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Intersectional perspectives of house owner narratives on climate risks

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ABSTRACT

The aim of this article is to investigate the construction of climate risks and to identify how it intersects with different forms of discursive categories in house owner narratives. Interviews with 44 house owners in four regions exposed to climate risks in Sweden were analyzed using the narrative method. I use intersectional risk theory, in which risk is constructed in relation to different forms of power structure, to interpret the narratives. The results indicate that narrators do risk in different ways in relation to the master narratives of the climate threat and individual environmental responsibility, which dominate the official rhetoric in Sweden. Three risk narratives are revealed in the interviews: (1) the master narrative of 'the responsible house owner,' (2) the alternative narrative of 'the vulnerable house owner', and (3) the counter-narrative of 'the safe house owner.' The climate risks talked about could relate to the narrator's own house or to risks at a local or global level. The results indicate that different intersections of class, gender, age, and place shape different ways of positioning in relation to risk, by describing oneself as more or less aware of and exposed to climate risks. The analysis also reveals that different intersections of social structures lead to shifting prerequisites for house-owner preparedness towards preventing and managing climate risks. Such an understanding is important when trying to comprehend why some house owners adapt their homes to a changed climate while others do not. Aspects like these are necessary to consider while, e.g. deciding on policy and writing information and guidelines on adaptation to climate change.

Introduction

In Sweden, as in many other countries, climate change has been vividly discussed in public in the recent years. Researchers and politicians describe climate change as a great threat to humanity and risks associated with climate change are highlighted (Swyngedouw 2011). Swedish media often report on climate change in accordance with a frame of scientific certainty, emphasizing extreme weather events that are already occurring as evidence of climate change (Olausson 2009).

In line with individualistic, neoliberal ideology of the present, the discourse of individual environmental responsibility is dominating the rhetoric (Dahl 2014; Giritli Nygren, Olofsson, and Öhman 2019). For example, increasing responsibility is directed toward individual house owners

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in terms of maintaining and customizing their homes to respond to the changing climate and mitigate climate risks. This can be seen as an example of how risk is used as a governmental tool, as a means to point people in specific directions (c.p. Giritli Nygren, Olofsson, and Öhman 2019). Previous research also reveals that the ideal of individual environmental responsibility influences how individuals talk about climate risks (Soneryd and Uggla 2011; Asplund 2016; Wibeck 2014). From an intersectional perspective, individuals' understandings of climate risks are formed by their positions in context-specific power structures based on social categorizations (Olofsson et al. 2014). However, intersectional perspectives of individual narratives on climate risk are rare. The aim of this article is to investigate the construction of climate risks and identify how it intersects with different forms of discursive categories in house owner narratives. The 'doing of risk,' here, is about how house owners relate to and describe climate risks in relation to the narrative of individual environmental responsibility; that is, to what extent they describe themselves as responsible for preventing and handling climate risks in relation to their houses. To 'do risk' is to follow the norm of individual environmental responsibility. An intersectional perspective on risk narratives makes it possible to highlight the interconnectedness of social structures and how they affect house owners' understanding of risk (c.f. Olofsson et al. 2014). Such knowledge is relevant while trying to comprehend why some house owners adapt their homes to a changing climate while others do not. Aspects like these are important to consider while, for example, deciding on policy and writing information and guidelines on adaptation to climate change.

This article is based on interviews with 44 house owners living in regions exposed to climate risks in Sweden. The analysis uses a narrative approach because of its ability to make human experiences meaningful and to turn actions, feelings, and thoughts into an organized puzzle (Johansson 2005). The analysis focuses on how the narrators position themselves in relation to the master narrative of individual environmental responsibility. I use the intersectional risk theory in my interpretation of these narratives. The analysis reveals how gender, class, place, and age intersect in different ways and result in varied positioning in relation to the master narrative.

The article is structured as follows. I first present a brief overview of the previous research and theoretical framework used in the article. After describing the method applied in the study, I present my findings and analysis. Finally, I discuss the results.

Narrativity, risk, and individual environmental responsibility

The term 'narrative' originates from the 'linguistic turn' toward language in the social sciences, which is primarily rooted in social constructionism (Johansson 2005). According to the narrative theory, ontological or personal stories define a person. Although every personal narrative is unique, each story contains a stereotypical dimension. This dimension of narrativity is the public story or the master narrative, that is told by institutions such as politicians, researchers, or various media. The master narrative plays an important role in social life as the narrative is presented by dominant groups and has a broad acceptance among people. All life stories should be interpreted in relation to the various master narratives that dominate the social and cultural contexts in which the narrator lives (Johansson 2005). According to Nelson and Lindemann (2001), the two categories of counter-narratives and alternative narratives relate to master narratives in different ways. The former is in direct opposition to the master narratives, whereas the latter offers substitutes for the master narratives without directly addressing them. The way in which an individual positions himself or herself is dependent on the available master narratives and on the individual's ability to provide counter-narratives or alternative narratives. I use Nelson and Lindemann's (2001) categorization in the analysis of the interview material.

The narrative of individual environmental responsibility conceptualizes environmental issues as lifestyle issues rather than as concerns of the state or major corporations (Soneryd and Uggla

2011). This narrative has not only dominated the Swedish media, the Swedish political debate, and the exercise of authority (Berglez, Höijer, and Olausson 2009; Soneryd and Uggla 2011) but has also influenced how individuals discuss environmental issues with other people (Skill and Gyberg 2010; Wibeck 2014; Dahl 2014). According to the 2017 Eurobarometer survey, Swedish respondents were among the most concerned about climate change in Europe and around 6 in 10 respondents in Sweden thought that individuals have responsibility toward tackling climate change. This is much higher than in most other European countries.

As Bickerstaff, Simmons, and Pidgeon (2008) articulated, there seems to be a connection between people's ways of positioning themselves in relation to the narrative of individual responsibility and their actions. For example, people's actions to prevent damage to their house is limited if they believe that individual actions have little meaning (Niemeyer et al. 2005). After the storm Per in Sweden in 2007, it turned out that many families had not been prepared before the storm and that the experience of the storm did not contribute to increased preparedness. This may have been due to the fact that many households think that it was the electricity supplier that was responsible for the mitigation of energy loss (Guldåker 2009).

Intersectionality, risk, and individual environmental responsibility

Even though individual responsibility is a norm in Sweden, not everyone has the financial resources or the knowhow to take on this responsibility. Social structures affect house owners' engagement in climate issues as well as the possibilities of preventing risks and handling climate-related damage (cp. Ho et al. 2008; Whitmarsh 2011). According to several studies, gender is a good predictor of the individuals' attitudes toward natural disasters. Studies in Asia, North America and Europe indicate that women tend to be more concerned than men (Ho et al. 2008), and tend to display more engagement with climate change (Torgler, Garcia-Valiñas, and Macintyre 2008; Scannell and Gifford 2013).

Income and education also have an important impact on peoples' perceptions and possibilities of acting in the face of a changed climate (Whitmarsh 2011). Dahl's (2014) study on how individuals in Sweden negotiate the discourse of individual responsibility indicated signs of class- and gender-related positions, whereby the distance from middle-class and feminine positions seemed to enable criticism of the discourse of individual environmental responsibility. Previous studies also highlight age as a relevant stratification. According to a major European study, young people are more aware of and engaged in climate change issues than are old people (Torgler, Garcia-Valiñas, and Macintyre 2008). Scannell and Gifford (2013) argued that a key factor in climate change engagement is whether climate change is perceived as being personally relevant or not. In their study, place attachment and perceiving climate change as being locally relevant correlated positively with climate change engagement. Similar findings were revealed in studies on reindeer-herding Sami who expressed a stress in relation to climate issues (Furberg, Evengård, and Nilsson 2011) and in studies on households in rural areas in Sweden, which revealed that people living in the country side often are better prepared for heavy weather compared to people living in cities (Guldåker 2009).

However, social stratifications are often studied as single categories and intersectional approaches are rare in the field of environmental studies (cp. Kaijser and Kronsell 2014; Malin and Ryder 2018). According to intersectional perspectives, social stratifications affect people's living conditions and are also remade by human actions. One stratification, such as gender, cannot be separated from other stratifications but is made in relation to them and effected by them (Collins and Bilge 2016). Intersectional perspectives can uncover positions of privilege that are often ignored or taken for granted and reveal how power structures and positions are challenged and renegotiated in the realities of, e.g. a changed climate (Kaijser and Kronsell 2014). In this article, I use intersectional risk theory (Olofsson, Öhman, and Giritli Nygren 2016;

Giritli Nygren, Olofsson, and Öhman 2019) which departs from intersectional theory and provides tools for understanding how responsibility, vulnerability, and the decision-making power of individuals and groups can be attributed to social structures. According to the theory, 'risks are performative and are always co-articulated with norms and discourses, which, in turn, impact how (in)equalities are and can be performed or "done"' (Giritli Nygren, Olofsson, and Öhman 2019, 25). 'Doing risk' relates to the concept of 'doing gender' in gender studies (c.p. Connell 2002). Connell (2002) describes gender as socially constructed through body reflexive practices and argues that individuals are both objects of and agents in social practices. Individuals are creating, re-creating, and upholding these structures in their daily actions, which contribute to a range of connotations that determine how a person (or action) is assigned to a gender category. Risk is a way of, e.g. 'doing' class, gender and age, and vice versa. According to intersectional risk theory, risk can be distinguished from what poses the risk, such as climate change. Risk is the social construction of the probability of being subject to disasters caused by, e.g. climate change. An event does not become a risk until it is interpreted as such. The socio-spatial-temporal context determines what is considered a risk (Giritli Nygren, Olofsson, and Öhman 2019).

Materials and methods

This article is based on rather large interview material which has been collected by a project group of which I have been a part. We conducted semi-structured narrative interviews framed by a set of themes. The semi-structured approach gave the participants the ability to freely develop certain areas and contemplate relevant questions. We used official contact information of house owners from the municipalities, as well as personal contacts and tips from narrators, to get in touch with the participants. As the project had an intersectional approach, we tried to get a heterogenous group of narrators in relation to different stratifications. However, we had problems generating interest among women in participating in the project. The subject, risks and housing, seems to be male coded. Finally, interviews were conducted with 27 men and 17 women in 35 households in risk-prone areas in Sweden in spring 2016. The narrators were aged between 26 and 78 years. 11 were younger than 40 years, 18 were aged between 40 and 60 years, and 15 were older than 60 years. Of the total, 15 lived in or around the bigger cities of Malmö and Gothenburg in the south of Sweden, 7 lived in the area around the city Sundsvall, 11 lived in the rural areas around Sollefteå and Kramfors, and 11 lived in the ski resort Åre, all in the middle of Sweden. A majority of the narrators had university degrees (especially those living in the bigger cities), they were all white and were all born in Sweden and identified as heterosexual.

In the interviews, the narrators spoke about their houses and the place where they lived. They talked about risks in general and climate risks in particular, and related to climate risks in relation to their own houses as well as at local and global levels. However, it was always related to housing in one way or another. Previous experiences of extreme weather, such as landslides, storms, and extreme floods, as well as other weather concerns, were also discussed. After each interview session, the interview was summarized and transcribed. During transcription, the material was anonymized. Pseudonyms were used to protect individual identity.

The analysis presented here has been conducted by me alone and was undertaken over several stages. First, I performed a vertical analysis of each interview, focusing on how the narrators positioned themselves in relation to the master narrative of climate threat and individual environmental responsibility. I focused on the following questions: Are any norms for responsibility and behavior discernible in the material? How are these norms reproduced, reinforced, or challenged? Three narratives were revealed from the material: the master narrative of 'the responsible house owner,' the alternative narrative of 'the vulnerable house owner', and the counter-narrative of 'the safe house-owner.' The main characteristics of 'the responsible

house-owner'— whose duty is to act in order to prevent and handle climate risks—are high-lighted in master narratives. The narrator follows the norm of individual responsibility and describes himself/herself as an active responsible house owner and citizen. However, the more the narrator talks about others as responsible for preventing and handling these risks, the further away he/she positions himself/herself from the master narrative of the responsible house owner. Except in the case of the master narrative, none of the categories were fixed from the beginning. Instead, the content of the different categories has emerged from the material.

After the vertical analysis, I conducted a horizontal analysis of the material within each narra-tive and developed themes of risk narratives in relation to each other. Life-story narratives con-tain important actual information, and can also be analyzed as representations. Drawing from Christensen and Qvotrup Jensen (2012), I use empirical material of life stories as a way to approach constructions of identities as well as the role that social structures play in people's lives. The following questions were central for this part of the analysis: What type of climate-related risks are revealed? What type of knowledge is privileged in dealing with climate risks? How is the construction of risk related to social categories and power relations? Drawing from Kaijser and Kronsell (2014), I have chosen to focus on four social categories which are central in the material, namely class (education and/or income), gender, age, and place (coastal/inland and/or nature-based tourism economy/city/countryside). These social categories intersect in dif-ferent ways in the three revealed risk narratives and each social category might be more relevant in some narratives than in others. The use of the intersectional perspective in the narrative ana-lysis reveals how different ways of positioning and doing risk are partly related to the individual's access to power in society. The three risk narratives are described in detail below.

The narrator's position is not always fixed; on the contrary, he/she might take different posi-tions during different parts of the story. The ways in which self-representation shifts highly depend on the narrator's expressed knowledge of the subject as well as on his/her social pos-ition. The narrator can, e.g. position himself/herself as a responsible house owner in some parts of the story and as a vulnerable house owner in other parts. In this article, the three revealed narratives are focused. If, instead, certain individuals and their specific narratives should have been focused on, the possible move between different positions should have become visible in the presentation. However, as the presentation reveals, some stratifications are more dominating than others in the different narratives.

Results

In this section, I present the results of the study. Three risk narratives are revealed in the inter-view material: (1) the master narrative of 'the responsible house owner,' (2) the alternative narra-tive of 'the vulnerable house owner', and (3) the counter-narrative of 'the safe house owner.' The constructions of risk intersect in different ways with age, gender, class, and place.

The responsible house owner

In the narrative of the responsible house owner, the narrators do risk by talking a great deal about the climate threat and climate risks and positioning themselves as responsible house own-ers who act in order to mitigate the damage caused by climate change on their own houses or on the environment. By doing so, they confirm the norm of individual responsibility which per-meates the master narrative. Theoretical knowledge of climate change as well as practical know-ledge of construction is privileged in this narrative. The young and well-educated house owners in bigger cities primarily take the position of the responsible house owner. The position is gen-dered in that men primarily talk about housing while women focus on climate-related risks in relation to other people or the environment. However, working-class men in rural areas also

position themselves as responsible house owners. As opposed to the former group, they do not position themselves as being climate conscious. Instead, they focus on risk awareness in general and consider themselves good constructors. Knowledge of climate change and environment-friendly ways of living are placed in the shadow.

The climate conscious urban parent

The importance of load-bearing construction and a safe ground for the house are central themes in the narratives among well-educated male house owners, especially engineers and people working with environmental issues, living in cities. The narrators talk about themselves as being climate conscious, which might be interpreted as a means of constructing the middle-class position (c.p. Dahl 2014). They refer to new research in the area and to policy discussions. Owners of new houses say that they had considered climate-related risks when they built their houses. Michael, a 35-year-old construction engineer, who lives on the coast close to Gothenburg, says that it was important for him to build the house high up on a rock instead of on the shore, so that the house would not be at risk if the water rose as a result of climate change. 'One does not want to risk that there will be a flood or whatever,' he says. Michael also says that he prioritized good quality on the house over low price. With high education and good income, he has knowledge of construction and climate issues as well as the economic possibility to build a safe house. This makes him privileged in relation to other house owners (c.p. Whitmarsh 2011). Michael constructs hegemonic masculinity as a middle class, white man who has great knowledge in male-coded interests like housing (c.p. Connell 2002) and know how to navigate the building system in Sweden.

Among the narrators, men mostly position themselves as responsible constructors while women have a relational perspective on risk and responsibility to a higher degree. The relation between femininities, care, and environmental issues is a well-known way of positioning women as more environmental friendly then men (c.p. Dahl 2014). Caroline (54 years) is well educated and work with housing. She and her family live in a newly built house located 800 m from the sea, close to Malmö. The house is classified as an environmental-friendly house, with thick walls and small windows. Caroline says that she and her family try to live in as environmentally friendly manner as possible in order to reduce climate risks for themselves and others.

It is the feeling to have made an active choice to live like this. It is colder during winter than in other houses, so we need to have a separate heating system, but we contribute. It is a feeling, just as simple as that. (Caroline)

Caroline talks about the pleasant feeling of doing something good for the environment by living in her house. The house makes it possible for her and her family to live up to the norm of individual responsibility. Later, she also says that the decision to move to this specific house was not only an environmental act but was also a part of a wish to move away from the shore. Two of their previous houses had been damaged by water when they lived closer to the sea, and Caroline says that she was tired of making new repairs to the house due to damage caused by heavy weather. During the interview, Caroline refers to her knowledge on how to handle different kinds of weather-related risks. She constructs a middle-class femininity by emphasizing her own knowledge of climate issues and put these in a relational perspective to other people as well as to the planet (c.p. Dahl 2014; Scannell and Gifford 2013). Caroline does not talk about any economic aspects of her own living. Anyhow, not everyone in Sweden is able to afford to buy a house like the one Caroline and her husband owns. This puts them in a position of power in relation to many other households in Sweden.

The narrators taking the position of the responsible house owner also do age in their narratives by positioning themselves as responsible adults and parents. One of the narrators, Sofia (aged 34 years), is well educated and lives in a newly built house in Malmö together with her

husband and small children. Sofia is on maternity leave at the time of the interview. Talking about climate change and what to do to lower the risks, she says:

We separate our garbage. That is important to me. One has to do that as a parent. It is important to be a good role model for the kids. (Sofia)

Sofia starts by presenting herself as a responsible adult who acts in order to prevent climate risks and proceeds to say that it is a moral obligation as a parent to be a good role model for her kids. I interpret Sofia's doing of risk as a part of the construction of middle-class parenthood: following the norms of being a responsible mother. Previous studies on parenthood such as Vincent and Ball (2007) described anxiety and a sense of responsibility as a way of constructing middle-class parenthood. Age (here, in terms of adulthood) is constructed in relation to risk in the quotation when parents are described as being responsible for making their children climate conscious.

However, age is not only done in relation to children, but also to elderly people, who young narrators sometimes talk about as people in need to be informed of their own responsibility toward acting to prevent climate risks. The older generation is presented as the 'Other,' or those who fall outside of the norm. This way of doing age is also revealed in Dahl's (2014) study, in which young people describe elderly people as being less environmental friendly.

The risk aware rural man

Narrators positioning themselves as risk aware rural men talk a lot about weather-related risks and, at the same time, make a point of the house owner's own responsibility to counter these risks. In our material, working-class men living in rural areas construct such narratives. The narrators describe ways to counter risks of damages to the house, such as buying wood ovens to have heat even if the electricity breaks or by having their own electricity generator. Individual responsibility is also emphasized. Martin (46 years), craftsman living in the countryside outside of Sundsvall, says:

One cannot stand there flat-footed and believe that someone will come in and just help. One has to fix it oneself (…) I cannot require that [people from] the municipality should come here with hot water and stuff (…) No, one has to solve that in that case. One has to solve many things. (Martin)

Martin argues that the house owner is responsible for handling risks and damages to the house. He stress on the importance of 'know-how.' Later, Martin refers to his own leisure interests, such as hunting elks and being a member of the home guard, which, he says, provide him with good knowledge of risk management.[1] These are examples of male-coded hobbies, especially in rural areas (Öhman, Giritli Nygren, and Olofsson 2016). Martin talks about the countryside as a place that is especially exposed to weather-related risks and a place where one has to count on taking responsibility for risks and damages, as service in the countryside is not as good as it is in the cities. As Guldåker (2009) also showed, people living in rural areas are better prepared to respond to such risks rather than people living in cities. My interpretation is that risk is constructed in relation to class, place, and gender by doing working-class masculinity in Martin's narrative, in the form of the 'rural man' (c.p. Öhman, Giritli Nygren, and Olofsson 2016). His general risk awareness and 'know how' puts him in a position of power in relation to other houseowners, as he is able to prevent as well as handle climate-related risks related to the house.

Martin, and other working-class men, articulate risk differently when compared with middle-class narrators. Although Martin recognizes climate-related risks as real threats to all humans, he does not position himself as climate conscious. He does not talk about extreme weather as something that has to do with climate change. Rather, he talks about it as something happening once in a while and that people living in the country-side, especially in rural areas, have to be aware of how to handle them. Similar patterns have been found in previous studies (Dahl 2014).

The vulnerable house owner

'The vulnerable house owner' is a form of alternative risk narrative, in which narrators position themselves as weak and vulnerable in relation to the imagined climate threat. Instead of emphasizing with the individual's responsibility, the narrators rather talk about the responsibility of private companies, the municipality, or the government. This way, the master narrative is criticized. The constructed risks are either related to the narrator's own house and living, as in the narrative of the vulnerable house-owner, or related local climate threats, as in the narrative of the insecure future. The position of the vulnerable house owner is primarily taken by narrators living in rural areas in the middle of Sweden or in the popular ski resort Åre, both inland, in areas of risk of landslides. They express a lack of theoretical and practical knowledge when it comes to climate change and construction. Some of the narrators have experienced extreme weather, such as landslides and floods.

The vulnerable inland house owner

In narratives of the vulnerable inland house owner, the expressed vulnerability relates to the geographical place where the narrator lives and often to previous experiences of extreme weather. The narrators talk about living in the periphery of the bigger cities and a feeling of not being supported by the authorities. They also express a lack of relevant knowledge. This is important for their way of positioning. Mona (aged 41 years), who does unqualified work and lives in a rural area with a high risk of landslides, is one of these narrators. She has experienced a large instance landslide on her farm. This is what Mona says while talking about climate change:

I think it is scary. There are such strong forces so one cannot … When one has experienced it oneself … It is not really possible to explain it. I think it is really scary! It is not only here. There are so many major things happening. (Mona)

Mona talks about the scary and strong forces of nature. Worries that something might occur to the house and the feeling of being vulnerable are central in her story. In the interview, Mona focuses on the vulnerability of the house owner and on the needs for, as well as the lack of, information and support from society. She says that she have problems understanding where to get help. My interpretation is that the feeling of vulnerability she expresses has to do with an experience of not having both theoretical and practical knowledge on how to handle climate risks, as well as a feeling of being forgotten by the authorities. Other house owners in high-risk rural areas who were interviewed expressed the same thing. The narrative is constructed in relation to place also by being an area of high risk of landslides, according to authorities. The narrative is gendered in its expression of vulnerability. Contrary to the narrative of the rural man, it does not threaten Mona's femininity to talk about herself being scared or vulnerable, as vulnerability is associated with femininity (c.f. Connell 2002).

The insecure future in the mountains

Alternative climate risk narratives can also be formed in relation to local and global climate risks. The future of one's children or property in the regional and in the global environment is central themes in such narratives. The possibility of going skiing and having seasonal changes seems to be important for many narrators living in Åre. However, they hold the municipality and the private skiing company Skistar responsible for countering and handling climate-related risks. This is what Björn (67 years), a recent pensioner, living in Åre, says:

Well, the municipality as well as Skistar has to take their responsibility of course and not only exploit but also think of the consequences that the exploitation may have. (Björn)

Björn also argued that the municipality is responsible for the security of private houses as it had approved building permits in the area. He holds Skistar responsible for the exploitation of the ski area and the consequences it might have for landslides.

Climate risks can also be done together with other risks, such as economic risks, and constructed in relation to place. Economic risks are central in the narratives of all narrators living in Åre. Svea (30 years), who is an unqualified worker, has moved to Åre together with her partner. She says:

Well, the local risks are quite big, as this is a ski resort. Seasons other than winter are also important, but if there should be too little snow to go skiing, then Åre would be highly affected; absolutely! This is because there will be fewer tourists, and tourism is the most important business here. So, locally, one is thinking of what Åre might be in 10 years. This is the thing with the house, as well. Right now, it feels like it is an investment to have the house, but one will see what it will be like only in the future. (Svea)

Svea constructs economic risks in relation to climate change while talking about how Åre might lose its attractiveness if the weather got warmer. This might lead to lower value of houses. Svea express her fear of the insecure future, as did many others in Åre.

The intersectional perspective reveals that this way of doing risk intersects with doing place. The narrators live in areas that are at high risk of landslides and places that also are framed as high-risk places in the media and by researchers. Some of these areas are in the mountains where people go skiing and where people earn their money through the tourism industry. Warmer weather caused by climate change would have a negative impact on the entire village. Scannell and Gifford (2013) argued that those who perceive climate change as being locally relevant and have a relation to the place are more engaged then others in climate issues. Our material reveals the same finding. As opposed to previous studies from similar areas in Norway (Norgaard 2012), climate issues are of great concern to the inhabitants of Åre.

In the narratives of the vulnerable house owner, house owners are described as being responsible for their own houses to the extent that they can manage to handle the risks involved in their area. However, official authorities and private companies are portrayed as the ones with the major responsibility for the protection of individuals. This is common in Sweden (Guldåker 2009) and may affect whether the house owners act in order to prevent risks or not (c.p. Bickerstaff, Simmons, and Pidgeon 2008).

The safe house owner

In the counter-narrative of the safe house owner, climate-related risks are portrayed as relevant for the next generation or people on other parts of the earth. The narrators position themselves as people standing beside or above climate-related risks and talks about themselves as more or less protected against the risks. Risk is constructed at the intersection of age, social status, and gender in terms of elderly, upper middle-class masculinity. Wealthy white men are a particular privileged group in society (Mc Cright and Dunlap 2013). Sune (75 years), who is a wealthy pensioner and lives in Malmö, is among those who say that the narrative of the climate threat is excessive:

There might be some kind of climate change, but not here. The media is exaggerating. I follow the big boys' reasoning about the climate. (Sune)

Sune speaks out as knowledgeable on climate issues and refers to the 'big boys,' who in this case are the people who represent certain energy companies and who, according to Sune, argues that the Swedish government is taking populistic decisions in the wrong direction when it strives for a more environment-friendly energy production system. Sune says that he votes for a conservative political party and that he is not fond of the government that was in power in Sweden at the time of the interview. Sune positions himself as someone who stands beside or

above climate risks; a position that, according to Mc Cright and Dunlap (2013), is especially common among conservative white men. Sune negotiates risk in relation to the construction of masculinity by referring to the 'big boys' and in relation to place by talking about countries other than Sweden as places at risk, as well as places that are responsible for handling risks.

Elderly narrators in the material often describe climate risk as something that is both timely and far away geographically. They state that negative consequences of climate change might come to affect the future generations, but not their own. While retiring, Curt (70 years) moved from a big city to his summer house in the countryside, close to a river. He has experienced high water but Curt do not relate it to climate change. This is what Curt says when asked about climate change:

I have not been thinking of it at all. Globally, of course, but not in relation to myself. Nothing will happen during my lifetime. (Curt)

On the lines of Sune, Curt talks about risks for humans but on other parts of the earth. He talks about climate risk as something that might affect the future generations. Risk is negotiated in relation to place and age by describing it for others, and as being either far away geographically or for the future generations. This way, the narrators portray persons other than themselves as responsible for preventing and handling these risks. Apparently, they do not perceive climate change as being personally relevant for themselves and do not show any engagement with climate change (c.p. Scannell and Gifford 2013). In the words of Norgaard (2012), they live in 'climate denial' and construct a counter-narrative in opposition to the master narrative of the climate threat for all humans.

Global warming, which was highlighted a lot in the first risk narrative, is talked about as something far away, occurring to other people or the next generation. The narrators do not express an understanding of themselves as responsible in any way. They do not talk about separating garbage, driving more environment-friendly cars, or undertaking special constructions in order to protect their houses from climate risks. Instead, there is some resistance to the ideal of the responsible house owner. As there are no problems, there is no motivation for action (c.p. Asplund 2016). Previous research reveals that higher income negatively affects individuals' wiliness to take voluntary actions to deal with climate change (O'Connor et al. 2002). Our material supports these results. The wealthy narrators construct an upper middle-class view in the narratives by emphasizing their own access to money and talking about money as a solution to possible problems, including climate risk. The narrators seem to rely on the thought that they can buy security. Their unwillingness to prepare to lower risks might be related to their economic supply.

Discussion

The aim of this article was to investigate the construction of climate risks and identify how it intersects with different forms of discursive categories in house-owner narratives. The result gives an understanding of how risk is done in intersection with age, class, gender, and place, which highlights the complexities that have not been revealed in previous studies. Power structures are (re)negotiated as well as challenged in the interview material. By including narratives relating not only to the narrator's own house, but also to climate issues on both local and global levels, complex power relations have become visible in the interview material.

Theoretical as well as practical knowledge of construction, on the one hand, and knowledge of climate change, on the other hand, are highly valued in the narratives. Middle-class is done when the narrators emphasize the theoretical knowledge of construction and climate change and working-class masculinity is done in narratives of craftsmanship or 'know how.' For both groups of individuals, it is obvious that the knowledge they possess gives them a sense of control which, in turn, might affect how they position themselves in relation to the master narrative.

The narrators claim that they understand and know how to handle problems related to climate issues. This also makes it possible to emphasize on individual responsibility. Working-class masculinity challenge power structures while positioning in the same way as middle-class narrators do. However, practical knowledge is only valued in relation to the house, which makes the working-class less visible in narratives on climate risks at a global level, in which middle-class norms of knowledge and parental responsibility are emphasized (c.p. Dahl 2014).

Gender relations are redone and challenged in different ways. As mentioned, we had problems finding women who wanted to participate in the study. This indicates that climate risks related to housing is a gender-coded subject, associated with masculinity. Male narrators also mainly talk about climate risk in relation to themselves or materiality, such as their homes. The interviewed women, on the other hand, have a relational perspective on climate issues, focusing climate risk in relation to family, especially children. By doing so, the male narrators construct master narratives of the individual and materialistic masculinity, and women construct relational femininity (c.f. Connell 2002).

However, the material also reveals complexity in relation to gender. According to previous research, women tend to be more concerned about the risks of natural disasters than men (Ho et al. 2008) and tend to display more climate change engagement (Scannell and Gifford 2013). This study indicates that practical and theoretical knowledge of construction and climate issues are more important than gender for how individuals relate to climate issues. Both men and women with theoretical knowledge and practical skills position themselves as concerned and responsible house owners. Furthermore, gender seems to be less relevant in narratives by men and women from risk-prone areas who express lack of knowledge of construction. Instead of proclaiming their own individual responsibility, they emphasize the responsibility of private companies, the municipality or the state. The experience of living in the periphery (in relation to big cities) and the lack of relevant knowledge overshadows other stratifications in these narratives. These narrators resist the norm of the responsible house owner and offer substitutes for the master narratives without addressing these narratives directly. The position can be problematic in relation to authorities who often pin the responsibility on the house owner.

Different constructions of age are also revealed in the study. Previous studies indicate that young people are more engaged in climate issues than are old people (Torgler, Garcia-Valiñas, and Macintyre 2008). In our material, young people in general position themselves as climate conscious and some construct elderly people as the 'Other.' However, even though both elderly men and women were included in the empirical material, elderly men were the only ones who expressed scepticism toward climate risks and neglected individual environmental responsibility. The result points in the same direction as those of Dahl's (2014) study, which revealed that the subject position of an irresponsible citizen in relation to one's own environmental impact appeared to be more troubling for women in the study than for men. Moreover, the analysis shows that the position of making distance from the master narrative of the climate threat is also classed. In our material, primarily wealthy men take this position. Narrators constructing this kind of a counter-narrative may resist recommendations from authorities on climate smart ways of building or living. However, due to their good economy, they will probably be able to protect their houses if something should happen.

Place primarily seems to be important in relation to knowledge. People living in risky places, who thinks they know how to handle risks and feel that they have a sense of control in relation to authorities, do not stress place as much as people who say that they lack relevant knowledge. Geographical position is also relevant here, as uncertainty is often related to a feeling of living in the periphery. This gives a new perspective on rurality in relation to climate issues in Sweden.

One conclusion of this study is that different intersections of class, gender, age, and place shape different ways of positioning in relation to risk, by describing oneself as more or less aware of and exposed to climate risks. The analysis also reveals that different intersections of social structures lead to shifting prerequisites for the kinds of preparedness that house owners

can ensure in order to prevent and manage climate risks. Well-educated men and women with good income as well as men with 'know how,' fulfill the norm of individual responsibility. They are also able to protect their houses from climate risks. House owners in high-risk areas who lack the knowledge of construction are more vulnerable to climate risks. On the other hand, they might stress on authorities to taking responsibility. Elderly wealthy men may not prevent risks to their houses but probably have the resources necessary to handle damages when it takes place. As pointed out by several sociologists such as Olofsson, Öhman, and Giritli Nygren (2016) and Norgaard (2012), there is not *one* narrative or reality of climate change. There are multiple constructed realities in conflict with each other. This study highlights these conflicted realities. Decision makers at all levels, both in Sweden and internationally, need enhanced insights into these complex issues in order to make sufficient decisions concerning adaptive climate change strategies.

This study has several limitations, which I want to discuss briefly. First, I am one of four Swedish born female researchers in the age group of 35–45 years who conducted the interviews. We recognized that it often was easiest for us to interview people of our own educational level, age, and gender. It would have strengthened the project to have researchers from other backgrounds. Another limitation is that the group of narrators was quite homogeneous, especially in relation to economic supply and ethnicity. This has probably to do with the fact that all narrators were house owners, and several of them had built new houses. However, more heterogeneity in this regard might have strengthened the study. A third limitation is that the participants maybe were more interested in the study's subject than people are in general. However, this might be the case in all studies where people are involved.

Social discourses affect the doing of risk in different circumstances significantly, and more research to explore this is necessary. For example, research on people who rent houses or live in apartments is required. There is also need for more research on the life circumstances in the inner cities and research with female participants, migrants, and LGBTQIA + people. Furthermore, expanding beyond Swedish culture will be essential to creating a reliable and valid use of this framework.

Note

1. The home guard is one of several organizations in Sweden learning house owners how to protect themselves from various kinds of risks in nature and society.

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