

Marshall Fire Unified Research Survey



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Wave 2 Technical Report

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Marshall Fire Recovery and Resilience Working Group

marshallresilience.com

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Project Background

On December 30, 2021, the climate-enabled and weather-driven Marshall Fire destroyed 1,084 homes and damaged many more in the communities of Louisville, Superior, and unincorporated Boulder County, becoming the most destructive fire in Colorado's history. For these and the growing number of communities facing a new set of risks due to climate change, key questions now emerge: How are communities impacted in the short and long term? What factors influence individuals' and community decisions about how to rebuild and recover? How can communities increase resilience and make people safer in the face of an expanding set of threats?



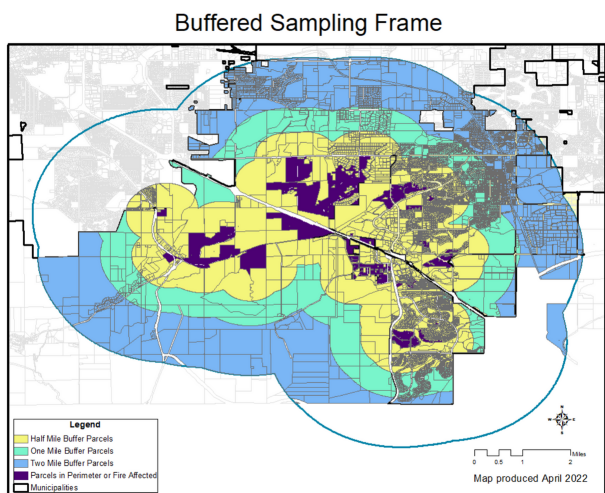
The **Marshall Fire Recovery & Resilience Working Group** formed in response to the disaster to help answer some of these questions. **This report presents a snapshot of results from the second wave of the Marshall Fire Unified Survey**, which was designed in collaboration with 30+ national and international researchers with input from local governments and community groups in the affected areas. This novel, collaborative approach to survey design seeks to balance community needs and concerns with those of the research community, and to track the recovery process and its impacts on residents as it unfolds over time.



Project Background

The survey was conducted online through the survey software Qualtrics. The Wave 1 survey ran from May 12 to July 19, 2022, with participants recruited via letters sent to their physical address (using a mail processing center to identify forwarding addresses for displaced residents). All residences within the burn perimeter were recruited along with a random sample of households at varying distances from the perimeter. The sample area covered most of the City of Louisville and the Town of Superior, as well as areas of unincorporated Boulder County (*referred to as "Boulder" in the results that follow*). Out of the 3442 recruited addresses, a total of 823 residents responded with complete and usable data (24% response rate).

The Wave 2 survey was conducted between November 12, 2022, and March 5, 2023, with about 99% of responses completed by early February. This covers a period before and after the one year anniversary of the Marshall Fire. All Wave 1 respondents were invited to complete the Wave 2 survey; a little over half provided emails in Wave 1 which were used for Wave 2 recruitment, while the rest were recontacted by mail. In total, 576 respondents provided complete responses to Wave 2, about 70% of the Wave 1 responses (30% attrition). (Response rates were significantly higher - about 81% - for those we were able to recruit by email, compared to about 59% for those recruited by mail.)



	Wave 1 Recruits	Wave 1 Responses (% of recruits)	Wave 2 Responses (% of Wave 1)
Total	3442	824 (24%)	576 (69%)
In perimeter	1960	479 (24%)	343 (72%)
1/2 mile	700	200 (29%)	139 (70%)
1 mile	399	76 (19%)	56 (74%)
2 mile	383	69 (18%)	36 (55%)

Characteristics of the Sample

Characteristics of the Wave 2 sample are shown below, with Wave 1 characteristics for comparison. About half of the sample lived in Louisville at the time of the Marshall Fire, while about 40% lived in Superior and 10% lived in Unincorporated Boulder County. Attrition in Boulder County (40%) was higher than in Louisville and Superior (28-30%). About 28% of respondents lost their homes, a slightly higher proportion of the sample than in Wave 1; the attrition in the "no damage, living there" group was slightly higher than in the groups that experienced more direct fire impacts. Most of our respondents (96%) owned their pre-fire homes, while just under 4% were renters. About 61% of our survey respondents identified as female, while 35% identified as male and 4% identified as non-binary or declined to answer the gender question. We see somewhat higher attrition among respondents under 35, who make up about 7% of our sample, while 42% are 35-55 and 51% are over 55. People of color make up about 8% of our Wave 2 sample, slightly lower than the 10% in Wave 1. We do not see a clear pattern of differential attrition across income groups. About 14% of respondents reported annual household income of less than \$75,000, while about a third made \$200,000 or more per year.

	Wave 1	Wave 2	Attrition
Total Responses	823	576	30.0%
Response rate	24.2%	70.0%	30.0%
Jurisdiction	Wave 1	Wave 2	
Boulder County	102 (12.4)	61 (10.6)	40.2%
Louisville	400 (48.6)	289 (50.2)	27.8%
Superior	321 (39.0)	226 (39.2)	29.6%
Impact of Marshall Fire	Wave 1	Wave 2	
Complete loss (%)	211 (25.6)	163 (28.3)	22.7%
Damaged, living there (%)	368 (44.7)	249 (43.2)	32.3%
Damaged, not living there (%)	43 (5.2)	33 (5.7)	23.3%
No damage, living there (%)	197 (23.9)	128 (22.2)	35.0%
No damage, not living there (%)	4 (0.5)	3 (0.5)	25.0%

Characteristics of the Sample

Ownership status	Wave 1	Wave 2	Attrition
Primary residence, homeowner (%)	767 (93.2)	554 (96.2)	27.8%
Primary residence, renter (%)	32 (3.9)	22 (3.8)	31.3%
Other (%)	23 (2.8)	0 (0)	100%
Gender	Wave 1	Wave 2	
Female	472 (57.4)	351 (60.9)	25.6%
Male	297 (36.1)	201 (34.9)	32.3%
Non-binary/transgender/other or declined	54 (6.6)	24 (4.2)	55.6%
Age	Wave 1 (n=762)	Wave 2 (n=551)	
18-34	59 (7.7)	37 (6.7)	37.3%
35-54	317 (41.6)	231 (41.9)	27.1%
55+	386 (50.7)	283 (51.4)	26.7%
Race/Ethnicity	Wave 1 (n=764)	Wave 2 (n=553)	
Non-Hispanic White	688 (90.0)	507 (91.7)	26.3%
Persons of Color	76 (9.9)	46 (8.3)	39.5%
Income	Wave 1 (n= 639)	Wave 2 (n=468)	
Less than \$75K	95 (14.9)	65 (13.9)	31.6%
\$75k - \$149K	209 (32.7)	155 (33.1)	25.8%
\$150K - \$200K	124 (19.4)	98 (20.9)	21.0%
\$200K or more	211 (33.0)	150 (32.1)	28.9%

Home & Environmental Impacts

Who answered these questions?

Respondents who had returned to live in the homes where they lived before the fire. Residents who experienced a complete loss and those who had damage and had not returned home did not answer these questions.

What is the purpose of this section? To understand how respondents experienced changes to air and water quality after the Marshall Fire. This information can shed light on how long and to what extent air and water quality may be affected in future events.

Respondents were asked whether they agreed/disagreed with the statement: "Currently, I am confident that the air inside my home is safe to breathe." From Wave 1 to Wave 2, respondents' **confidence in the air quality inside their homes improved** with more respondents saying that they strongly agree or agree with that statement and fewer saying that they strongly disagree or disagree with that statement - this was particularly true for those living within the fire perimeter and within 1/2 mile of the fire perimeter.

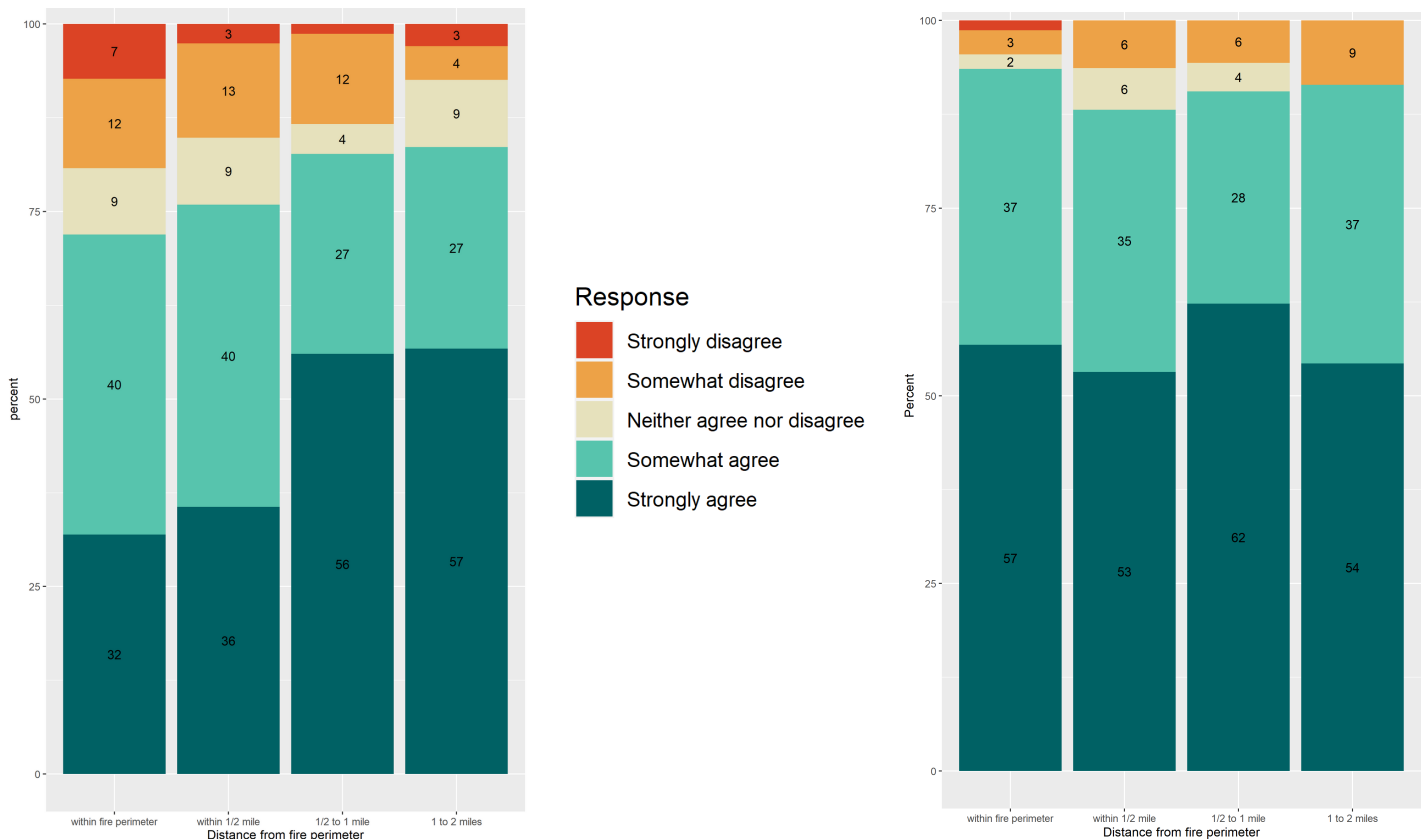


Fig 1: Air quality perceptions inside the home after the fire by distance from the fire comparing Wave 1 (left) and Wave 2 (right) responses (as percents).

Water Quality Perceptions

Nearly all participants strongly agreed that their drinking water was safe to drink before the fire. After the fire, participants from Superior had the greatest reduction in confidence. By Wave 2, public confidence had increased in the safety of Superior's drinking water, and confidence levels were similar across the three communities.

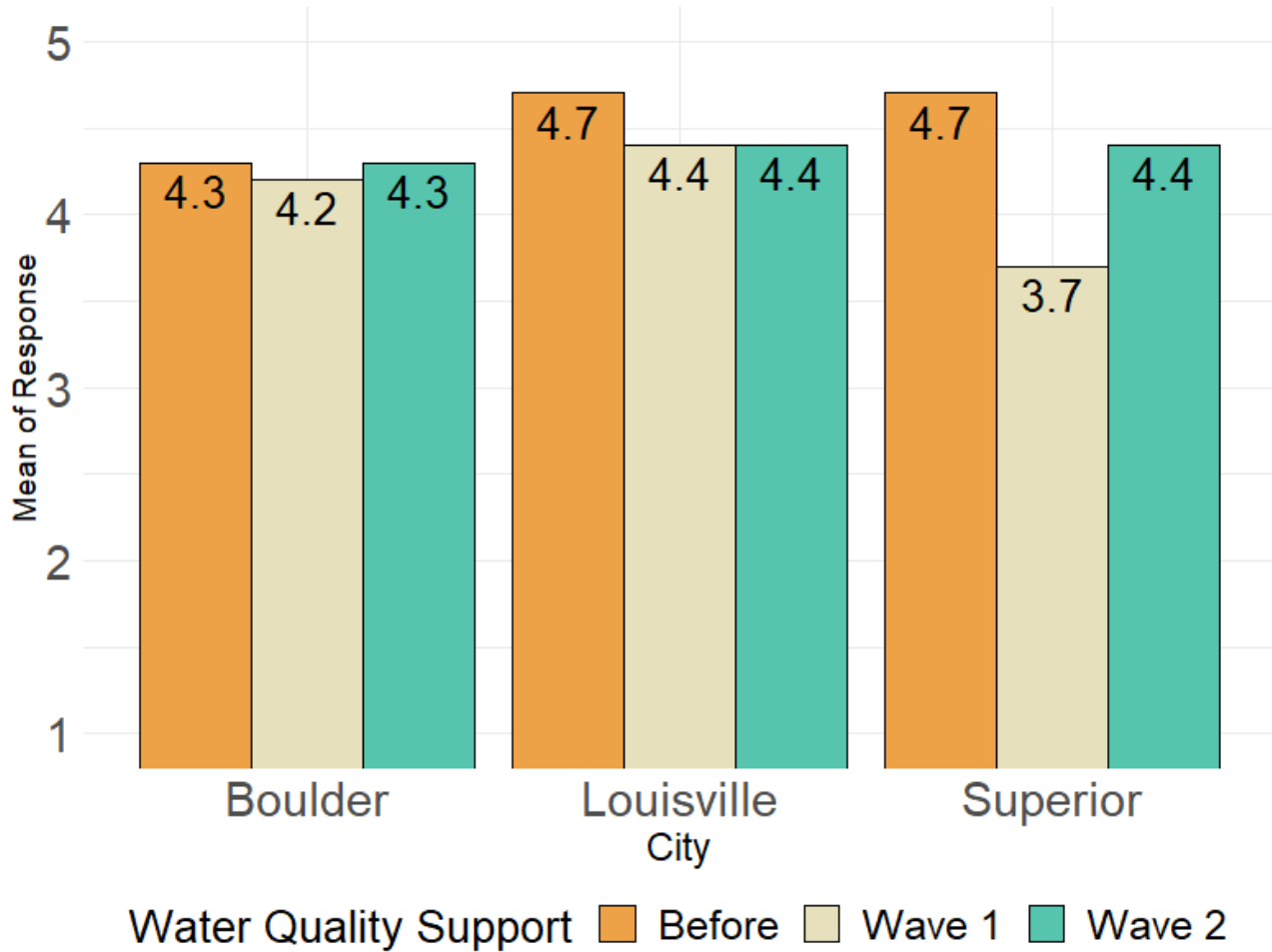


Fig 2: Drinking water safety perceptions before and after the fire (strongly disagree=1 to strongly agree=5)

Rebuilding & Relocation Decisions

Who answered these questions?

Respondents who experienced a complete loss or had damage and were not living at home.

What is the purpose of this section?

These questions will help to better understand decision-making by disaster survivors, which may help future disaster-stricken communities overcome potential barriers to long-term community recovery.

People who lost homes in the Marshall Fire have been making difficult decisions about whether to rebuild or relocate. Of the 165 Wave 2 respondents who lost their homes, 5 (3%) had sold their properties. We asked the remaining 160 respondents what steps they had completed in the rebuilding process. Overall, 56% were in the "pre-permit" phase, while 13% had applied for but not yet received a permit, and 31% had received a permit and/or started construction on their homes. Only 3 respondents (2%) reported that rebuilding was complete, and no respondent reported having moved into their reconstructed home.

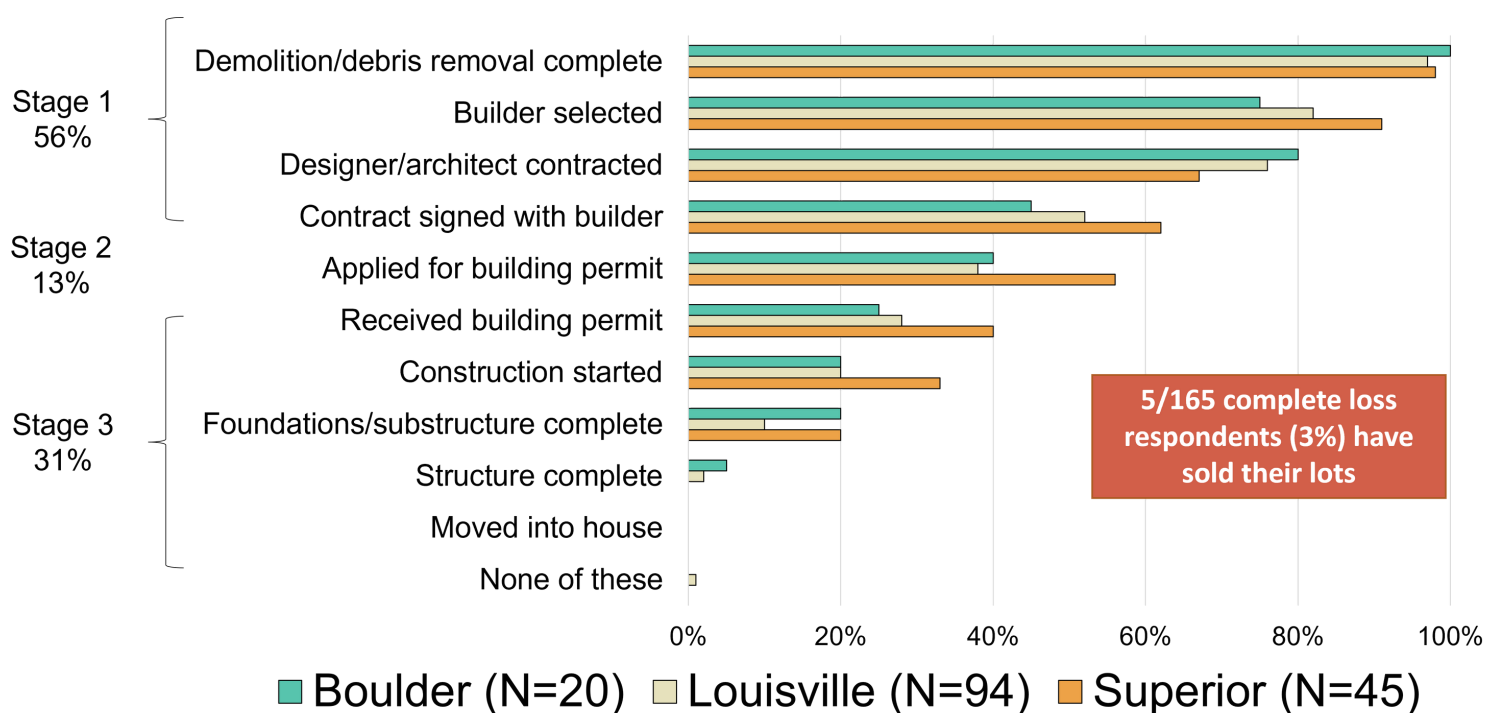


Fig 3: Rebuilding progress reported by complete loss households.

Rebuilding & Relocation Decisions

Underinsurance continues to be a major challenge for those who lost homes in the Marshall Fire. Of 157 complete loss respondents who completed the survey in both waves, only 4% reported that they expect their insurance to cover the full cost of rebuilding in Wave 2 (down from 7% in Wave 1). About a third expect insurance to cover 75-99% of their costs, while nearly half reported being insured for 50-75% of their expected costs and 10% expect that their insurance will cover less than 50% of rebuilding costs.

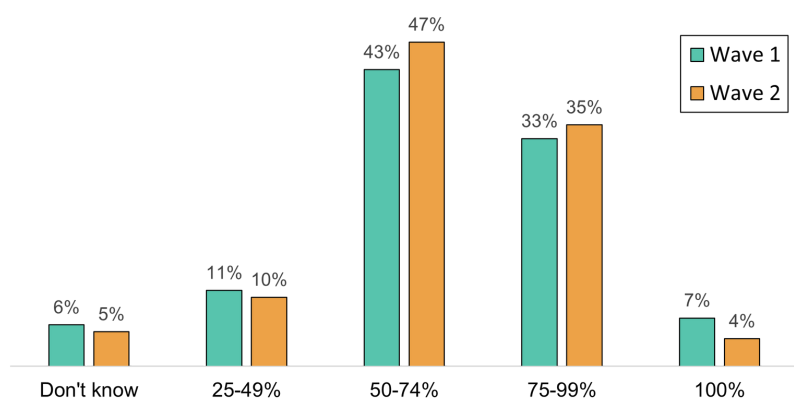


Fig 4: Expected percent of rebuilding costs covered by insurance among complete loss households, by Wave.

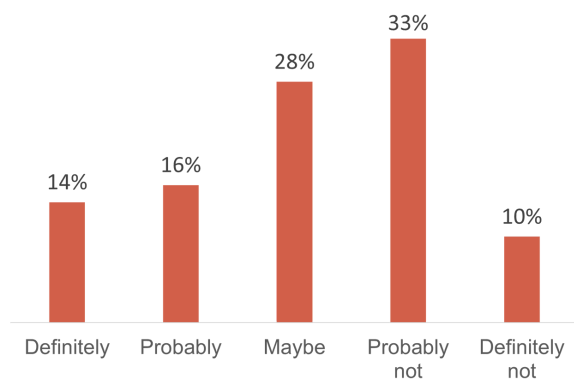


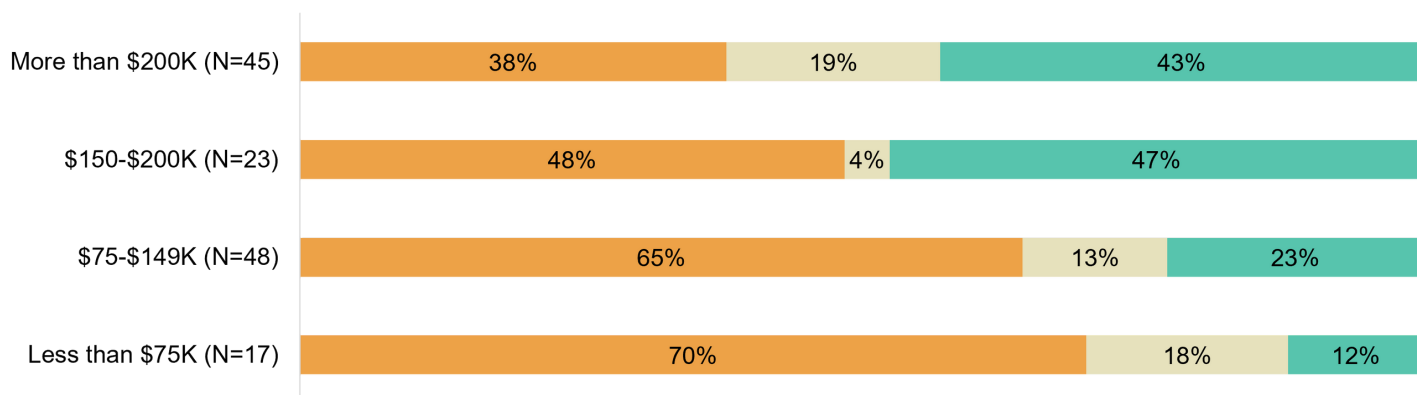
Fig 5: Responses to question: "Do you think that your ALE coverage will run out before you are able to move back into your home or find a permanent place to live?" N=173

In addition to rebuilding costs, households displaced due to the fire are relying on insurance to cover "additional living expenses," or ALE. We asked displaced households (complete loss or damaged) how many months of ALE coverage their insurance was providing. Of the 175 displaced respondents, 8% said they only had one year of ALE coverage, while 2 respondents (1%) had no ALE coverage. The majority (81%) said they had two years of ALE coverage. Given that these questions were asked a year after the fire and very few households have finished rebuilding, many respondents (about 30% overall) said they thought their ALE coverage would "definitely" or "probably" run out before they were able to finish rebuilding or find a permanent place to live.

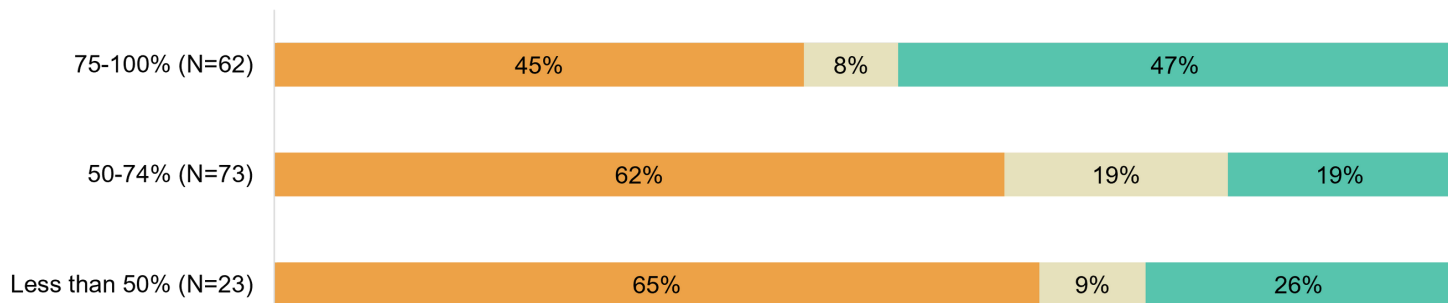
Rebuilding & Relocation Decisions

Households face varying challenges in rebuilding their homes, with costs being a major factor. Using data for the 160 complete loss households in Wave 2, we looked at how rebuilding stage varied by households' reported **income** level and by expected **insurance** coverage. Clear patterns emerge, showing that higher income households and households that have higher expected insurance coverage are substantially farther along in the rebuilding process. For example, more than half of households with incomes over \$150,000 have applied for or received building permits, while 70% of households making less than \$75,000 annually are still in the pre-permit phase. Similarly, nearly half of household that expect insurance to cover at least 75% of their rebuilding costs are in the post-permit phase, compared to only 26% of households that expect insurance to cover less than 50% of their costs.

By Income



By Expected Insurance Coverage



■ Pre-permit ■ Applied for permit ■ Received permit / In construction

Fig 6: Rebuilding stage broken down by income level and expected insurance coverage

Rebuilding & Relocation Decisions

For respondents who lost their homes in the fire or had damaged homes that they were not living in, we asked a series of questions about their current locations and frequency of moves.

A total of 190 respondents answered these questions (22 who were originally living in Unincorporated Boulder County, 113 in Louisville, and 55 in Superior). About half of displaced residents living in Boulder County before the fire were still living in Boulder (including the City of Boulder and unincorporated Boulder County) at the time of the Wave 2 survey, compared to about 27% of Louisville and 22% of Superior respondents who were still in their pre-fire jurisdiction. Overall, about 52% of displaced residents were still living within the three affected jurisdictions, while 31% are living in other nearby cities (Lafayette, Erie, Longmont, and Broomfield). 13% of respondents are living elsewhere in Colorado, and 4% of respondents overall (8 people) have moved out of state.

We also asked displaced respondents how many times they had moved since the Marshall fire. One fifth of these respondents said they had only moved once - that is, they had lived in the same place since the fire happened). Another 42% had moved twice, 21% had moved three times, 9% moved four times, and 8% had moved five or more times.

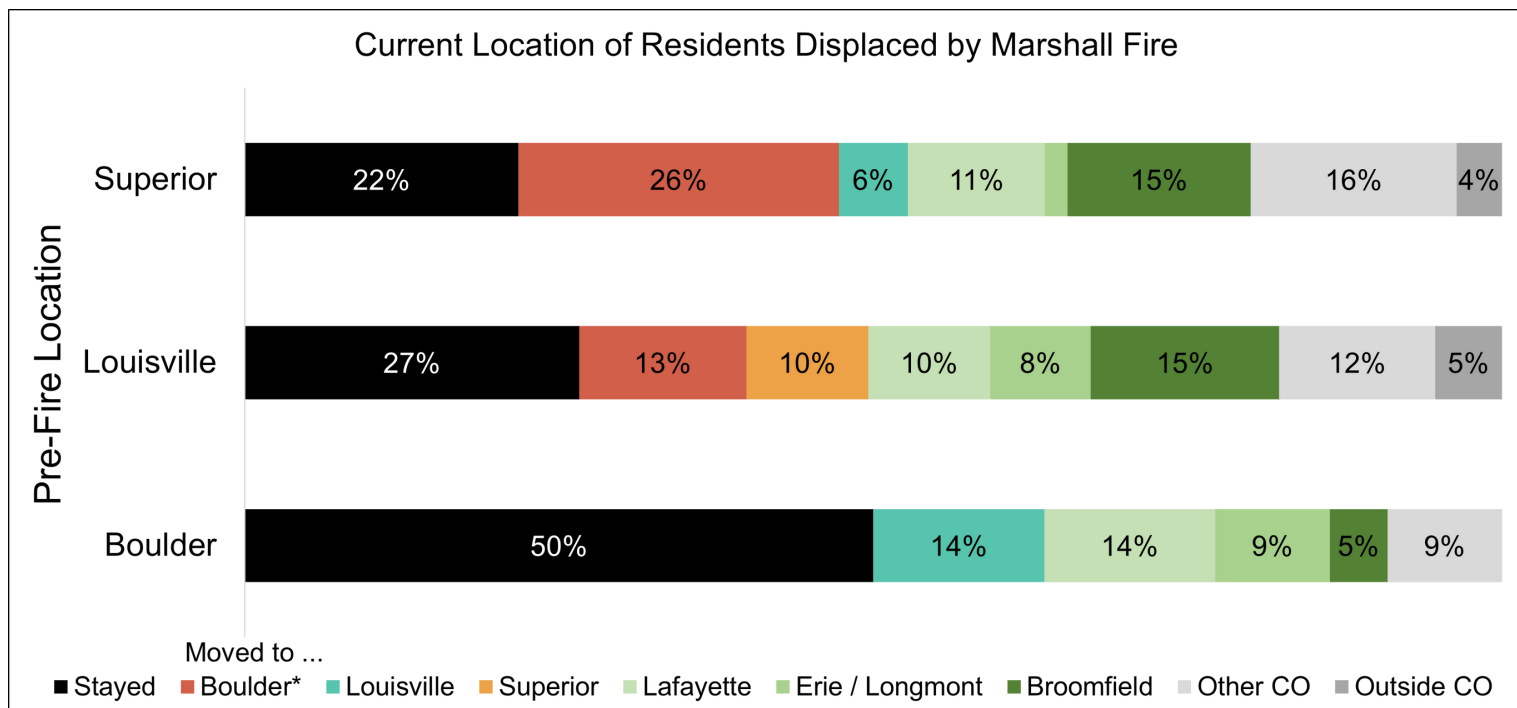


Fig 7: Percent of respondents displaced by the fire who have stayed in their original town/city locations vs those that have moved to other locations. *Note: For the "moved to" category, "Boulder" includes the City of Boulder as well as Unincorporated Boulder County.

Participatory Processes & Policy Support

Who answered these questions? All survey respondents.

What is the purpose of this section? This section includes questions about engagement in recovery decision-making and residents' support of local government recovery policies. These data will help us better understand how local governments can best engage their residents during recovery and when and how communities recover effectively.

The Marshall Fire led to a large increase in community participation among survey respondents. Among the 573 participants who answered these questions in both rounds, 66% said they had not participated in any local meetings, neighborhood meetings, or local fire risk/preparation meetings *before* the fire. After the fire, 62% reported attending fire-related meetings (Wave 1). In Wave 1, Superior residents were more likely to have attended a fire-related meeting compared to Boulder and Louisville. In Wave 2, the survey asked if respondents had attended a meeting in the three months prior to the survey. During this time frame, residents of Louisville were slightly more likely to have attended a meeting than the other two communities. Comparing the two waves suggests that fewer residents have attended a meeting recently compared to the months immediately after the fire.

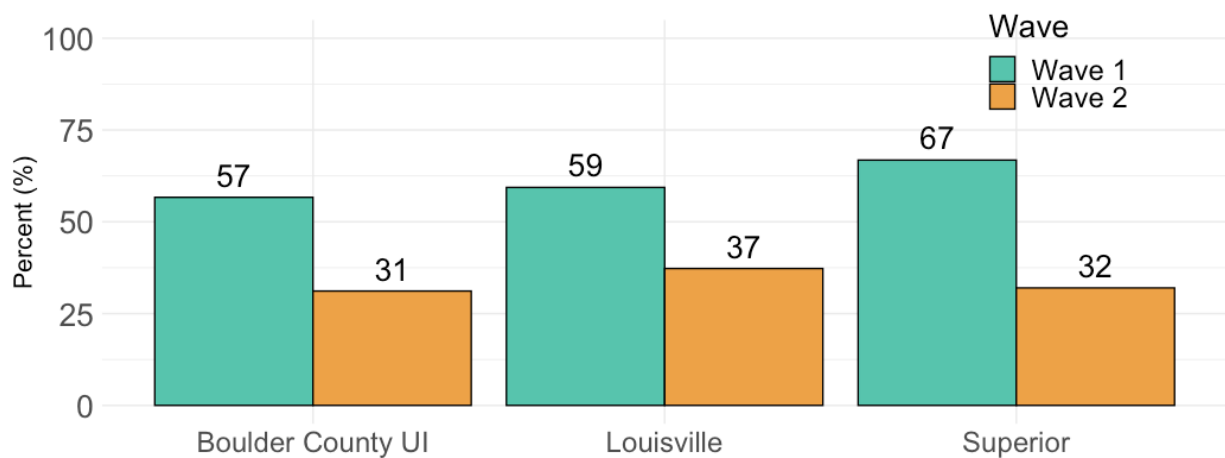


Fig 8: Percent of respondents who participated in a public policy processes post-fire.

Participatory Processes & Policy Support

In both Wave 1 and 2, the survey asked respondents about their agreement with the following statement: **Energy efficiency standards in place before the Marshall Fire are too restrictive, making rebuilding too expensive.**

There were 489 respondents who answered this question in both waves. As shown in the figure below, belief that the energy efficiency standards are too restrictive has shifted over time. In Wave 1, about a third (31%) of the respondents in Unincorporated Boulder were neutral. The number of neutral respondents has decreased in Wave 2, with increases in respondents who both agree and disagree with the statement. In Louisville, approximately 46% of respondents either strongly agreed or agreed with the statement. In Wave 2, this number increased slightly to 49%.

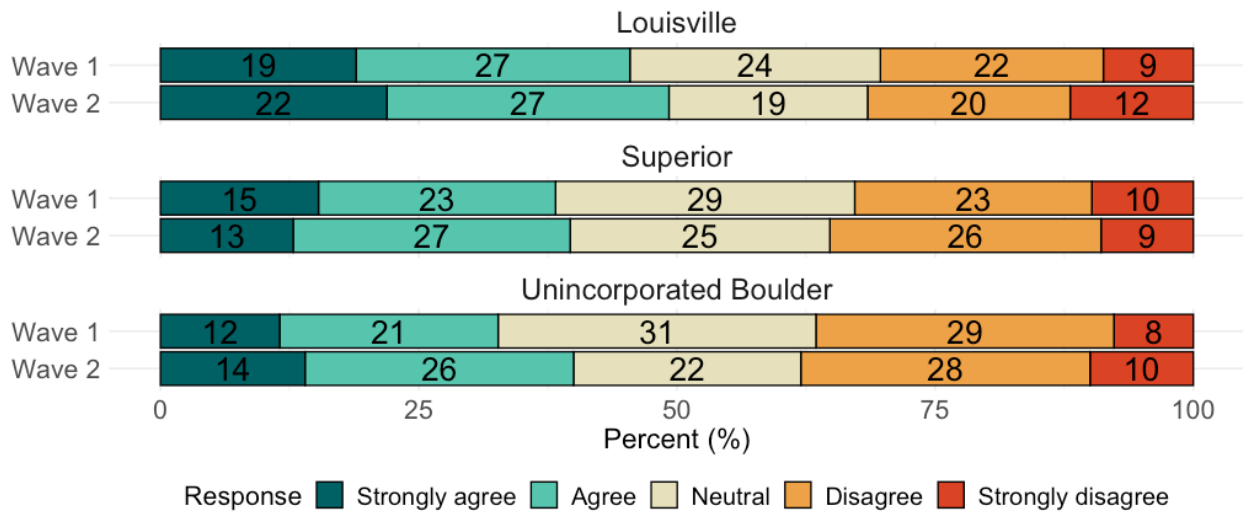


Fig 9: Percent of respondents indicating agreement with the statement that energy efficiency standards in place before the fire were too restrictive

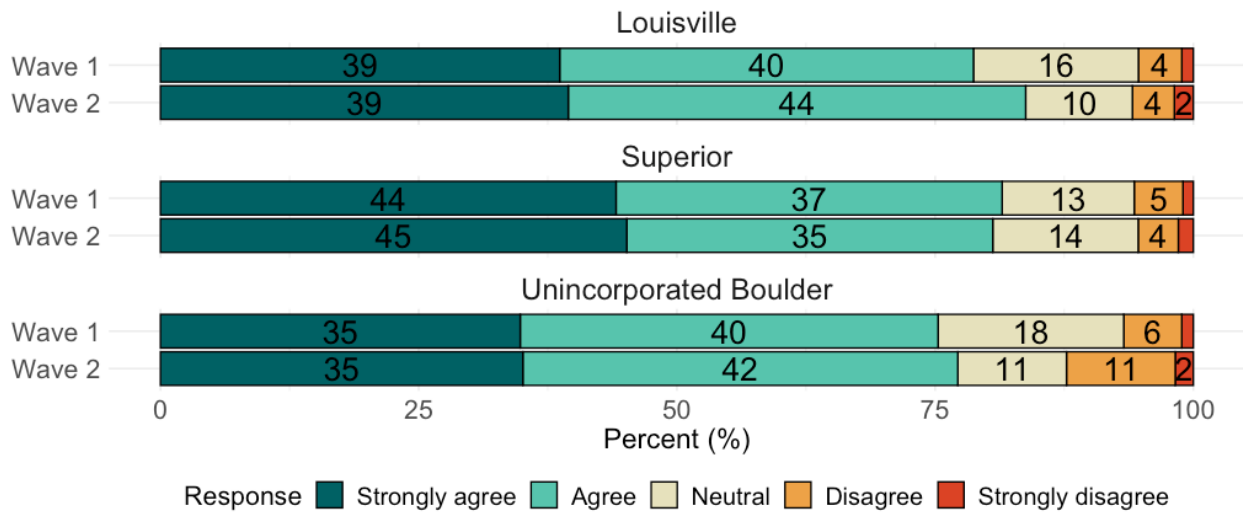


Fig 10: Support for changes in land use policies to prevent future wildfire impacts.

Participatory Processes & Policy Support

In both waves, the survey included a question about agreement with the following statement: **Land use policies, such as zoning and open space management, should be changed to help prevent future wildfire impacts.** The survey results suggest strong support (>75% of 529 respondents) of changing land use policies to reduce future wildfire impacts. Support for these policies increased slightly in Louisville and opposition increased in unincorporated Boulder.

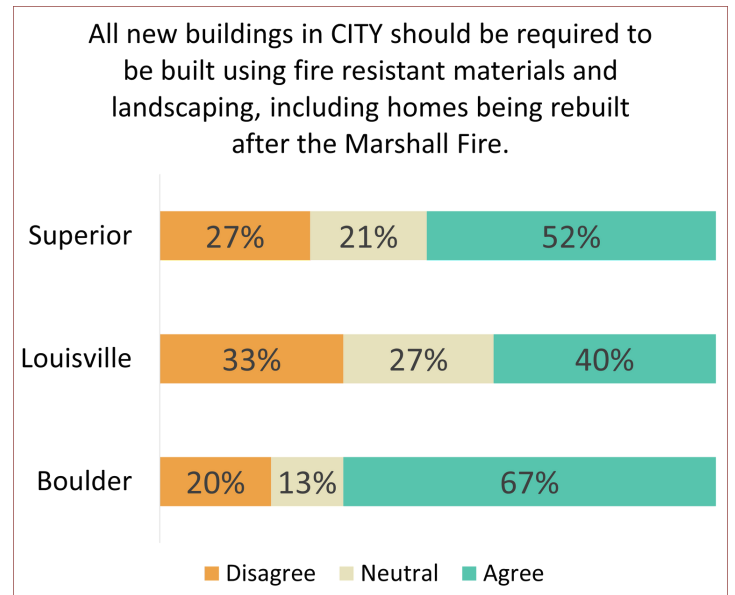
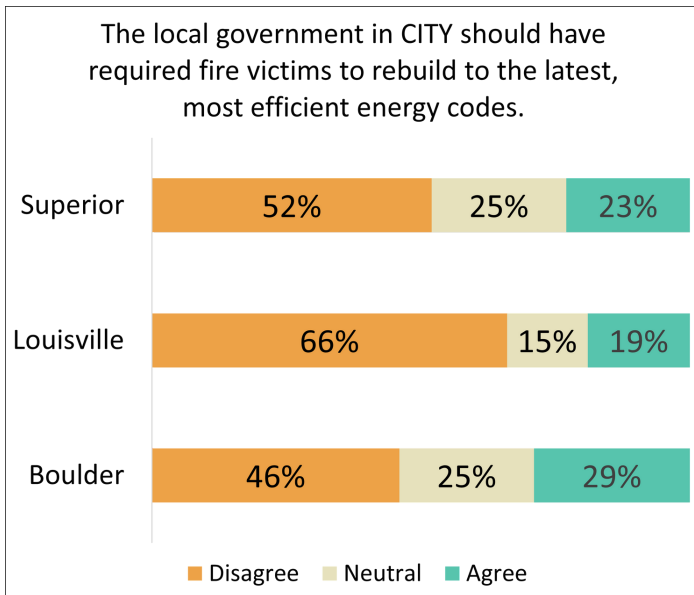


Fig 11: Support for **energy efficiency standards (left)** and **fire-resistant rebuilding requirements (right)**

The Wave 2 survey included an additional section that provided information and asked about respondents' opinions related to actions that each of the three local governments have taken regarding energy efficiency codes and fire-resistant requirements in rebuilding. Residents in Louisville and Superior tended to disagree with the statement that fire victims should have been required to rebuild to the latest, most energy efficient building codes. This is in line with the decisions these local governments took, which allowed fire victims to rebuild to an earlier code in these two jurisdictions. Boulder County's codes had not been updated as recently, and fire victims were required to rebuild to Boulder's current codes. Across communities, residents were more supportive of wildfire-related building code requirements than energy efficiency requirements. This support is particularly strong in Boulder County, which is more similar to typical "wildland-urban interface" areas than more-suburban Louisville and Superior.

Participatory Processes & Policy Support

Our survey included questions to assess respondents' level of support of or opposition to policies that **prioritize equity in the recovery process**. Two specific equity questions were included in Wave 1 and Wave 2. The first ("General Equity") asked respondents if they agreed or disagreed with the statement, "Recovery policies should prioritize equity, looking out for the needs of community members with fewer resources." The second ("Affordable Housing") gauged agreement with the more specific statement, "As our community rebuilds, we should work to provide more affordable housing in this area." In Wave 1, each respondent was randomly assigned ONE of these two statements. In Wave 2, all respondents answered both questions.

Overall, a majority of respondents expressed agreement with both equity statements in both survey waves. Agreement with the General Equity statement (70% agree overall, Wave 2) is somewhat higher than with the Affordable Housing statement (56% agree, Wave 2). We also see variation in agreement with these equity statements across damage levels and over time. For example, 78% of residents with no Marshall Fire damage agreed with the General Equity statement in Wave 2, compared to 58% of respondents who lost their homes. For residents with "standing homes" (severe damage, not living at home), agreement with the General Equity statement dropped from 74% in Wave 1 to 62% in Wave 2, and agreement with the Affordable Housing statement dropped from 60% to 43%.

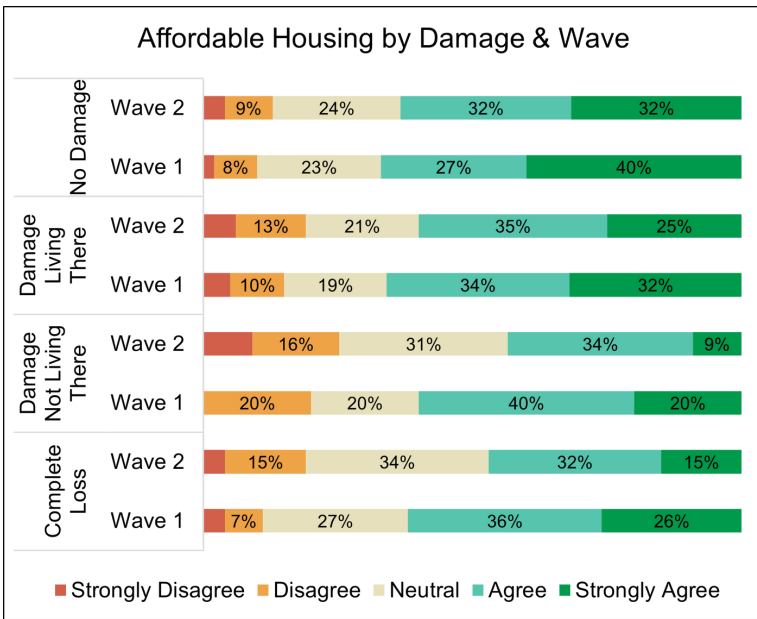
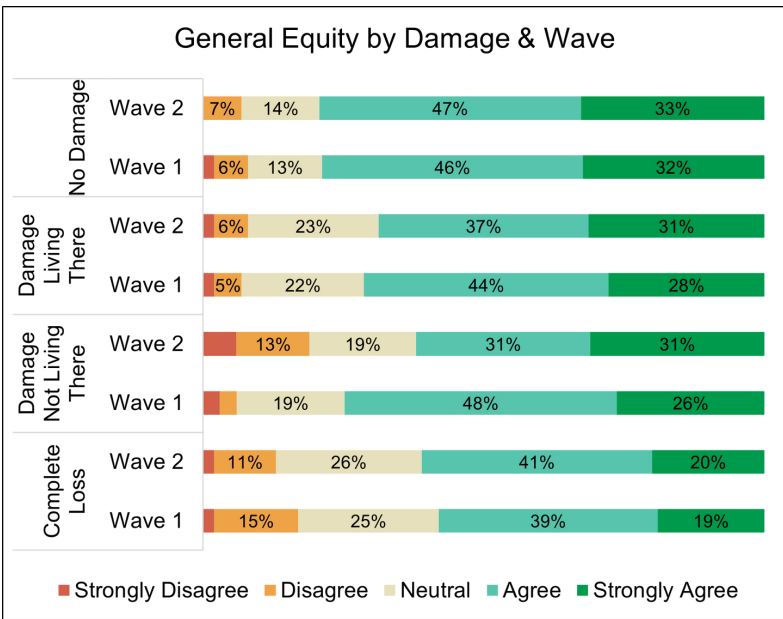


Fig 12: Levels of agreement/disagreement with statements related to equity in the recovery process, including both general equity and affordable housing, by damage group and by survey wave

Physical Health

Who answered these questions?

All survey respondents.

What is the purpose of this section?

To understand and assess how the many impacts of the Marshall Fire may have affected people's physical health.

This information may help in understanding the health impacts of urban wildfires as they are very different from wildfires that predominantly burn vegetation.

Generally speaking, most respondents indicated that their health was Good or better across the sample. However, complete loss respondents had the lowest frequency of considering their physical health very good or excellent (54%) compared with damaged, not living there (60%), damaged, living there (68%), and no damage, living there (70%).

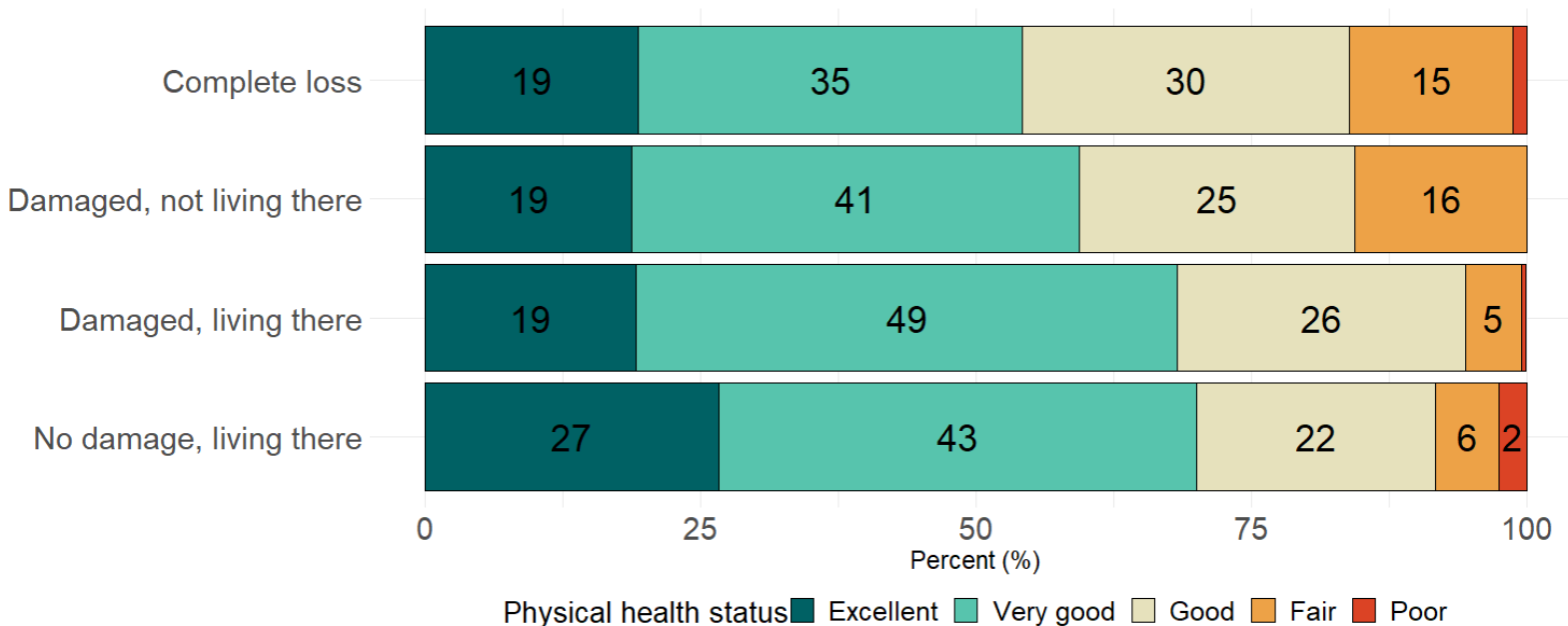


Fig 13: Physical health responses of respondents.

Physical Health

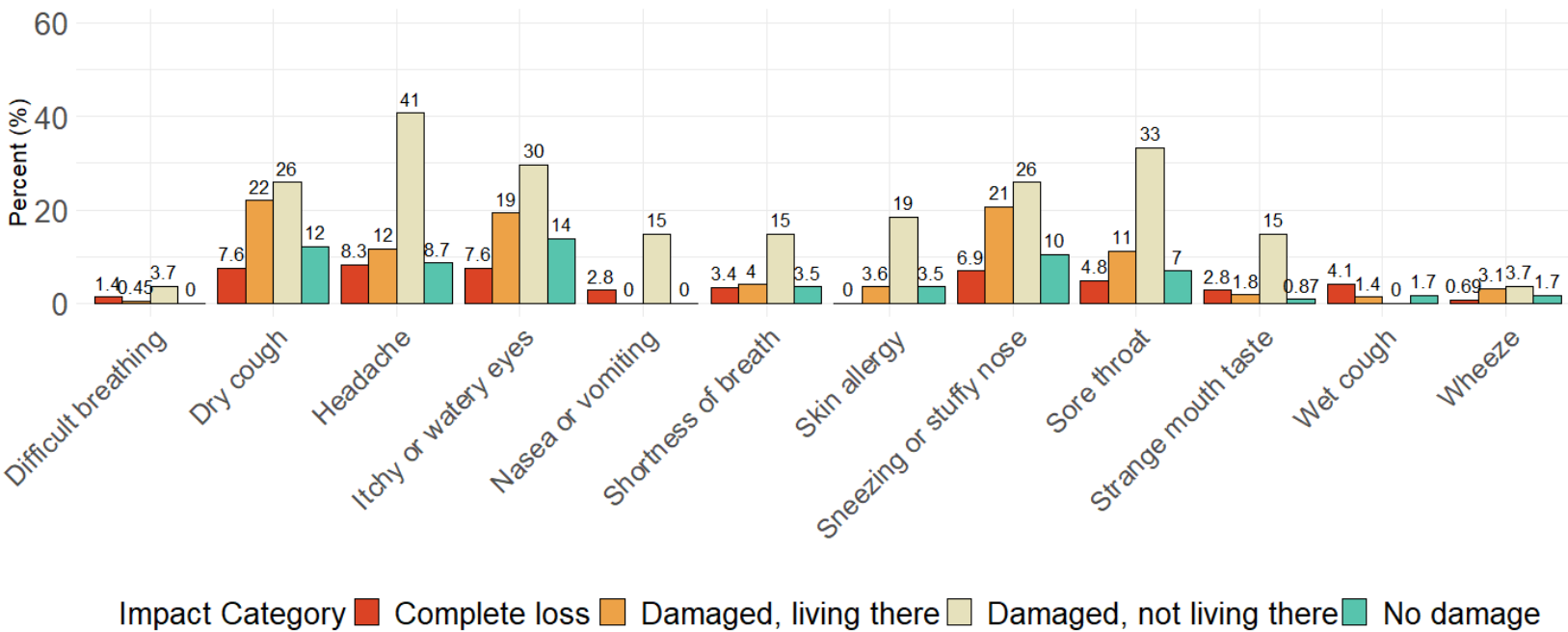


Fig 14: Physical health symptoms related to fire.

Respondents indicated differing levels of physical health symptomatology across subgroups with the damaged, not living there subgroup expressing greater frequency of many of the above symptoms. Reasons for these differences are complex and likely interrelated with mental health and trauma impacts of the fire. It is possible that individuals with damaged homes are visiting these homes frequently and experiencing health impacts as a result, influencing their decision not to return until remediation is complete. The next group showing increased frequency of symptoms is damaged, living there. People living in damaged homes may be more likely to experience symptoms given their proximity to damaged materials (household items, structure damage, etc).

Who answered these questions?

All survey respondents.

What is the purpose of this section?

Information in this section includes a focus on experiences, thoughts, feelings and behaviors that may be associated with mental health challenges and long-term recovery after this event. This information may help in the design of future programming designed to support mental health and the recovery process.

In Wave 2, similar to Wave 1, 80% indicated their mental health was excellent to good, while 20% indicated it was fair to poor.

Additionally, in Wave 2, 27% of participants provided a distress rating of 5 or above (out of 10, with 10 being the worst), indicating a moderate level of distress (similar to Wave 1). This proportion is highest among those whose homes are damaged and are not living there (48% moderate to high distress) and complete loss respondents (38%), and lower among those who had damage but were living at home (19%) and those with no damage (21%).

Many respondents endorsed unexpected benefits as a result of the fire in both Waves 1 and 2, including an appreciation for the value of one's life, more likely to prioritize what is important and learning how wonderful people are.

Unexpected benefits as a result of the fire

% agree or strongly agree

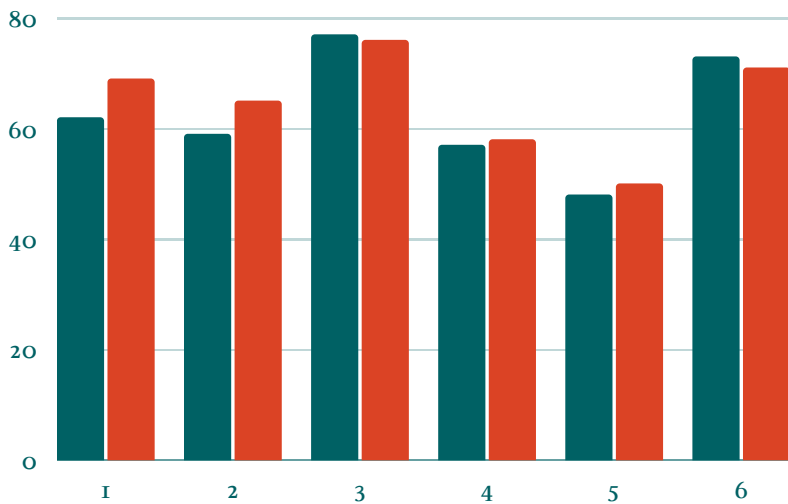


Fig 15: Unexpected benefits as a result of the fire, % indicating agreement within whole sample

Wave 1
Wave 2

Statements

- 1-I have more of an appreciation for the value of my own life.
- 2-I am more confident that I can handle difficulties.
- 3-I am more likely to prioritize what is important in life.
- 4-I have more of a sense of closeness with others.
- 5-I am stronger than I thought I was.
- 6-I have learned a great deal about how wonderful people are.

During Wave 1 participants expressed confidence in their own ability to recover from the fire one year from the date of survey, with 78% indicating that they were somewhat, very or completely confident about recovery. In Wave 2 this was slightly lower, at 73%. In contrast, participants were less confident in the ability of the community to recover in both Waves 1 and 2, with 64% (W1) and 68% (W2) indicating that they were not at all or only a little confident in the ability of the community to recover one year from date of survey.

Confidence in community's ability to recover after 1 year

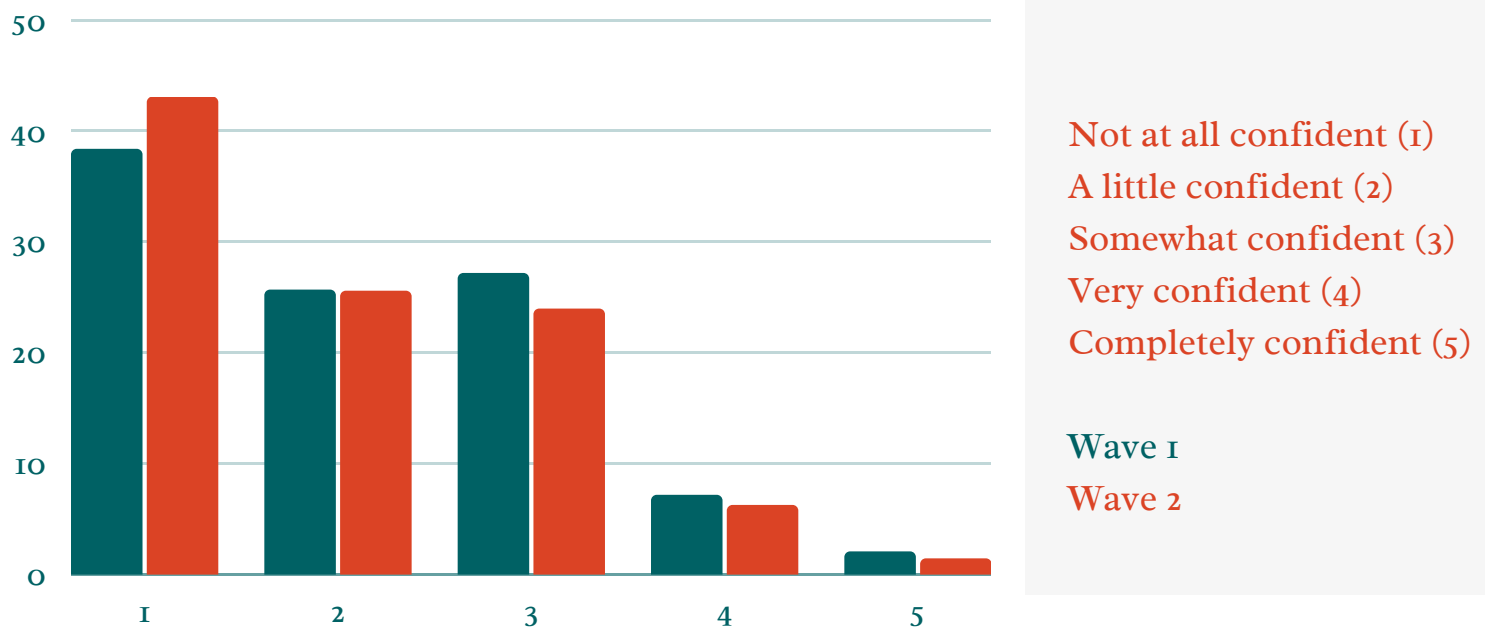


Fig 16: Confidence in ability to recover from fire after one year.

Social Capital & Support

Who answered these questions?

All survey respondents.

What is the purpose of this section?

To understand what kinds of relationships help communities to react, evacuate, and recover when crisis strikes.

Most people reported that they have adequate social support in times of need. For example, 95% agreed or strongly agreed with the statement, "My family or close friends will help me when I am in trouble." Additionally,

78% agreed with the statement, "My acquaintances (such as coworkers) will help me when I am in trouble."

We also asked about actual support needed and received. In total, 44% indicated that they needed emotional support after the fire. Of these, 89% received the needed support. In addition, 46% indicated they have needed financial or material support, with 93% of these having received at least some of the support needed.

Those reporting greater support from family and friends are reporting less distress, better overall mental health, fewer symptoms of depression, anxiety and PTSD (all significant correlations).

About half of respondents in each jurisdiction believe local elected officials will help in times of crisis.

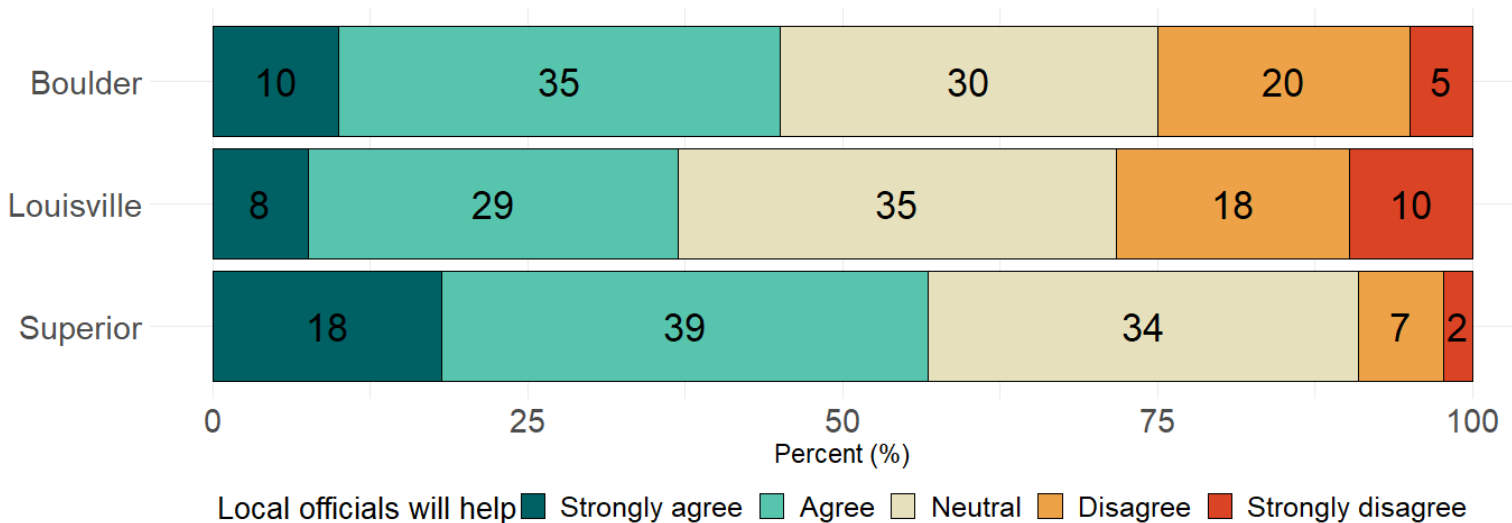


Fig 17: Percentage of respondents who believe local elected officials will help in times of trouble.

Social Capital & Support

Most survey respondents have received at least some of the financial support they needed related to the fire, but only 14% of complete loss respondents say they have received all of the material support they have needed.

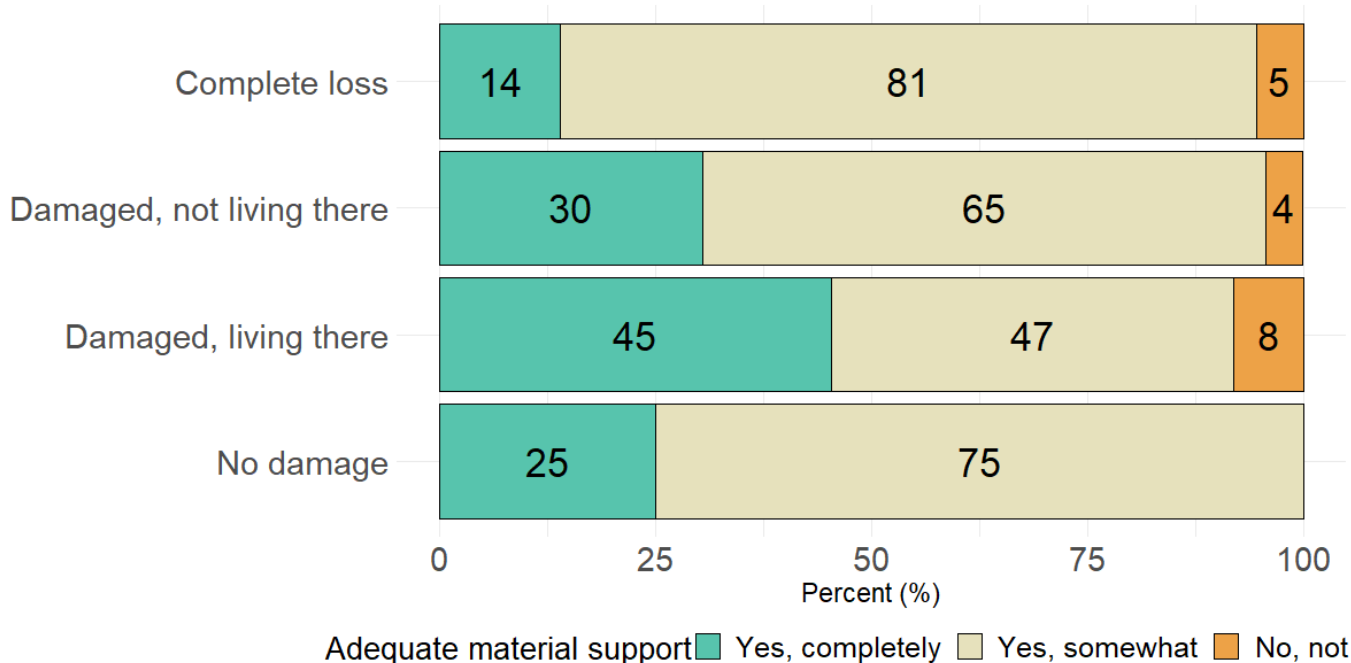


Fig 18: Percentage of respondents who received the financial support they needed related to the fire.

Reminders of the Fire

Who answered these questions?

All survey respondents.

What is the purpose of this section?

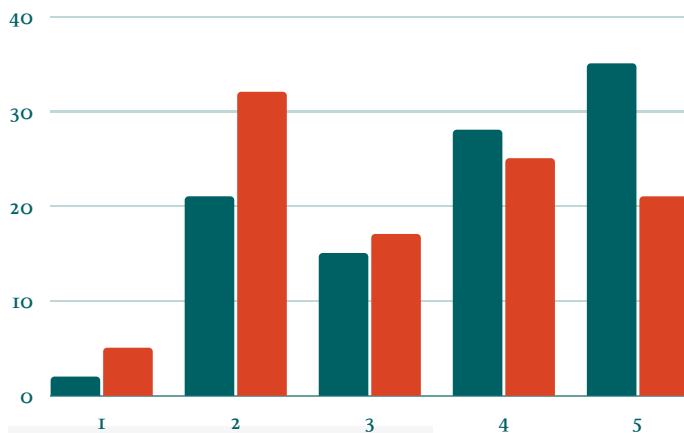
To understand how reminders of difficult events (for example, through the media, and in our immediate environment) may be associated with mental health challenges and the recovery process. This information may help in the design of future programming designed to support recovery.

When participants were asked how often they experience reminders of the fire, during Wave 1 over half said, "nearly every day" or "multiple times each day." In Wave 2 just under half reported reminders as frequently.

We also asked respondents about the types of reminders they have been experiencing. There was little change in the top reminders in Wave 1 and Wave 2:

- Conversations with others (W1 88%, W2 84%);
- Sights or smells on the drive to and from my neighborhood (W1 86%, W2 78%);
- Reminders related to the weather (dry or windy days) (W1 85%, W2 78%);
- News, programs or social media that I come across without actively searching for fire related content (W1 79%, W2 77%);
- Sights or smells in my immediate neighborhood (W1 64%, W2 56%).

Frequency of reminders of the fire



Response options

- Never/rarely (1)
- A few times per week/1-2 days per week (2)
- Half of the days each week/3-5 days per week (3)
- Nearly every day each week/6-7 days per week (4)
- Every day, multiple times per day (5)

Wave 1

Wave 2

Fig 19: Percentage of respondents experiencing reminders of the fire.

Key Takeaways

Characteristics of Wave 2 Sample

- We invited everyone who completed the Wave 1 survey (n=824) to complete Wave 2 (n=576, about a 70% **response rate**).
- We continue to have strong representation of **highly-impacted groups**: complete loss respondents make up 28% percent of the Wave 2 sample.
- Some groups are **underrepresented** in our Wave 2 sample: renters make up less than 4% and people of color 8% (compared to 11.5% of population overall).

Home and Environmental Impacts & Water Quality Perceptions

- For respondents currently living in their pre-fire homes, confidence in their **indoor air quality** increased from Wave 1 to Wave 2.
- Residents' perceptions of **drinking water quality** increased in Superior from Wave 1 to Wave 2, and were positive and unchanged in Louisville and Unincorporated Boulder County.

Recovery and Relocation Decisions

- For homeowners who lost homes, more than half (56%) are still in the early (pre-building permit) **stage of rebuilding**. The percentage of respondents who have applied for or received building permits is highest in Superior (53%) and lower in Louisville (39%) and Unincorporated Boulder County (40%).
- Households with lower incomes and with lower expected insurance coverage are lagging behind in rebuilding progress.
 - For example, only 12% of complete loss households making less than \$75,000 per year have received building permits, compared to 43% of households making more than \$200,000.
- About half of residents who are still displaced due to the Marshall Fire are living within the three affected jurisdictions, while most others are living in surrounding areas. About 4% of those who were displaced have moved out of Colorado.

Key Takeaways

Participatory Processes & Policy Support

- Respondents were less likely to say they had attended recent fire-related meetings in Wave 2 compared to in Wave 1, with slightly higher participation in Louisville compared to the other two communities.
- Overall, survey respondents support requiring all new buildings (including fire-affected households) to be rebuilt to **higher wildfire standards**, though there was less support in Louisville.
- The majority of respondents oppose requiring fire survivors to rebuild to the **latest energy codes**, though there was greater support in Boulder County
- Overall, the majority of survey respondents across all three communities were supportive of **prioritizing equity** in the rebuilding process and in favor of providing more affordable housing as communities rebuild. However, this support was lower among respondents that had homes damaged or destroyed in the fire.

Physical and Mental Health

- We observe some differences in reported **physical health symptoms** across groups experiencing different levels of impacts from the Marshall Fire, with those whose homes are damaged but not livable most likely to report a variety of health symptoms such as headaches and sore throats. Reported levels of **distress** are also highest in this "standing homes" group.

Social Capital & Support

- A large majority of respondents say they are receiving the **social support** they need after the Marshall Fire
- Respondents reporting greater support from family and friends report having less distress, better overall mental health, and fewer symptoms of depression, anxiety and PTSD

Event Reminders

- Respondents report being reminded of the event less often in Wave 2 than in Wave 1
- The most common reminders of the Marshall Fire are from conversations with others and sights/smells while driving to and from their neighborhood