbour yelled the river's broke its banks and I just couldn't believe it. Our living room already had about a foot of water in it. It's the lowest part of the house and it was a sunken living room.*

*So, we didn't know really where to start. And then eventually about 10 minutes later, I realized my car was outside in the garage and that I should get it out and just saved it in time because the water had got built up so much in the garage that it was level with the footplate... So, we open the garage door and there's like a woosh wave of water that came out and my dog, my dog is blind was in the house sort of panicking a little bit...*

*...within probably half an hour the fire fighter and police came to the door and said, you need to leave now. Like there's no time to gather more things. We had a few garbage bags, right.*

*I grabbed my laptop and the police officer carried our dog out, 'cause the water was already almost up to our knees. As soon as the front door opened the water was rushing in again and you could feel it".*

WOMAN L is young woman who was living alone with her dog. At the time of the flood, she lived in a trailer home close to the Coldwater River.

WOMAN L: *"I woke up to banging and extremely loud noises at my front door...I live in a single wide and a half mobile home with an addition attached to it...And I'm laying in bed*

*and it's about a quarter to two in the morning. I get up in the dark and I'm quietly sneaking up to the front of the trailer... I pull up the carport camera while I'm trying to sneak around the house quietly as there was banging on windows. They're banging on doors; they're flashing lights through the blinds in any which way...I saw what looks like a cop and a firefighter walking towards my house and in my mind, I had decided that two o'clock on a Sunday night Monday morning it must be someone drunk from the bar dressed up even though this is November long past Halloween and they are trying to invade my house.*

*I hid in my bathroom with my dog. I am whispering as I phoned 911 said, hi. I think I'm being attacked or invaded. Can someone help? I live alone. I'm scared. This is very, very overwhelming and intimidating. And the person on dispatch kind of was like, well, ma'am, where do you live? And I gave them my address and the response was, I think that's one of our officers. Because the there's a flood happening, you're probably getting evacuated.*

*So, I say to him, no, no, I don't think so. I was convinced it was someone dressed up. I finally get a clear view through my carport camera and realize it was in fact the RCMP and the local fire department.*

*So, the dispatcher said, just leave me on the phone turn on the speakerphone and go open the doorway. I say to him, I don't know. I'm not really sure. Are you sure that is sensible? He's like, from what I can see in my dispatch we have people in your neighborhood. We have RCMP officers in your neighborhood. Open the door, please. So, I opened the door. And there's this RCMP officer on the other side. Hi, ma'am, you're being evacuated. And at that point, I instantly hid my call with the dispatcher. I said to them I just called the cops on you. I just called the cops on the cops”.*

As WOMAN L spoke to me about this, she laughed as she recounted this incident. However, at the time she was terrified that two men were trying to break into her trailer and how would she be able to defend herself. As there had been no warning, there was no reason for her to think that the RCMP and a fire fighter had come to evacuate her for her own safety.

### **Women's concerns during the evacuation**

WOMAN A: *“The police were not knocking on all doors. People were left in their homes. They didn't knock on every door. They would skip streets and they... I guess if they saw movement, they would go to the house. If they didn't see movement, they ignored it. To me that didn't make any sense because there's the old people sitting in there.*

*They did not evacuate the drug users and some houses were robbed”.*

WOMAN F: *“When Merritt was evacuated, it was a ghost town. But all the drug addicts stayed here and they let them. So, houses got robbed”.*

WOMAN K: *“It was dark out. And then when I left, I talked to the firefighters. And I said Oh, we've never had a flood down here. No problem. I'll be back tomorrow. Because there were a lot of firefighters there, I assumed that they were going to all the people's houses. But later, I found out they didn't.*

*Later on, I found out that the people in the house across the road didn't even get a knock on the door. About four in the morning, the wife told me that she heard the windows smash in the basement and then the door gave in and their downstairs was flooded with water. So that's what woke them up. She made her husband get up so they could get out. She's 8 months pregnant. They had a little girl and she said by the time they got out of their house; the water was up to the floorboards of their big 4x4 truck. But not even a knock on the door! I couldn't, I just couldn't believe that”.*

### **Recommendations**

While this was an evacuation at the last minute without any early warning, it is understandable that in a rush to get people out some people can be missed. The women's experiences point to the need for some forward planning on how to evacuate any given community and as many people as quickly as possible. Furthermore, care and attention is needed by those managing the evacuation to ensure *all* community members are evacuated safely.



## 7.0 Evacuations, re-location and Emergency Support Services (ESS)<sup>9</sup>

In an unforeseen crisis such as this, the process of being evacuated from one's home and being sent to hotels and motels in other towns and cities in obviously going to be a chaotic situation. As with other disasters people had to meet at or were brought to a central point in Merritt where they registered with the Emergency Support Services (ESS) volunteers and went on buses to Kamloops or if they had cars and friends around Merritt, they went to stay with them. Others had friends and relatives on the "Bench," the elevated high-income neighbourhood of the city. They stayed there for a few nights before they went elsewhere. And still others went to stay with family and friends in the neighbouring towns and cities.

The poorest and older residents with no means of transport and limited resources were transported by buses as they became available. However, for WOMAN B an Indigenous woman with disabilities, this was a terrible experience. *"We were there for about almost 40 hours. Finally, somebody brought some sandwiches and there was coffee. We were there for almost a day and a half waiting for a bus to go to Kamloops. We were the last 15 people and we were the Native ones. There were only two or three white people and that's because they're kinda of shackled up with us. I'm not lying to you and I'm not arguing with you and that's the truth. We are the Indians, the natives. And we did not get to go to Kamloops. We had to stay longer, we were cold, hungry, in pain and homeless."*

WOMAN E was able to drive herself to the Bench where she had a daughter. She stayed with her for a couple of days and then drove herself to Kamloops where she went to the ESS Centre at MacArthur Island and got herself registered for emergency assistance. There she was presented with vouchers for three weeks of groceries, gas money and funding for her sister as she was staying with her sister in Kamloops. Her exit from Merritt was easier and a lot smoother than for WOMAN B above. WOMAN E moved to Merritt in 2019 after being dis-located by the floods in Grand Forks in 2018.

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<sup>9</sup> ESS is a provincial program under the Emergency Program Act. It is directed towards local governments and Indigenous governments to deliver services to the public in an emergency. They mostly depend on women volunteers to coordinate these services for people forced from their homes and communities due to an emergency. Additionally, the ESS is only supposed to provide financial assistance for three days, but the reality of the disasters is that people need this financial assistance for many more days if not weeks. For additional information see: <https://www2.gov.bc.ca/gov/content/safety/emergency-management/local-emergency-programs/volunteers/emergency-support-services>

Currently, as of October 2023, the B.C. government has introduced a new Bill to modernize and to replace the Emergency Program Act. It is called Bill 31 The Emergency Management Act. See: <https://www2.gov.bc.ca/gov/content/safety/emergency-management/emergency-management/legislation-and-regulations/modernizing-epa>

WOMAN G: *“We got woken up because my father was yelling at us to get up. My son was calling my father to wake us up as our phones were shut off. My son and his girlfriend were flooded at their end already. His car wasn't going to make it down the street because there was too much water. We have a little SUV, it's an older SUV, but it sits really high up off the ground... Only two doors. So, my husband got up and went to get my son and his girlfriend and their birds. I stayed back and made coffee. At this point we did not know about the evacuation order. I went on the back deck while I was waiting for them and I looked in the alleyway. We lived on Hill St. and the alleyway was a river. I thought, oh, geez and went back in. We were inside and we're talking and its about 6 o'clock in the morning now. We were wondering how come nothing has been said to us. Like this is getting kind of scary. It's getting pretty deep. So, my husband deletes the Voyent App and reinstates it and bang it goes off telling us to get out. So, I looked around and said, let's go. I told my husband to take the kids. We had already arranged to stay for a few days with our son's best friend who lived in the Diamondville area. So, my husband took the kids and the birds over and then came back for me and the cats.”*

Getting accommodation in Kamloops was a complex and chaotic experience as roughly 4000 people were sent to that city. And those that could not be processed there were sent to Kelowna or Salmon Arm. Yet again, ESS volunteers in Kamloops, the majority of whom are women, were responsible for registering the evacuees and providing them the vouchers for food, clothes, gas for cars and hotel rooms. While they all were clearly doing their best to process as many people as fast as possible, there were hundreds more waiting in lines in the cold. According to WOMAN F, *“...there were people there like seniors that have very little mobility that sat in their wheelchairs in the cold. So that whole situation was handled quite poorly for people that had any kind of disability generally”*.

In Kelowna, WOMAN A and her three grown sons and their girlfriends, their four dogs and two cats were all put into one hotel room with two Queen size beds. WOMAN A tried to reason with them that there was this money for rooms, but they were told that *“you all are from one house so you get one room.”* Furthermore, according to WOMAN A the worker assigned to them told them that, *“If all of you did something, you wouldn't be in the room together.”* WOMAN A continues, *“She didn't understand the situation. She wasn't compassionate and she's very judgmental. And I was very, very angry. I was angry.”*

WOMAN A complained about the worker and only got a new worker when she was back in Merritt about three weeks after the flood and in better accommodations at a local

motel. According to WOMAN A, “...*the new worker is a sweetheart, she has a heart, she has a soul.*” In those three weeks all of them had to share that one room.

Knowing how ESS functions is critical to getting emergency supports that are being offered and in a timely manner. Of course, most people have no idea what ESS is or that it even existed. It is only recently with the annual increase of climate change disasters that more people are becoming familiar with government financial supports during and following an emergency. There are problems in its implementation such as an unequal distribution of hotel and motel rooms to families of different sizes, vouchers for food, clothing, gas, etc. which causes additional stress for people who are already very stressed and creates mis-trust among community members.

WOMAN G has a medical disability as does her husband. For them, the evacuation process was complicated for many reasons. After waiting at the ESS in Kamloops, she had to wait for four hours in the line up, which was very difficult for WOMAN G due to her disability, they were re-directed to a hotel in Salmon Arm about 108 kilometres away. While she received food vouchers, they only received a voucher for \$150 for clothes for both of them while others received \$150 for each member of the household. It is important to underline that many people had to evacuate in their night cloths, with very little forewarning, and those that managed to take clothes only had enough supplies for 1-3 days. Additionally, since it was November the winter temperature meant that people were not prepared with proper clothing and footwear as they evacuated. According to WOMAN G: “...*I don't have my hand out. I don't do that. I'm a very proud person and I thought, jeez, you know, I'm cold. We didn't have jackets; we didn't have warm clothes. I'm not asking for a lot, but I thought, wow, that was really unfair. Yeah, you know, I mean being on disability you don't have much. You don't get anything. Not at all. That evacuation just turned into the huge downhill slide of our financial problems. It really hurt us then and it's still hurting us now because we're not home*”.

WOMAN J registered at the ESS in Kamloops, left them her phone number and her sister's email address and then drove with her sister to Williams Lake where her sister lives. Her sister's home in Williams Lake was her refuge while she waited out the evacuation and could go back. However, she was never contacted by ESS and she never received any financial support. She is retired and used the last of her savings while staying with her sister and it has proved to be a long-term liability. Strikingly, because of her financial burden she states that she cannot survive another emergency.

There were other examples of inequity or mishaps in the distribution of vouchers for basic needs as well as the provision of accommodation. While this can easily be something that was overlooked or unintended, in the middle of the crises, it

unfortunately creates a spirit of distrust and division in the community. It undermines the pride and dignity of otherwise independent and self-sufficient people and it compounds the emotional hurt. For the First Nations women it confirms once again the systemic and institutionalized racism that they have been subjected to in the many years of colonization.

### **Recommendations from the women**

WOMAN J: *“Women should learn to speak up so they get the emergency services that are due to them”.*

All women living in potential emergency and climate risk zones should be proactive in informing themselves about what is ESS, how it works and how to register for it. They need to be vigilant about what they are entitled to for food, clothing, gas, psychosocial supports and hotel/motel accommodation so they can access them while they are waiting to go back home.

Information about other non-governmental organizations (NGOs) and community-based organizations (CSOs) such as the Red Cross, the Rotary Club, Salvation Army, religious organizations, sports or cultural organizations, etc. who can assist with supports to re-build homes or to cover the cost of appliances, furniture, etc. should be made available to everyone.

Transparency and access to information as to what emergency supports are available and how to access them will greatly reduce tensions in the community.

### **8.0 Going back home to Merritt**

Unfortunately, the crisis does not end by returning home. The crisis enters another long chapter on how to put one's life together. For most women this was a long journey to cleaning up and repairing their homes so they could have their lives back. For everyone this was and for some it still is a long, difficult and expensive journey home. All women had to spend their own money as well as the money they received from NGOs, the provincial government or insurance to re-build their homes. On average, the women got about \$11,000 from the provincial government's emergency Disaster Financial Assistance (DFA) fund. An inspector comes to inspect the damage and then it takes many months before women see the money. They got about 70-80% of estimated repair costs, but only if they owned the property. If you were a tenant; you did not receive this money. And if you were living in the family home, and the property is not in your name, you also do not get any money even if you are the only survivor of the family to that property!

WOMAN D: *“At the peak of the flood, that was 42 inches of water. But there was only three inches inside my mobile home. But because it had been closed up and sitting for so long, there was mold everywhere. Just everywhere... towards the end of December they finally said that we could start going in, we could go in four hours a day to clean up. So, I called my son in Grand Prairie, and him and my grandson came down. They stayed for a few days, because you cannot pull out all that needs to be removed in only four hours a day. They moved everything they could out of the trailer that was salvageable. And they started throwing everything out in the driveway that wasn't salvageable. He ripped out the Bellybag under the trailer, which is the insulation in the flooring. They gutted my trailer, my grandson and his wife and my son. They would not let me in because I have asthma, so they wouldn't let me in because of the mold, right? This was driving me crazy, 'cause it's my home, I want to be there. My son had brought down some big Turbo fans and they just set the fans blowing and dried everything out. And then, about a month later, he came back. And they brought flooring and insulation and everything because he's a contractor and my grandson works at a mill. And they brought a whole bunch of stuff down and they put all my floors back in.*

*My place was minimally damaged compared to a lot of other people. It was mostly my family who helped me to clean up the place, pull out and throw out everything that was rotting and had been destroyed. The Red Cross gave nothing to re-build the homes. They would only pay for hotel rooms and food. OK, say a hotel room is \$100 a day, many are more than that. Say that is \$3000 a month for eight months as \$24,000. Do you know how much faster I could rebuild my home if I had that \$24,000? Put me up in a hotel for a month and give me the rest of it to be re-build my home. I could have had it liveable in a month. But I had to wait. The flood happened 15th of November 2021 and it was probably middle of July of 2022 before disaster financial assistance [DFA<sup>10</sup>] kicked in. And I used money that was donated from the church and from the Red Cross. Red Cross gave us \$2000 to start off with. Rotary gave us, \$1000 or \$2000. I put it all in the bank so I had like \$12,000 to start off. But if I'd had \$30,000 instead, I would have been out of the hotel in a month or a month and a half. Easy”.*

WOMAN K: *A friend of mine snuck me into town a week after the flood so I could see my place. We got down there and I had a mini nervous breakdown. It was unbelievable.*

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<sup>10</sup> Emergency disaster financial assistance is provided by the province of B.C. to individuals, local governments and First Nations based on a number of criteria. It does not cover the full cost of what is lost. To read more about who qualifies and what they will get check out the province's website for DFA.

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc/evacuation-recovery/disaster-financial-assistance>

*There was a big sink hole in front of my trailer. The dike was not there yet. The dike that the army came to put in. And just seeing that my neighbour Tina's trailer is gone and that double-wide was half way in, just the mud and the mess. And my place, well, we couldn't see it at that time because, it was so jam packed with debris, tree stumps, everything, so we couldn't see what the supports looked like underneath. There was that sink hole and my trailer almost went in. Yeah. All the gas lines and everything were exposed...but the amount of mud...*

*I took some pictures. It was a sunny day and almost looked beautiful and some of the pictures because it...Like, I had this lakefront. I went around the back and my shed was gone.*

*I had just had a brand-new porch built which cost me \$3000 and I'm on my own, like I'm a single income woman on my own. Right. I don't even know where everything went from underneath my trailer. My kayak was gone and I thought well, if somebody finds it, I hope they get some use. It was crazy. Where is everything? Then we did a little bit of driving through town just so we could have a look... And a friend of mine got snuck in too and she lived in a basement suite. Well, the water was like 6 feet deep in that basement suite. And the water was still in there when she took the pictures.*

*Things were just floating. At this point I didn't even know if there's water inside my home. Because I got the red card saying you can't go in and couldn't go in anyhow because the trailer was so uneven that you couldn't even unlock the door. I didn't even try because I was scared because the red sign said don't go in.*

*Eventually, I was able to get help to start cleaning up and trying to rescue my trailer. I got help from the Samaritan's Purse and they were amazing. My sons happened to be home from work and there was this gentleman in town that was only helping mobile home owners to re-level their homes and stuff like that...so Samaritan's Purse, my sons, this gentleman and his sons and even my grandsons who were not that old at that time, did what they could. We pulled all that debris out. I will send you the pictures. It was just unbelievable. Like we found someone's wheelbarrow under there and lots of river debris and mud. That was crazy. Once that all was out, we could see that I hardly had any supports left underneath the trailer. These used to be big cinder blocks... The power of the river washed them away.*

*This man, he wasn't charging anybody, which was amazing too. So, him and my son worked well together and put some supports back in. They got me to try the door. It could finally be unlocked. So, he said to me, go in, go in and see. I'm like, I'm not allowed*

*to because that sign's on the door, he's like, well, I need to go in and see so I'm gonna do it for you.*

*And so, he went in. There was no water inside. Because mine is a newer trailer in that little park, it sits a little bit higher and plus he showed me underneath. I had the anchors like when that trailer got placed there. He said that's what saved your home from going in, otherwise it would have been gone with the river.*

*All the ducting underneath was totally full of water. And then there was another organization, Team Rubicon. They are retired military vets, so they helped to take out the belly bag. I didn't even know what a belly bag was until the flood happened.*

*They took that whole belly bag out and then they helped take all the insulation out, so everything was starting to actually get moldy right under there. They took that all out. And then from inside the house I had to punch holes in the ducting so the water could leak out. I was lucky the water didn't get right inside, but because of the moisture then the winter all the linoleum in the kitchen just cracked. It came apart from the walls. And then we were getting broken into down there. Yeah, so I had to take all my furniture and everything else out of there. I had to put everything into storage, so I had to get a storage unit.*

*I still had some stuff in there and then that stuff went missing. The trailer got broken into again. There was looting happening everywhere, right? Yeah, so the reality is this is happening while people are trying to clean up and to people like me who could not be in their homes.*

*But you have to check on the trailer all the time for insurance purposes. So yeah, people were breaking in like crazy. It was terrible.*

*The worst part of all of this is that it is now 20 months since the flood and I am still not in my home because the landlord has not dealt with the issues of leveling the land so I do not have a secure place to move my trailer to. I have so spent so much time trying to deal with this issue with the city and with the landlord who is an absentee landlord. In the 12 years I have been living there I have never met him.*

*WOMAN L: "I did get a little bit of money from Red Cross, and a little bit of money from Rotary. And then I did eventually get money from the DFA funding, but that didn't show up till nine months after the flood. I received it in August 2022. So, everything basically came out of my pocket and I just tried to buy products that I needed like insulation and Tyvek and skirting and grass seed and gravel and everything that I would need and you*

*know, paying an electrician to just check and make sure things were all safe. Then I had the plumber come to check things to make sure everything was ok and all of that came out of my pocket. And I didn't see any money till August of 2022.*

*The assessor from the government assessed my house damage at \$20,000 or just over \$20,000. The government program takes off some money, so in end I only got \$15,000. That was eaten up by paying off all the debt I had incurred from just buying the different products or just paying for extremely higher utility bills because of course my house was completely open from the bottom. I had a whole bunch of damaged insulation on what we call the Bellybag, so that really wreaked havoc on my gas and electrical bills. So just between paying off the excess I had to pay just for like, having a house that wasn't fully heat energy efficient because of all the damage and then obviously buying all the products and then paying off laborers, I think I probably broke even. Because I'm a 4-H leader here in Merritt and one of the other 4-H leaders coordinated a big work bee with 4-H families and they came and did a whole bunch of labour in kind.*

*I'm like, I can give you guys money. I'm happy to do donation. They said, nope, this is our community service. We really want to make sure you are safe and happy. So, because of them I think the \$15,000 paid everything out. Nothing pocketed for me. In essence, I was the contractor. I met this guy who said to me, that he would coach you through it. When I began, I did not know one thing about repairs, tools and supplies, but with his coaching, I learnt to coordinate and do all my own repairs with the help of friends. So, there were many blessings in disguise. They were just very, very challenging blessings to work through.*

*It was definitely an eye opener that people who have never been through natural disaster are very unaware of all the issues that happened not just the logistical issues like getting access to product and getting access to your home but they all the emotional and psychological aspects of it as well”.*

### **Recommendations for recovery**

There should be a long-term strategy to assist people to re-build. It should go beyond the immediate emergency. Some people fall through the cracks and discover later on that they have serious structural issues in and around their homes or that their homes are lost forever. For example, in one case, a sink hole suddenly popped up in the back yard and in another the crawl space re-filled with water as the initial repair did not solve the problem. This woman was not able to get any help to make these repairs after the initial emergency response and as both she and her husband are living with disabilities, they do not qualify for any further assistance or loans.



Mental health supports are very much in demand and not just during the crisis, but for the long term as well. A couple of the women said that the Red Cross paid for ten counselling sessions for them. However, ten sessions are not sufficient to help people get back on their feet. Other women did not get any assistance to access psychosocial supports. More people need to be trained to provide psychosocial services. These services need to be part of the B.C. Medical system of care as many people in Merritt who need these services cannot afford them.

Needless to say, the free labour of non-governmental organizations (NGOs), community-based organizations (CBOs) and religious-based volunteers was critical to the clean-up and re-building of residents' homes and lives. This free labour and accompanying donations of materials to repair homes and replace household appliances demonstrates the extent of resources needed for re-building and re-settling post-disaster.

### **Disasters and humanitarian agencies**

As this research was exploring the case of a flooding disaster it inevitably led to getting a glimpse into the critical role of Canadian NGOs, CBOs and religious groups in supporting people impacted by the disaster. The groups that were mentioned by the women and had supported them, include the Red Cross, Samaritan's Purse, the Rotary Club, the Conayt Friendship Society and Team Rubicon. Additionally, there were also solidarity actions by a two of the women's own churches as well as by the B.C. Teachers Union (BCTF) for their members in Merritt and the efforts by the Sikh community from the Lower Mainland who hired a plane to deliver hot meals, food and other supplies to Merritt and Kamloops and also responded to a request from a First Nation near Merritt for baby food along with other things.

There was an overlap and some confusion about the role of and assistance provided by the provincial government and the Red Cross as the largest NGO supporting during and after the emergency. The division of labour between governments and the Red Cross needs clarification and transparency.

### **9.0 Some reflections on how the floods have changed the women**

*WOMAN D: "The flood has made me more aware of my vulnerability. I know I'm a survivor, that's a whole different story, but the risk of losing everything is a daily reality now. I used to love thunderstorms - now they make me apprehensive. I used to enjoy campfires and fire pits - no more. I am constantly evaluating the conditions of my home and its ability to survive another flood, or forest fire coming close. I'm also learning as much as I can about the inner workings of municipal, provincial and federal*

*responsibilities and programs in regard to management and support during natural disasters”.*

*WOMAN H: “I didn't realize how much trauma it was until I actually drove down to the forestry campsite. And I saw that it was gone. That the river, instead of being maybe 30 feet wide was now.... like the river bed was now like 100 feet wide, because it took all the campsites with it. And I haven't been able to drive any further. I just can't. So, trauma wise, it's always in the back of your mind because where I live, like we have a dumpster for our garbage and I go down the dump and I can see the river. And I know I'm constantly watching it, looking at it, watching. And you don't realize that you're actually doing it.*

*I just don't want Merritt to go through anymore. We've gone through so much and it just seems like every time we turn around something else is knocking and somebody was complaining last week about the smoke in town. We are so blessed its not our smoke, right? It's not our fires for, you know, as sad as it sounds, it's somebody else's...I turned the news on this morning and I could hardly watch it. It brings the memories of the fire in Lower Nicola. We've gone through too much. It's enough”.*

*WOMAN F: “One of the main things I think is that I'm far less interested in accumulating things anymore. I've actually been on a little bit of a minimalist kick, where I've been reading a lot of material and watching documentaries about, you know, 'cause I almost feel like we live in a time where there's so much uncertainty and so many climate disasters, it's hard to lay down roots, but also for affordability and what really matters in a lifetime. In the beginning of 2021, we sold this large 7-bedroom house that we didn't need. So, you're like OK, we're going to downsize to this 1,100 square foot rancher and then it's like, nope, you haven't downsized quite enough yet! It's hard to talk about fairness as lots of unfair things happen to people, but it's easy to feel powerless at times.*

*Even with my husband and myself, I feel differently about going past the old house and I find it impacting me more. He is fine with it. He does not see it. He sees it as a chapter that's behind him and it does not affect him anymore. Even during that time, we handled things very differently and I guess that's pretty much to be expected. We are different people and put value on different things”.*

*WOMAN G: “I am so disheartened and broken. I have shut down a lot. Yeah, I've barely left my bedroom. In all honesty. It's been tough. I've not left my bedroom for days at a time. I lay there you know; I watch my YouTube videos. Yeah, but part of my brain is constantly thinking and problem solving on how to get unstuck. How to fix the house? How to get home? What are the options if we don't go home? Yeah. It's almost*

*impossible everywhere. In turn, I'm just stuck. I just I don't know what to do. Its already mentally degrading being on disability after being a hard worker.”*

*WOMAN L: “I remember saying to someone, I would love to be more self-sustainable. Now that I've bought my house. I want to feel that as a single homeowner, I can fix the plumbing or I can do the things that would traditionally be considered masculine or like the male partner's job in a multi-person household. And so, I learned how to be a contractor without wanting to be a contractor. So, I guess my wish came true. That's a little tongue in cheek. But I do feel way more confident now. I definitely had an individualistic mindset for a very long time based on my lived experiences and I did not always feel part of a community. It has definitely been a good eye opener on that front. Now I know I actually do have a community and that I am not alone. Whoa. I didn't realize I was going to get a little emotional there, but, yeah, that was probably one of the biggest opportunities to re-write an old narrative or re-write neural pathways, whatever you want to look at when you think of mental health and that kind of stuff. I am not alone and that I do have people in my corner who are willing to roll around in disgusting flood mud if that means I have a safe place to live.”*

*WOMAN M: “Personally, I'm unmedicated for all this so I look for my toolkit and I say okay and I have loads of training to sort of calm me or ease me. I have the essential oils and blah, blah, blah and it's knowing to use them when you need them the most. And what's important. It changes your values of what's really important: life, getting out, keeping yourself fed, keeping yourself housed. So, your values change. I think it changes you, absolutely. If it doesn't, there's a big smokescreen in front of you that that's preventing you from looking at those values and saying what's really important. Because each time you pack and each time you evacuate, you sort of say I don't need that, I don't need that. I want my favorite frying pan, my paperwork. I would really like my phone because my pictures are on there now with iCloud. It absolutely does change you. No question about it”.*

## **10.0 Key issues from the research**

The challenges of re-building and re-establishing after such a climate crisis is most difficult at the intersections of disability, class, indigeneity, income poverty and age.

### **What is resilience? What is recovery?**

How are we defining and enabling resilience? Who follows up after the 1<sup>st</sup> year, the 2<sup>nd</sup> year, the 3<sup>rd</sup> year, etc. to see if and how people are able to build back better or even build back at all? As WOMAN F said, “...people who did not go through the flood do not

*understand how long the recovery is. We are still fixing and making repairs. We have lost so much that will never be replaced. How can we say we have recovered?"*

While there are many calls for building resilient communities, there cannot be resilient communities if the majority of the population is living with trauma and anxiety. What are the consequences to communities if so many of them are continuing to live with high trauma and anxiety? There is an urgent need for a provincial health initiative to support people of all ages who might need emotional support services. Trained and qualified people are needed for culturally appropriate psychological support services.

Many smaller communities, both Indigenous and settler, have gone through a lot of climate disasters in recent years. There have been floods, fires, storms, heat waves, evacuations, and then when Lytton burned down that was a huge loss to the Nlaka'pamux Nation as well as to many people in the Thompson-Nicola region. Two years after the fire, here has been no movement to re-build Lytton (Judd, 2023). What does resilience mean in these communities? How is the experience of these communities informing building resilience in Canadian policy, strategies and budgets?

### **Structural racism**

First Nations women have lived through generations of systemic racism from governments as well as the settlers who now live on their lands. In interviewing them, it was clear their experience of racism, discrimination and disadvantage extends into every facet of their lives including when they are facing climate change disasters and evacuations. They spoke about not receiving equal treatment and also neglect during and after the evacuation. Simultaneously, it was also clear from interviewing white settler women that they benefitted from receiving better services and responses from the emergency response workers. This level of blatant anti-Indigenous racism has to be challenged by all the institutions involved and everyone working in climate change disaster response. Those working in emergency management and recovery need to take part in courses and other initiatives to unlearn their anti-Indigenous racism and learn how to incorporate that into their work in emergency response. Importantly, governments at all levels need to address this systemic discrimination in their climate change policies, programs and budgets.

### **Still no home to go back to**

There are still people who are living in hotel or motel rooms in Merritt and this is likely to be the case in other evacuations. While the cost of accommodation and food is covered by the Red Cross, it does not lead to being re-housed. It would have been better to build replacement affordable housing with the Provincial financial disaster assistance rather

than have people continue to live in hotels and motels going into the end of their 2<sup>nd</sup> year following the flood.

Recognizing the limited incomes of the populations who have been displaced, replacement housing would need to be below today's unaffordable rental prices. For example, as part of the disaster response, the city of Merritt received financial assistance from the Province to purchase some trailer homes as temporary or possibly long-term housing. Some of the people that were moved into the trailer homes provided by the city are paying higher rents than their incomes. They have been given the option to buy the trailers at the end of the 2-year period or move out. Two of the women interviewed lived in these city-owned trailers. They can neither afford the rent nor to buy them.

A strategy to build affordable homes should be part of disaster response and recovery.

### **Trauma/Anxiety/Stress**

All the women experienced a high degree of trauma, anxiety, stress and most of them are continuing to live with these issues even if they have managed to repair their homes and are now living in them. Many women could not afford access to psychological support. One woman had called all the provincial 1-800 numbers that are available for emotional support and she never got a call back. Some of the women had to get prescriptions to sleep, anti-depressants and live in a constant state of anxiety. Some of the women were able to get ten sessions with a counsellor paid for by the Red Cross and after that they had to pay for their own therapists. While two women are now paying for their own therapists, the others are unable. Four women have monthly calls with their Red Cross workers and this emotional support is very important to them.

The stress and trauma of living through the disaster is further compounded by the death of family members. There were numerous examples of people who died due to the stress of evacuation and the possible loss of their homes. Others died after they got back to Merritt. The 13 women interviewed together had witnessed the loss of four family members. These tragic losses compound the trauma of the disaster. City staff corroborated that some older retired men died after coming back to Merritt.

### **Women's unpaid care work expands during and after the disaster/emergency**

It is sometimes important to state the obvious as the obvious can remain unseen and unrecognized. This is the case with women's unpaid work in Canada. Over the 2015-to-2018 period, women accounted for 60.1% of the total hours of unpaid household work.<sup>11</sup>

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<sup>11</sup> <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2023002/article/00001-eng.htm>

Statistics Canada attributes this data to the work of Besporstov and Sinclair (2022) and Houle et al. (2017). From the women's interviews, it was clear that they not only did unpaid care work in their homes and for their families such as supporting partners and adult children, but they were also actively involved in community support services. At the same time, the labour of adult children was critical to enabling their mothers to move back into their renovated homes. The majority of the ESS workers are women and they are volunteers. When community members decided to set up a food bank during the disaster, the entire volunteer force to manage that food bank was female including one of the interviewees. Furthermore, due to the lack of psychological support services, women are actively providing support to their children and their friends on a regular basis.

Additionally, some of the women managed and did their own repairs or got help from their daughters and sons and grandchildren or women friends and they cleaned out all the mud and debris that had accumulated from the flood, striped their trailer homes and put in new floors, walls, cupboards and wiring.

### **Home and business insurance**

The difficulty of getting money from insurance companies after a climate change disaster in Canada is a common experience of many people in this country who have lived through a climate disaster. This has also been the experience of the women interviewed in Merritt. The issue of denial of financial assistance by insurance companies was not covered in any depth in this research. Suffice it to say, many people in Merrit did not have home insurance and only one woman out of the 13 interviewed said that her insurance company was covering the cost of the damage to her trailer home. Other women did not have any insurance and one woman said that when she got insurance for her trailer home, the insurance agent told her not to get flood insurance because the Coldwater River never floods!

However, according to the Federal government, in Canada, flooding is the most common and costly natural disaster, causing approximately \$1.5 billion in damage to households, property, and infrastructure annually, with residential property owners bearing approximately 75% of uninsured losses each year.<sup>12</sup> Recognizing the huge cost of flooding disasters the Federal government launched an Inter-disciplinary Taskforce on

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<sup>12</sup> <https://www.canada.ca/en/public-safety-canada/news/2022/08/government-of-canada-releases-report-that-will-advance-work-on-canadas-first-national-flood-insurance-program.html>

Flood Insurance and Relocation. The Taskforce was mandated to find sustainable solutions to rising flood costs. It released its Report in June 2022.<sup>13</sup>

### **Impoverishment and the distinct probability of growing older poorer**

While the sample for this pilot is small, the women were chosen randomly. Out of the 13 women, nine of them are over 50 years of age. Most of them are single. These women planned, saved and bought their homes based on their incomes and expenditures with a thought to their retirement years. To either lose a home at this age or to make repairs amounting to thousands of dollars means they are dipping into their savings or they have run out of their savings. Some of them were able to get almost all the repairs covered through the support of church groups and various donations, but those that could not had to dip into their savings and have no savings left. If this disaster is causing a growth in women's poverty, it is likely that other climate change disasters are too. Climate change disasters are causing more poverty and hardship for those who survive them. As WOMAN H says, *"...everyone's insurance has gone up. Even people who were not affected by the flood such as the people who live in the Bench. My shop's insurance went up from \$900/year to \$2,400/year and I got flood coverage this time"*.

### **Recommendations for changes to emergency response in B.C.**

1. Recognizing the reality of colonialism and systemic racism against Indigenous peoples in the province and the country, Indigenous women and men should be consulted in the development of and management of disaster response structures and systems. All levels of government need to specifically address the issue of systemic and gendered racism in the development of their policies and institutional structures for climate change disaster response and recovery. The UNDRIP provides one framework to inform Canadian policy on managing climate change disasters in this country.
2. Considering the increase in the number and intensity of climate change disasters in the country, there is a need for a review and discussion at the national level about the role of the national government in response to such disasters. The review should also assess the role of the military in disaster response and the role of NGOs such as the Red Cross and others. It is time to consider a national structure to deal with climate change emergencies in the country and consider the development of new systems and procedures for rapid responses as well as the building of human resources to respond to the different climate change challenges.

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<sup>13</sup> The Report can be accessed at: <https://www.publicsafety.gc.ca/cnt/rsrscs/pblctns/dptng-rsng-fld-rsk-2022/index-en.aspx>

- It would also be important to look at domesticating international climate change agreements such as the SENDAI Framework into provincial and local government policies and implementation plans for climate disasters.

Alert and warning systems
Advance warnings are an important mitigation strategy to reduce the catastrophic damage and costs of the climate change destruction of public and private infrastructure, homes and livelihoods in communities.
Advance warnings are also critical for reducing the shock, trauma and stress of living through the disaster and then trying to recover from the economic losses and the psychosocial stresses.
There is a need for a better emergency response system for people living in and around reserves and in smaller settlements. This is especially critical when all communication lines are cut and there is no way to get information about what is going on and especially critical if people need to be evacuated.
Evacuations
Systemic racism against Indigenous peoples is a part of all structures and communities in the province and the country. Institutions, policies and programs need to be re-structured to address this racism including gendered racism. Anti-Indigenous racism programming should be part of all emergency response mechanisms, both governmental and non-governmental.
The majority of the volunteer labour of the ESS is provided by women. Women already do the majority of unpaid work to sustain families and communities. The ESS system needs to pay women a living wage for their labour. Once these positions become paid positions, it would be important to make sure that the paid work does not go only to men and women loose out once again from paid work.
As this was a last-minute evacuation without any warning, it is understandable that in a rush to get people out some people can be missed. The women's experiences point to the need for forward planning on how to evacuate any given community and as many people as quickly as possible.
Mechanisms are required to protect properties and businesses from vandalism when the communities are evacuated.
Strategies are needed to evacuate the homeless.



## Evacuations, re-locations and Emergency Support Services (ESS)

The B.C. government's EDA should be evaluated in terms of the amount provided for compensation for repairs and especially the slowness of the release of funds to individuals. This delay in the release of funds is costing the government and the communities more money in the long run and delays the re-building of homes and the exit out of hotels and motels and the return to 'normal' lives.

While everyone living in potential climate change risk zones should be proactive in informing themselves about what is ESS, how it works and how to register for it, women are especially encouraged to be informed well in advance of any climate change disaster. They need to be vigilant about what they are entitled to for food, clothing, gas, psychosocial supports and hotel/motel accommodation, so they can access these supports and not lose what they are entitled to.

Transparency and an equitable distribution of emergency supports to communities are critical to reducing tensions in the community and for a fair and equal distribution to all. There is an urgent need to review what vouchers are given to each individual and the amounts that are given for hotels/motels or other accommodation, food, clothing, gas, etc. Time bound vouchers are not always useful. For example, if you are in a motel/hotel with a tiny fridge how are you supposed to spend the food voucher before the expiry date and store all your food in that tiny fridge?

Everyone needs to be aware of what government supports are available during emergencies as well as the assistance offered by non-governmental organizations (NGOs) such as the Red Cross, the Rotary Club, Salvation Army, your union, religious organization, sports or cultural organizations, etc. These can assist with supports to re-build your home or to cover the cost of appliances, furniture, etc. Assistance from everyone is time-bound.

## Return home and recovery

Recovery is not possible in one or two years following a climate change disaster. The road to recovery is long. There is a need for a long-term strategy to assist people to re-build. Some people fall through the cracks and discover later on that they have serious structural issues in and around their homes and/or businesses. There is a need for a system to track and follow-up such cases and plans to assist people who are living at the intersections of multiple socio-demographic characteristics such as sex, age, Indigeneity, disability, race, class, etc.

The building of very affordable housing needs to be part of the emergency response and recovery programming. Too many people are being made homeless and for those who are older, retired and living with disabilities there is no possibility of earning income to afford a new home. As the majority of older people in Canada are women, an effort has to be made to provide them with affordable housing as well as people who live at the intersections of Indigeneity, race, with disabilities and income-poverty.

Mental health supports are very much in demand not just during the crisis, but for the long term as well. More people need to be trained to provide psychological services. These services need to become part of the B.C. medical system of care as many people in Merritt who need these services cannot afford to pay for them privately.

A poverty reduction strategy is needed as part of the disaster recovery to stop the further impoverishment and dis-advantage of marginalized communities.

### **Recommendations for future research and policy and institutional response to climate change disasters**

1. Recognizing the growth of poverty during and post-disasters, especially for those that live at the intersections of being female, single, with low-incomes, older, Indigenous and with disabilities, a longitudinal study on post-disaster recovery would provide valuable data on poverty and recovery to inform disaster response and recovery for the most marginalized.
2. In keeping with the recommendation above, it is critically important that data collection in disaster response and recovery be disaggregated by some key socio-demographic characteristics such as age, sex, class, race, ethnicity, Indigeneity, disability, geographical location, etc. Governments as well as disaster response and humanitarian NGOs all need to be part of this data collection. Dis-aggregated data collection is critically important to address unequal treatment and distribution of assistance so as to create a more inclusive and equitable disaster response and recovery.
3. Feminist intersectional research frameworks will greatly assist in providing disaggregated data and analysis to shape a more nuanced understanding of and response to climate change disasters in Canada.

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