

ARC of Central and Western Nebraska

North Central Division · Nebraska Iowa Region
NE · 54 counties · HQ Grand Island, NE · FEMA Region VII

416,893

People

171,101

Households

38.5%

Households below the ALICE survival threshold

54

Counties · 55,616 sq mi

Nearly **38% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

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ARC of Central and Western Nebraska · 54 counties · NE

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Bespoke chapter intelligence — every figure traces to a named source.

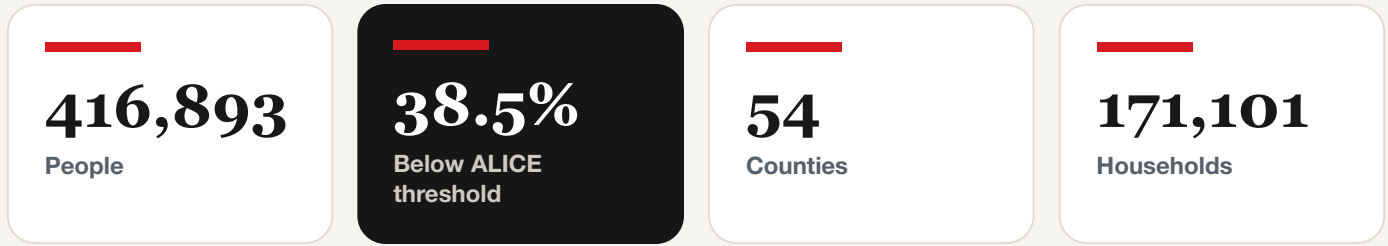
The brief.

The American Red Cross serves 416,893 people across 54 counties in central and western Nebraska — a vast, rural geography where 38.5% of households fall below the ALICE survival threshold, meaning more than one in three families lack the financial buffer to absorb even a modest crisis. The region carries an average Social Vulnerability Index at the 21.3rd percentile, confirming that the people here face compounding disadvantages in health, housing, and economic stability that magnify the consequences of any disaster. These are not statistics about risk in the abstract — they describe communities with limited options and limited time when something goes wrong.

The disaster exposure in this region is real and recurring. Sixty-three federal disaster declarations frame the historical pattern, and projected annual losses of \$455,772,100 put a concrete cost on what that exposure means. In 2024 alone, 145 home fires were recorded, and 25.5% of those incidents reached families with no prior Red Cross notification — no relationship, no preparation, no smoke alarm in place. Against that gap, the chapter installed 2,801 smoke alarms, a meaningful number that still signals how much unmet coverage remains across 54 counties.

This intelligence report is designed to help chapter leadership and prospective partners understand precisely where Red Cross mission delivery stands, where the gaps are greatest, and where targeted investment will produce the most defensible community impact. The opportunity here is not generic charitable giving — it is a specific, evidence-based partnership to

reduce preventable death and suffering in a region that is chronically under-resourced and demonstrably at risk.



AI-synthesized from this report's verified data; every figure appears sourced on the pages that follow.

The chapter's footprint.

54
Counties

55,616
Square miles

416,893
People

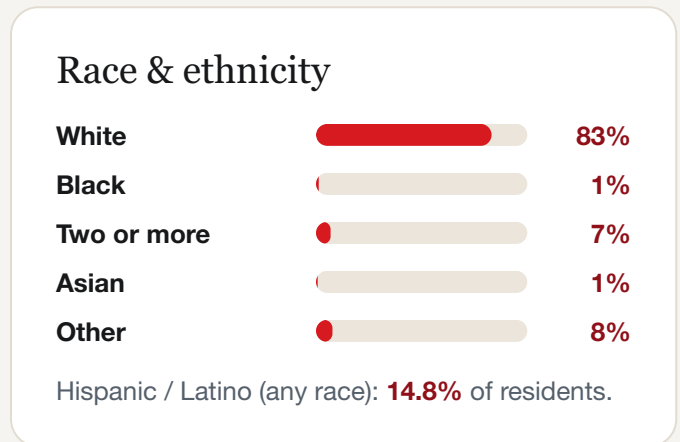
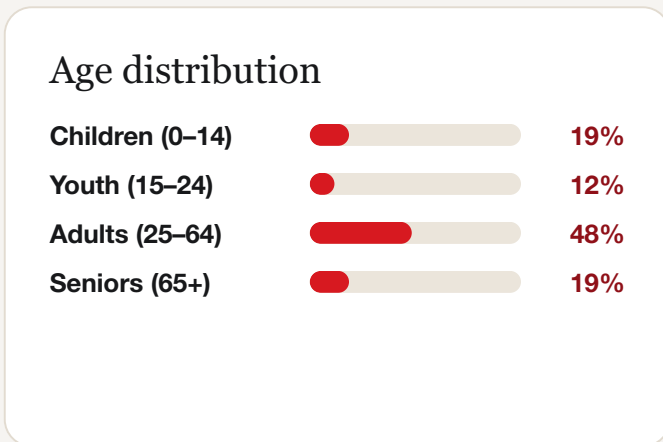
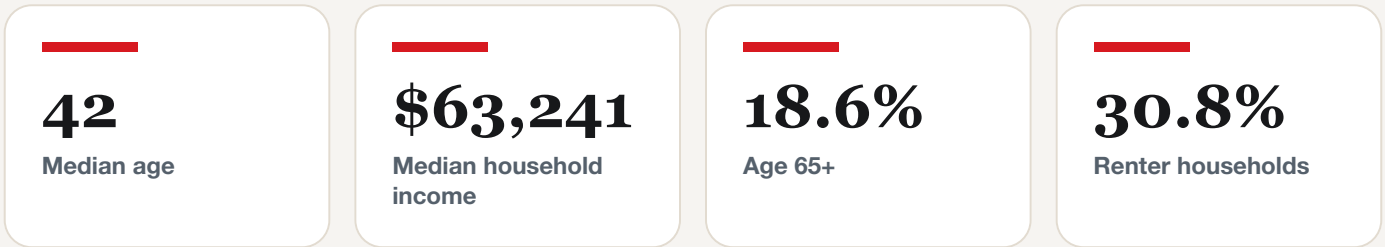
**Nebraska Iowa
Region**
North Central
Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Hall	63,181	552	15.2%
Buffalo	51,149	975	12.3%
Scotts Bluff	35,674	745	8.6%
Lincoln	34,026	2,575	8.2%
Adams	31,267	564	7.5%
Dawson	23,941	1,019	5.7%
Box Butte	10,573	1,078	2.5%
Red Willow	10,542	718	2.5%
Custer	10,394	2,576	2.5%
Holt	9,998	2,418	2.4%
Hamilton	9,473	547	2.3%
Cheyenne	9,351	1,196	2.2%
Phelps	8,892	540	2.1%
Keith	8,224	1,110	2.0%
Dawes	7,985	1,401	1.9%
Kearney	6,722	516	1.6%
Clay	5,986	574	1.4%
Cherry	5,358	6,009	1.3%
Sheridan	4,963	2,470	1.2%
Furnas	4,525	721	1.1%
Morrill	4,459	1,430	1.1%
Valley	3,993	570	1.0%
Nuckolls	3,990	576	1.0%
Chase	3,806	897	0.9%
Kimball	3,331	952	0.8%
Webster	3,319	575	0.8%
Harlan	2,970	574	0.7%
Sherman	2,893	572	0.7%
Brown	2,834	1,225	0.7%
Franklin	2,819	576	0.7%
Perkins	2,819	884	0.7%
Hitchcock	2,515	718	0.6%
Frontier	2,472	980	0.6%

Greeley	2,131	571	0.5%
Gosper	1,833	463	0.4%
Deuel	1,828	441	0.4%
Garden	1,811	1,731	0.4%
Garfield	1,753	571	0.4%
Boyd	1,727	544	0.4%
Dundy	1,600	921	0.4%
Rock	1,219	1,012	0.3%
Sioux	1,109	2,067	0.3%
Hayes	818	713	0.2%
Wheeler	785	576	0.2%
Keya Paha	730	774	0.2%
Hooker	694	722	0.2%
Thomas	681	714	0.2%
Logan	679	571	0.2%
Banner	660	746	0.2%
Loup	601	571	0.1%
Grant	592	783	0.1%
Arthur	414	718	0.1%
Blaine	412	714	0.1%
McPherson	372	860	0.1%

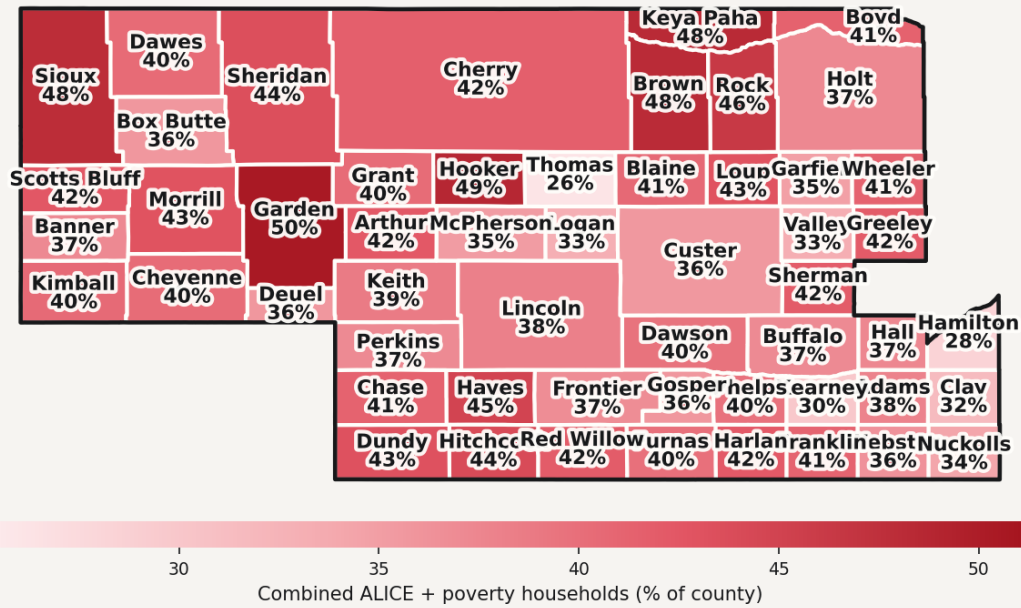
HQ: Grand Island, NE · FEMA Region VII. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 54 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Garden	1,811	\$50,303	36.0%	14.5%	50.5%
Hooker	694	\$50,691	39.8%	8.9%	48.7%
Keya Paha	730	\$58,736	35.2%	13.1%	48.3%
Brown	2,834	\$47,537	32.9%	15.3%	48.2%
Sioux	1,109	\$48,903	36.8%	11.2%	47.9%
Rock	1,219	\$62,541	34.0%	12.4%	46.4%
Hayes	818	\$54,666	28.6%	16.2%	44.8%
Hitchcock	2,515	\$51,620	29.2%	14.8%	44.0%
Sheridan	4,963	\$51,852	32.0%	11.5%	43.5%
Dundy	1,600	\$52,454	32.6%	10.6%	43.2%
Loup	601	\$51,464	26.9%	16.1%	43.0%
Morrill	4,459	\$55,062	27.7%	15.3%	43.0%
Scotts Bluff	35,674	\$57,793	27.3%	15.2%	42.5%
Arthur	414	\$52,871	34.2%	8.2%	42.4%

+ 40 more counties – full table in the county appendix

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

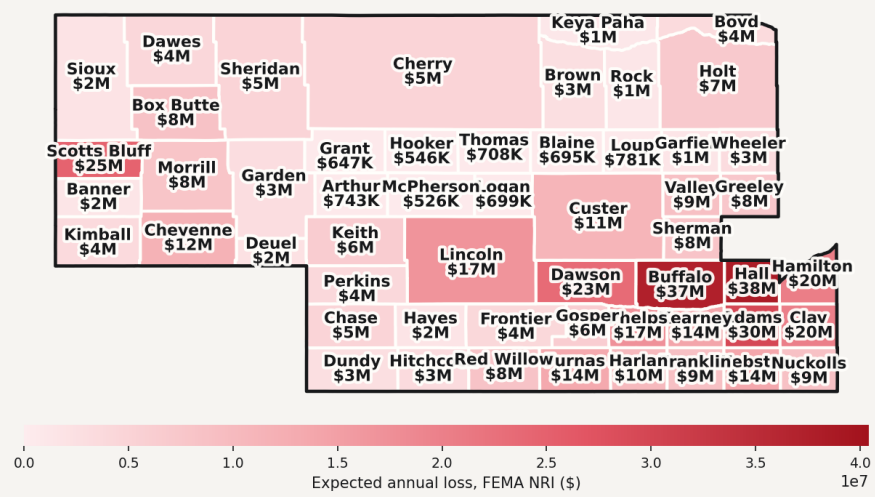
What this chapter is up against.

\$455.8M
Expected annual loss, all hazards

Hall
Highest-risk county

21.3%
Avg social vulnerability (SVI)

4
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Hall	Relatively Low	\$38.5M	73.4%	1	17
Buffalo	Relatively Low	\$37.4M	38.3%	1	18
Adams	Relatively Low	\$29.7M	47.7%	1	18
Scotts Bluff	Relatively Low	\$24.7M	73.6%	2	10
Dawson	Relatively Low	\$23.4M	73.1%	2	15
Hamilton	Very Low	\$20.4M	2.3%	4	23
Clay	Relatively Low	\$20.2M	9.4%	3	19
Phelps	Very Low	\$17.4M	32.4%	0	14
Lincoln	Relatively Low	\$16.9M	46.2%	3	19
Kearney	Very Low	\$14.2M	10.3%	1	16
Webster	Relatively Low	\$13.8M	3.8%	3	16
Furnas	Relatively Low	\$13.5M	19.3%	1	16
Cheyenne	Very Low	\$11.8M	28.6%	1	10
Custer	Very Low	\$11.1M	14.2%	1	20

+ 40 more counties – full table in the county appendix

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations – via the Red Cross national county database.

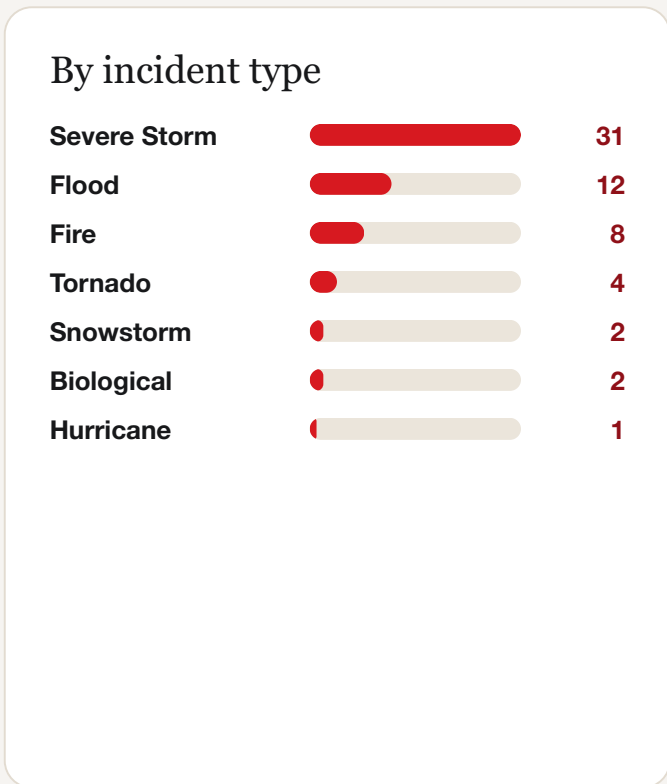
A chapter shaped by disaster.

63
Federal disaster declarations

1
Hurricanes

Severe Storm
Most common type

2026
Most recent



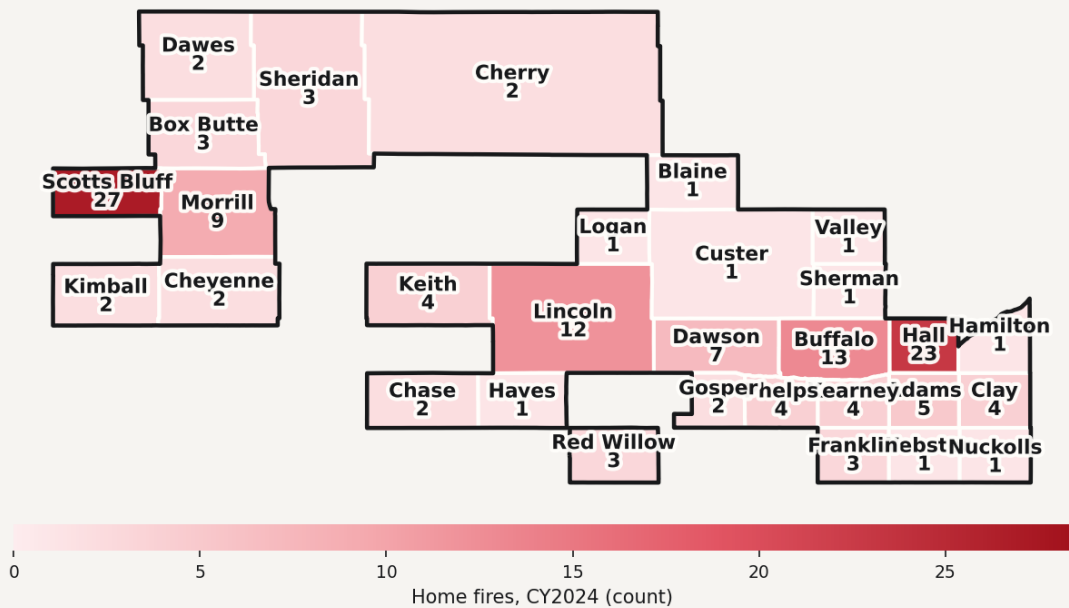
Most recent declarations

FY	DISASTER	TYPE
2026	South Fork Fire	Fire
2026	Morrill-Cottonwood Fire	Fire
2026	Severe Storms, Straight-Line Winds, And Flooding	Severe Storm
2025	Severe Winter Storm And Straight-Line Winds	Winter Storm
2024	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm
2024	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm
2024	Severe Winter Storm And Straight-Line Winds	Severe Storm
2024	Severe Storms, Straight-Line Winds, And Tornadoes	Tornado
2022	Severe Storms And Straight-Line Winds	Severe Storm
2022	Road 702 Fire	Fire

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

Every home fire is a Red Cross moment.

<p>145</p> <p>Home fires (2024)</p>	<p>58.6%</p> <p>Red Cross care rate</p>	<p>37</p> <p>Fires with no Red Cross notification</p>	<p>3.5</p> <p>Fires per 10,000 residents</p>
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Red Cross cared for **59%** of home fires — but **37 (26%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). "With care" = Red Cross provided assistance; "no notification" = the Red Cross was never alerted to the fire.

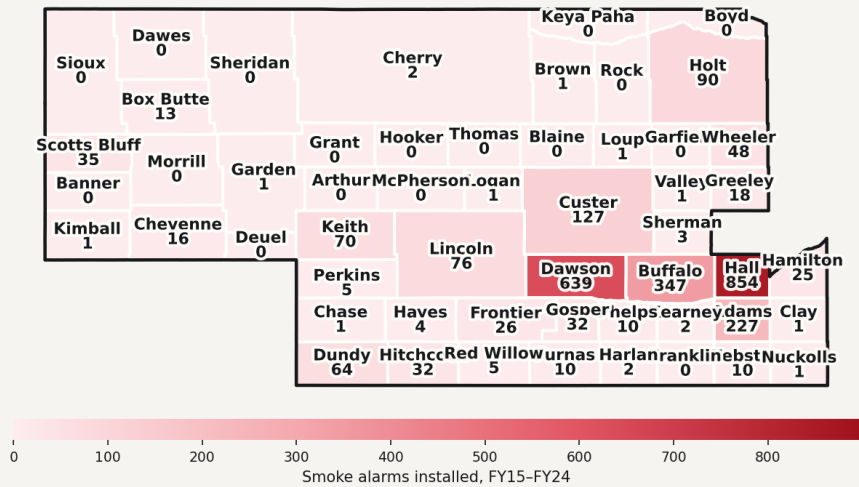
Red Cross shows up — and prevents.

1,557
Home-fire calls answered (RC response)

1,342
Single-family fire responses

2,801
Free smoke alarms installed

215
Multi-family fire responses



Red Cross answered **1,557** home-fire calls and installed **2,801** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

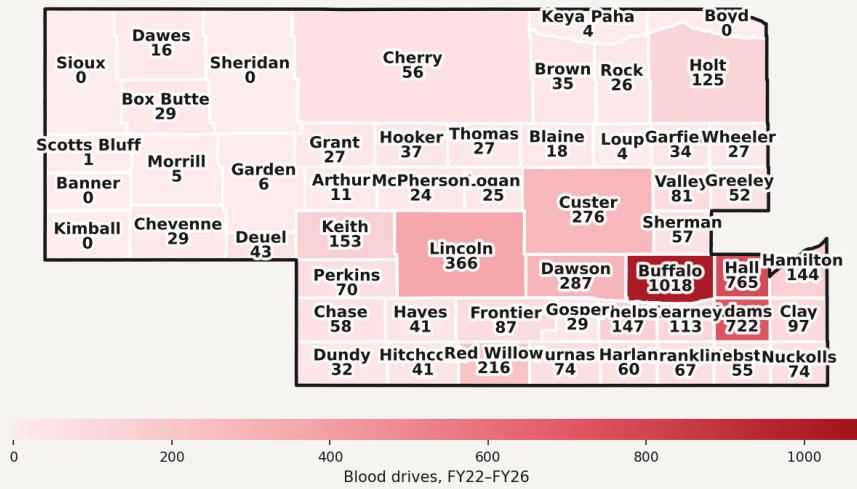
The blood mission's local footprint.

152,867
Blood units collected
(FY22–26)

5,791
Blood drives held

1,186
Drives in FY2026

49
Counties with drives



Blood drives are active in **49 of the chapter's 54 counties** — every county without one is an employer or civic opening: a host site, a sponsored drive, a standing partnership.

Source: BioMed Collections FY22–FY26 (American Red Cross). Drives = collection events; units = products collected.

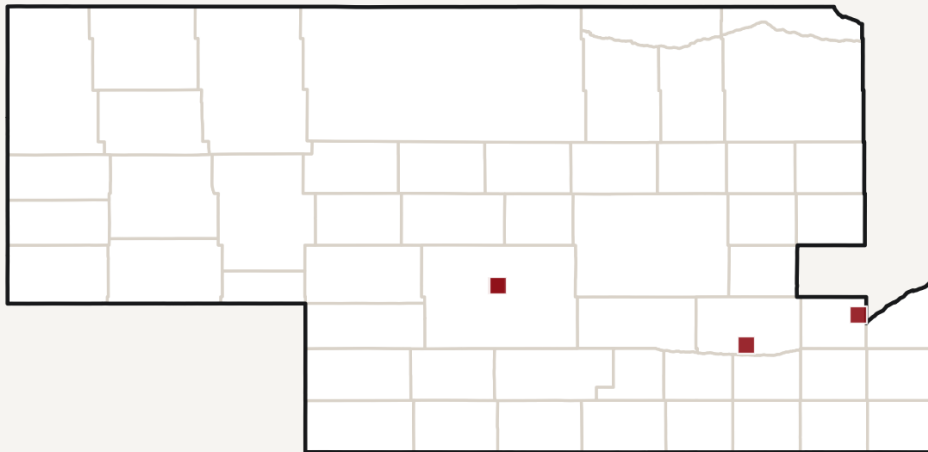
The chapter's physical footprint.

4
Red Cross facilities

2
Owned

2
Leased / licensed

2
BioMed sites



By type / function

Shared site	3
BioMed site	1

BioMed facilities

North Platte NE Blood Donation Center	Platelets & Red Cells
Grand Island NE Blood Donation Center	Platelets & Red Cells

Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$205,281

Total giving, 3-year

13

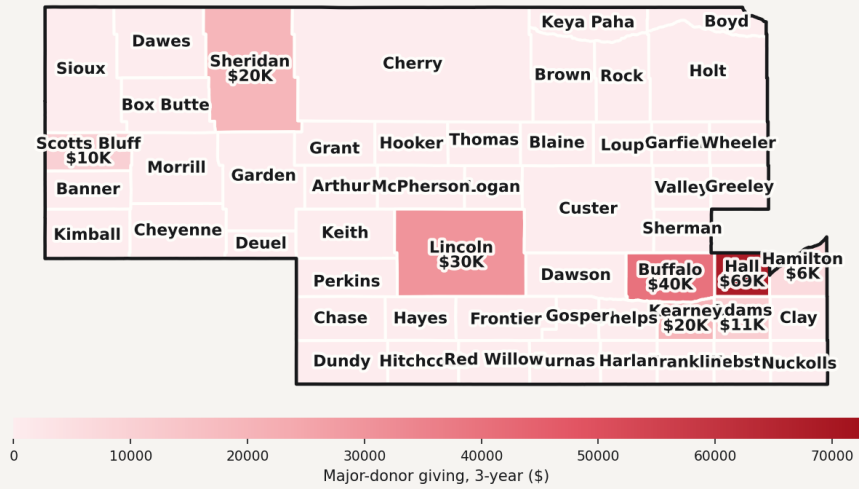
Major donors

\$18,680

Current FY • ▼ 82%
vs prior FY

\$68,859

Top: Hall



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Hall	3	\$68,859
Buffalo	3	\$39,892
Lincoln	2	\$30,000
Kearney	1	\$20,000
Sheridan	1	\$19,538
Adams	1	\$10,993
Scotts Bluff	1	\$10,000
Hamilton	1	\$6,000

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Turning proof into partners.

“We help take care of your employees and their families.”

Board as a capability network

Recruit for access, influence, expertise, geography, and credibility — not just names.

Committee-to-board pipeline

Move community volunteers toward committee member, board member, then officer.

County champion strategy

Find one person in each county whose phone call always gets returned.

Mission-connected relationships

Tie board, faith, civic, employer, and major-gift relationships back to the mission.

Universal board-development doctrine — identical for every chapter. The targets on the next pages are bespoke to this one.

Where the opportunity is.

Central and Western Nebraska is a sprawling agricultural and light-industrial corridor anchored by Hall County (Grand Island) and Buffalo County (Kearney), where meatpacking, ag-tech, and regional healthcare create concentrated employer wealth against a backdrop of 38.5% ALICE-threshold households across 54 largely rural counties. The chapter's 63 FEMA-declared disasters—dominated by severe storms, flooding, and tornadoes on the Platte and Republican River systems—provide a continuous, credible case for preparedness and disaster relief investment. Philanthropic capacity is real but geographically thin outside the Grand Island–Kearney corridor, making anchor employer and hospital-system partnerships disproportionately important. Faith communities, rural electric cooperatives, and agricultural commodity organizations fill critical relationship gaps in the sparsely populated Sandhills and Panhandle counties.

Anchor Meatpacking Employers (JBS, Tyson)

HIGH

Hall and Dawson counties host two of the nation's largest beef processing plants with combined thousands of employees, many living in ALICE-threshold households with limited English proficiency; FEMA disaster history and tornado/flood exposure create direct ROI on workplace first aid, preparedness training, and payroll-giving programs.

Opening move: Propose a bilingual workforce preparedness and first aid training partnership tied to each plant's existing safety and HR infrastructure, starting with a paid pilot cohort.

Regional Hospital Systems (CHI Health)

HIGH

CHI Health operates the two dominant regional hospitals in Grand Island and Kearney; hospital-Red Cross blood and disaster health partnerships are a national model and CHI's community benefit obligations align directly with chapter mission in underserved rural counties.

Opening move: Request a meeting with CHI's Nebraska community health and community benefit officers to co-design a blood drive calendar and rural community health resilience initiative tied to their CHNA priorities.

Agricultural Commodity Organizations and Cooperatives

STRONG

Nebraska Farm Bureau, Nebraska Cattlemen, and rural electric cooperatives (Loup River, Midwest Energy) have deep penetration across the Sandhills and Panhandle counties where no other civic infrastructure reaches; flood and drought disaster cycles directly impact their members and create genuine alignment with Red Cross disaster relief.

Opening move: Approach Nebraska Farm Bureau and a lead rural electric co-op jointly to co-sponsor a county-by-county farm family disaster preparedness campaign, positioning the Red Cross as the rural safety net partner.

University of Nebraska at Kearney / Higher Education

STRONG

UNK's 6,500+ students and faculty represent a volunteer pipeline, emergency management curriculum partnership opportunity, and annual giving base; the university's health sciences and social work programs directly overlap chapter service needs in Buffalo County.

Opening move: Engage UNK's student affairs and health sciences dean to launch a Red Cross Club chapter and integrate disaster health curriculum into relevant degree programs, creating a sustainable volunteer feeder.

Community Foundations and Regional Philanthropy

EMERGING

The Grand Island Community Foundation and similar county-level funds across the region hold discretionary grantmaking capacity but the Red Cross has historically undercultivated this channel; the 38.5% ALICE rate and repeated FEMA declarations create a compelling case for disaster resilience grants aligned with foundation priorities.

Opening move: Map all active community foundations and family foundations across the 54-county territory, then present a tiered disaster resilience grant proposal beginning with Grand Island Community Foundation as lead anchor funder.

AI analysis over verified local anchors (employers, institutions, demographics, risk, disaster history). Directional — review before donor use; every figure traces to the data pages in this report.

Employers that already hold local trust.

Start where the chapter's working families already are.

JBS USA (Grand Island beef plant)

Meatpacking / Food Processing · Hall

Tyson Fresh Meats (Lexington)

Meatpacking / Food Processing · Dawson

Becton Dickinson (Holdrege)

Medical Device Manufacturing · Phelps

Eaton Corporation (Kearney)

Electrical Manufacturing / Industrial · Buffalo

Cabela's / Bass Pro Shops (Sidney)

Retail / Outdoor Recreation · Cheyenne

Chief Industries (Grand Island)

Steel Fabrication / Agricultural Buildings · Hall

WHAT SHE CAN SAY

“We help take care of your employees and their families.”

Verified local anchors; relationship plan reviewed before use. AI-generated over known major anchors — verify before donor use.

Anchor institutions and the doors they open.

Universities & health systems

University of Nebraska at Kearney

Public University · Buffalo

CHI Health Good Samaritan Hospital (Kearney)

Regional Health System / Hospital · Buffalo

CHI Health St. Francis (Grand Island)

Regional Health System / Hospital · Hall

Central Community College (Grand Island campus)

Community College · Hall

Chadron State College

Public College · Dawes

Mid-Plains Community College (North Platte)

Community College · Lincoln

Financial, civic & faith

Heartland Bank (Grand Island)

Regional Community Bank

Platte Valley Companies / Platte Valley Bank

Regional Community Bank

Nebraska Public Power District (Columbus/statewide)

Public Electric Utility

Midwest Energy Cooperative / Loup River Public Power District

Rural Electric Cooperative

Grand Island Community Foundation

Community Foundation

Nebraska Game and Parks Commission / county emergency managers network





Government / Emergency Management Partners

JBS USA's Grand Island plant—one of the largest beef processing facilities in the world—employs a large multilingual immigrant workforce at elevated disaster and health vulnerability, making it the single highest-leverage corporate safety-training and workplace-giving partner in the chapter's territory.



Hall County

Hall County is the beating heart of the chapter—Grand Island is the third-largest city in Nebraska, a regional medical, commercial, and transportation hub that draws residents and workers from a dozen surrounding counties. With 63,181 people, Hall dwarfs every other county in the chapter, and its demographic profile is the most diverse in the footprint: 32% Hispanic and 3% Black, reflecting decades of meatpacking-driven immigration that has permanently transformed the city's character. The median age of 37.7 and just 15% seniors signal a young, working population, but a 37.4% ALICE+poverty rate and an SVI at the 73rd percentile confirm that inequality runs deep beneath the regional prosperity surface.

Hall County generated 23 home fires in CY24—by far the highest count in the chapter—making it the unambiguous operational center of gravity for residential fire response. The combination of dense worker housing, aging rental stock, and a large population with limited English proficiency and thin financial margins creates exactly the conditions where fires happen and recoveries stall without outside support. The NRI is Relatively Low, but Hall has real severe weather exposure as well, including the documented 2019 flood events. Red Cross investment here should be proportional to the volume: robust community partnerships with Grand Island's Hispanic-serving organizations, Spanish-language smoke alarm campaigns, and a strong local volunteer base are not aspirational—they are operationally necessary.

 63,181 People	 \$63,195 Median HH income	 37.4% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		21%
Seniors (65+)		15%
Median age		37.7
ALICE households		5,871
Poverty households		3,258

Risk & response





Expected annual loss	\$38.5M
Social vulnerability (SVI)	73.4%
FEMA declarations (all time)	17
Home fires, CY2024	23
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$68,859

Hall County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Buffalo County

Buffalo County is the unambiguous population and institutional center of this chapter's geography. Kearney—home to the University of Nebraska at Kearney's roughly 7,000 students—drives a median age of just 34.9, the youngest in this county set, and creates an economic engine that supports healthcare (CHI Health Good Samaritan is a regional trauma center), retail, and light manufacturing alongside the university. At 51,149 residents and a median income of \$70,049, Buffalo County has the scale and income base to sustain the fullest range of Red Cross chapter programming. Its 11% Hispanic population and 37.1% ALICE-plus-poverty rate remind chapter leadership that prosperity is unevenly distributed beneath the aggregate numbers.

Thirteen home fires in CY24—by far the highest count in this chapter footprint—make residential fire response the dominant operational reality here, and the concentration of rental housing serving a large student and working-class population is a key structural driver. The NRI rating of Relatively Low and SVI at 38.3% indicate moderate and manageable risk, but the sheer volume of incidents demands reliable volunteer capacity and robust community partnerships. CHI Good Samaritan, UNK's service-learning programs, the Kearney Area Community Foundation, and a dense network of faith congregations give Red Cross more partnership leverage in Buffalo County than anywhere else in the chapter.

 51,149 People	 \$70,049 Median HH income	 37.1% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		19%
Seniors (65+)		14%
Median age		34.9
ALICE households		4,946
Poverty households		2,343

Risk & response





Expected annual loss	\$37.4M
Social vulnerability (SVI)	38.3%
FEMA declarations (all time)	18
Home fires, CY2024	13
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$39,892

Buffalo County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Scotts Bluff County

Scotts Bluff County is the demographic and economic capital of the Nebraska Panhandle, and it looks and feels different from every other county in the chapter's footprint. Its 35,674 residents — more than twice the next largest county — anchor a regional economy built around agriculture, healthcare, retail trade, and light manufacturing in the Gering-Scottsbluff metropolitan core. At 24% Hispanic, the county carries the chapter's most significant minority population, a community rooted in the sugar beet labor history of the North Platte River valley and now deeply integrated into healthcare, construction, and food processing. Median income of \$57,793 is the chapter's lowest among mid-size counties, and a 42.5% ALICE+poverty rate combined with a 73rd-percentile SVI — by far the chapter's highest — signals concentrated, multi-dimensional vulnerability.

Twenty-seven home fires in CY24 make Scotts Bluff the chapter's dominant fire-response county by a wide margin, and the Relatively Low NRI (elevated above neighbors) reflects real hazard exposure including wind events and occasional flash flooding along river corridors. For the chapter, this is the county where investment yields the largest return: bilingual volunteers, Spanish-language smoke alarm campaigns, shelter capacity pre-positioned in Scottsbluff, and partnerships with Hispanic-serving organizations and the regional hospital are all mission-critical rather than aspirational. Scotts Bluff is where the Red Cross brand must be visibly present and culturally competent.

 35,674 People	 \$57,793 Median HH income	 42.5% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0-14)		19%
Seniors (65+)		19%
Median age		40.6
ALICE households		4,122
Poverty households		2,300

Risk & response





Expected annual loss	\$24.7M
Social vulnerability (SVI)	73.6%
FEMA declarations (all time)	10
Home fires, CY2024	27
Fires, no RC notification	14
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,000

Scotts Bluff County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Lincoln County

Lincoln County is the undisputed population and service center of the chapter's territory — 34,026 residents, a median income of \$65,684, and North Platte as the regional hub for health care, retail, government, and railroad operations anchored by the historic Union Pacific Bailey Yard, the world's largest rail classification yard. At median age 41.4 and only 18% seniors, Lincoln County is the youngest county in this cohort, and its 1% Black and 9% Hispanic populations give it the most racially diverse profile in the chapter's western Nebraska footprint. Twelve home fires in CY24 — by far the highest count in this set — make it the chapter's dominant direct-service county.

The Relatively Low NRI rating (the only county in this group above Very Low) and 46th-percentile SVI, the highest in the cohort, confirm that Lincoln County carries real, concentrated risk: economic stress, demographic complexity, and a larger urban environment where apartment fires, language barriers, and transient railroad-workforce households all elevate vulnerability. The chapter's North Platte presence should function as its operational center of gravity — staffed consistently, stocked for rapid deployment, and equipped with Spanish-language and potentially other multilingual capacity. Partnerships with the North Platte Fire Department, Union Pacific's community affairs office, and the Great Plains Health system are the highest-leverage relationships in the entire chapter portfolio.

 34,026 People	 \$65,684 Median HH income	 38.1% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0-14)		19%
Seniors (65+)		18%
Median age		41.4
ALICE households		3,676
Poverty households		1,883

Risk & response





Expected annual loss	\$16.9M
Social vulnerability (SVI)	46.2%
FEMA declarations (all time)	19
Home fires, CY2024	12
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$30,000

Lincoln County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Adams County

Adams County is the commercial and services hub of south-central Nebraska, anchored by Hastings—a city of roughly 25,000 that punches well above its weight with a community college, a VA medical center, and a manufacturing base that includes Hastings Utilities and regional food processing. That economic mix produces a relatively balanced demographic: a median age of 39.7, a 13% Hispanic population that has grown alongside meatpacking and agricultural labor, and a median household income of \$62,233 that still leaves 37.8% of residents in ALICE or poverty territory. Seventeen percent of residents are seniors, many of them veterans tied to the VA campus.

On the risk side, Adams sits at Relatively Low on the National Risk Index and near the middle of Social Vulnerability at the 47.7th percentile—not alarming, but not comfortable either. Five confirmed home fires in CY24 represent the chapter's second-highest single-county fire caseload in this geography, making residential fire response a bread-and-butter mission here. The density of social-service infrastructure—hospitals, food banks, faith coalitions—gives Red Cross genuine partnership leverage, and the VA relationship opens a direct lane to veteran preparedness and smoke-alarm installation campaigns.

 31,267 People	 \$62,233 Median HH income	 37.8% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		19%
Seniors (65+)		17%
Median age		39.7
ALICE households		3,021
Poverty households		1,849

Risk & response





Expected annual loss	\$29.7M
Social vulnerability (SVI)	47.7%
FEMA declarations (all time)	18
Home fires, CY2024	5
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,993

Adams County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Dawson County

Dawson County is the meatpacking heartland of central Nebraska, anchored by Lexington, where massive beef processing plants drew one of the most dramatic demographic transformations in rural America over the past three decades. Today 38% of the county's 23,941 residents are Hispanic and 5% are Black, a workforce-driven diversity that makes Dawson stand out sharply from its neighbors. The median age of 37.8 reflects that working-age vitality, but median income of \$61,974 and a 39.6% ALICE+poverty rate signal that many of those workers are one crisis away from financial collapse. Language access and culturally competent outreach are not optional here—they are the mission.

With 7 home fires recorded in CY24 and an SVI at the 73rd percentile, Dawson carries the chapter's most concentrated combination of social vulnerability and realized fire risk outside Hall County. Dense worker housing, shift schedules that complicate evacuation, and limited English proficiency compound that exposure. The NRI rating of Relatively Low understates the human risk profile. Red Cross partnerships here should run through the packing plants themselves, Spanish-language churches, and Lexington's ESL networks—those are the trusted institutions that can move preparedness information and disaster recovery resources to the people who need them most.

 23,941 People	 \$61,974 Median HH income	 39.6% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		22%
Seniors (65+)		16%
Median age		37.8
ALICE households		2,356
Poverty households		1,204

Risk & response





Expected annual loss	\$23.4M
Social vulnerability (SVI)	73.1%
FEMA declarations (all time)	15
Home fires, CY2024	7
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Dawson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

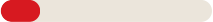

Box Butte County

Box Butte County is the economic and population center of Nebraska's northern Panhandle, organized around Alliance, a Union Pacific railroad town that has diversified into regional retail, healthcare anchored by Box Butte General Hospital, and light manufacturing. Its 10,573 residents produce the largest tax base and the broadest service infrastructure in the Panhandle north of Scotts Bluff, and a median household income of \$71,811—the highest in this subregion—reflects that relative prosperity, even as 35.7% of residents remain ALICE or below. A 12% Hispanic population, largely tied to agricultural and railroad labor history, adds meaningful demographic complexity.

Three home fires in CY24 align with the county's size and housing stock, which includes a significant share of older railroad-era homes. The NRI rating is Very Low and SVI sits near the regional median at 49.6%, signaling moderate structural vulnerability worth monitoring. Box Butte is the logical Panhandle-north anchor for chapter partnership-building: the hospital, the school district, and Alliance's active faith community provide stable institutional relationships. Smoke-alarm canvassing in the older residential neighborhoods near downtown Alliance, with Spanish-language materials for the Hispanic community, would directly address the fire risk pattern here.

 10,573 People	 \$71,811 Median HH income	 35.7% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		19%
Seniors (65+)		18%
Median age		43.5
ALICE households		926
Poverty households		693

Risk & response

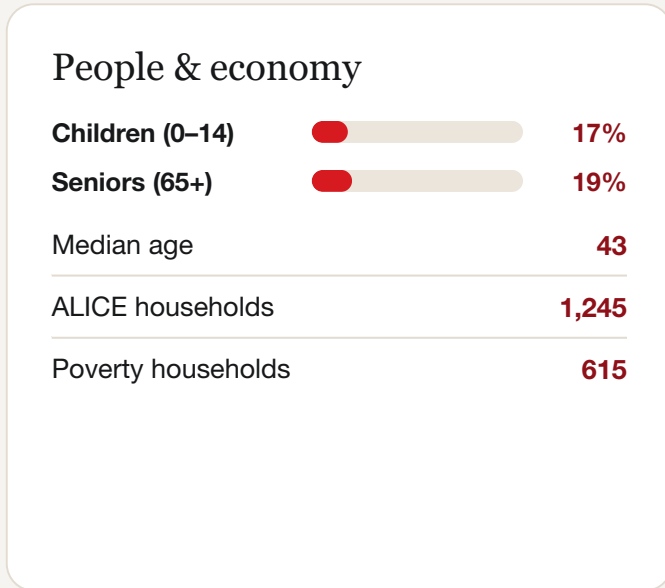
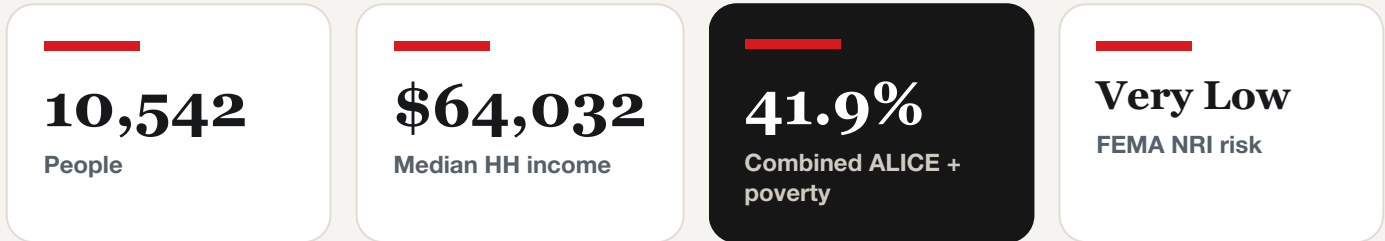
Expected annual loss	\$8.4M
Social vulnerability (SVI)	49.6%
FEMA declarations (all time)	9
Home fires, CY2024	3
Fires, no RC notification	2
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Box Butte County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Red Willow County

Red Willow County, anchored by McCook along the Republican River in Nebraska's southwest corner, is the region's quiet commercial and medical center — a county that serves as the de facto hub for several surrounding counties with fewer services. Its 10,542 residents and \$64,032 median income reflect a mixed economy of agriculture, retail trade, and regional healthcare, and McCook's community college adds a thin layer of institutional diversity uncommon this far west. At 43, the median age is slightly younger than neighbors, but 19% of residents are seniors and 41.9% live in ALICE or poverty, indicating that the hub role does not translate into broad prosperity.

Three home fires in CY24 and a 35th-percentile SVI place Red Willow solidly in the chapter's mid-tier for active mission delivery. The Republican River valley carries genuine flood memory — the basin has produced damaging events in past decades — adding a secondary hazard dimension even under the county's Very Low NRI rating. For the chapter, McCook's institutional density makes it a logical node for volunteer recruitment, shelter pre-positioning, and partner outreach across the southwest quadrant. A working relationship with the regional hospital and the college creates a force-multiplication opportunity that purely agricultural counties simply cannot offer.







Red Willow County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Custer County

Custer County is the geographic heart of Nebraska's Sandhills transition zone, centered on Broken Bow—a county seat that functions as a regional service hub for a sprawling cattle-country economy. At 10,394 residents it is one of the larger counties in the chapter's rural core, with a median income of \$62,045 and 35.6% ALICE-plus-poverty that places it near the regional middle economically. A median age of 46.5 and 22% seniors reflect the familiar central-Nebraska pattern of moderate aging without the extreme demographic thinning seen in the smallest Sandhills counties. The population is overwhelmingly white, with just 4% Hispanic.

One home fire in CY24 is low for a county of this size, but Custer's scattered ranch and farmstead settlement pattern means that structure fires are likely underreported relative to actual ignitions, and response times to remote properties routinely exceed thirty minutes. The NRI is Very Low and the SVI at 14.2% is low, indicating modest aggregate vulnerability. Broken Bow's Jennie M. Melham Memorial Medical Center and the Custer County agricultural extension office are the anchor institutions for Red Cross partnership. Grassland wildfire—historically a recurring hazard in this mixed-grass terrain—deserves explicit attention in chapter preparedness planning even where NRI scores don't flag it prominently.

 10,394 People	 \$62,045 Median HH income	 35.6% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		22%
Median age		46.5
ALICE households		1,170
Poverty households		418

Risk & response





Expected annual loss	\$11.1M
Social vulnerability (SVI)	14.2%
FEMA declarations (all time)	20
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Custer County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

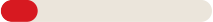

Holt County

Holt County is the commercial and civic capital of north-central Nebraska's Sandhills, with O'Neill — the self-proclaimed 'Irish Capital of Nebraska' — anchoring a regional economy built on cattle ranching, agribusiness, and trade services for a vast surrounding territory. At 9,998 residents and a median income of \$64,974, Holt is noticeably more prosperous than most chapter counties, and its 37.3% ALICE+poverty rate, while still substantial, is among the lower figures in this region. The county's Irish-Catholic heritage gives O'Neill a distinct cultural identity and a strong tradition of civic volunteerism that the Red Cross can directly leverage.

With 22% seniors and a median age of 47.7, the population is aging but not yet top-heavy, and the Very Low NRI rating reflects the Sandhills' relative insulation from major natural hazards — though spring flooding along the Niobrara tributaries is a periodic reality. The SVI at the 11th percentile suggests manageable social vulnerability. Holt's regional-hub character means it functions as a natural base for Red Cross volunteer recruitment and training serving multiple surrounding counties; the chapter should invest in O'Neill as a sub-regional logistics node, cultivating relationships with the Holt County Emergency Manager and the active local volunteer fire network.

 9,998 People	 \$64,974 Median HH income	 37.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		22%
Median age		47.7
ALICE households		1,036
Poverty households		478

Risk & response





Expected annual loss	\$7.0M
Social vulnerability (SVI)	11.0%
FEMA declarations (all time)	16
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Holt County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Hamilton County

Hamilton County is the affluent agricultural anchor of the chapter's eastern edge, centered on Aurora, a well-maintained county seat with strong civic institutions and a local economy buoyed by prosperous grain farming, livestock operations, and a manufacturing base that includes the globally recognized Cabela's founding heritage. Its 9,473 residents enjoy a median income of \$81,106—the second-highest in the chapter—and a 28.4% ALICE+poverty rate that is the lowest of any county in the dataset, reflecting genuine economic stability across most of the population. The median age of 45.3 and 19% senior share suggest a community that has retained more working-age families than most rural Nebraska counties.

Hamilton's NRI is Very Low and its SVI at just 2.3% is among the lowest in the chapter, confirming limited compounding vulnerability. One home fire in CY24 aligns with what would be expected for a stable, mid-sized rural community. The chapter's Red Cross relationship with Hamilton County should be maintained rather than built—this is a county where preparedness messaging finds a receptive audience, where donor and volunteer pipelines are realistic, and where local emergency management capacity is relatively strong. Hamilton is less a county in crisis than a community asset: a stable base from which the chapter can draw volunteer energy, financial support, and organizational credibility that offsets the heavier lift required in more vulnerable neighboring counties.

 9,473 People	 \$81,106 Median HH income	 28.4% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		19%
Median age		45.3
ALICE households		762
Poverty households		230

Risk & response





Expected annual loss	\$20.4M
Social vulnerability (SVI)	2.3%
FEMA declarations (all time)	23
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$6,000

Hamilton County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Cheyenne County

Cheyenne County anchors the southern Panhandle with Sidney, a community whose economic identity has been shaped—and repeatedly tested—by its historic role as a Union Pacific division point and, more recently, by the dramatic rise and partial contraction of Cabela's outdoor retail headquarters. That corporate history left Sidney with retail and distribution infrastructure, a relatively young median age of 42.1 compared to its Panhandle peers, and a 9% Hispanic population tied to meat processing and rail logistics. A median income of \$58,124 and 40.3% ALICE-plus-poverty reflect an economy still recalibrating after Cabela's acquisition by Bass Pro Shops reduced the local employment footprint.

Two home fires in CY24 fit a pattern of modest but consistent fire risk in a county where older worker housing sits alongside newer development. The NRI is Very Low and the SVI at 28.6% indicates moderate vulnerability. Cheyenne County's identity as a Panhandle crossroads—on I-80 and the UP mainline—means it sees transient and seasonal populations that standard vulnerability metrics miss. Red Cross should maintain a working relationship with Sidney's emergency manager and the Cheyenne County Hospital, and should monitor the economic recovery trajectory closely: communities absorbing workforce dislocation often see delayed spikes in household instability and fire risk.

 9,351 People	 \$58,124 Median HH income	 40.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		17%
Median age		42.1
ALICE households		1,215
Poverty households		538

Risk & response





Expected annual loss	\$11.8M
Social vulnerability (SVI)	28.6%
FEMA declarations (all time)	10
Home fires, CY2024	2
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Cheyenne County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

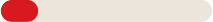

Phelps County

Phelps County anchors itself around Holdrege, a tidy county seat that punches above its weight as a regional trade and healthcare hub for the central Platte River valley. Agriculture — irrigated corn, soybeans, and cattle feeding — drives the \$66,686 median household income, the chapter's highest among comparable rural counties, yet 39.7% of its 8,892 residents remain in ALICE or poverty, a paradox explained by the gap between farm-operator wealth and the wage workers who support it. The population skews older, with a median age of 45.4 and one in five residents over 65, and the modest 7% Hispanic share understates the seasonal agricultural labor presence that swells during harvest.

Four confirmed home fires in CY24 make Phelps one of the more active counties in the chapter for fire response on a per-capita basis, and a 32nd-percentile SVI signals meaningful pockets of vulnerability despite the relatively comfortable median income. Red Cross has genuine traction here: the county's institutional fabric — a hospital, active civic clubs, and a stable school system — provides partnership anchors that are rare in more isolated neighbors. Smoke alarm installation campaigns and a reliable local volunteer corps are realistic, high-impact investments that align well with the county's demonstrated fire risk and its mix of aging housing stock and working-poor households.

 8,892 People	 \$66,686 Median HH income	 39.7% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		20%
Median age		45.4
ALICE households		911
Poverty households		607

Risk & response

Expected annual loss	\$17.4M
Social vulnerability (SVI)	32.4%
FEMA declarations (all time)	14
Home fires, CY2024	4
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Phelps County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Keith County

Keith County is the Lake McConaughy corridor — a reservoir economy layered atop agriculture and the Union Pacific rail line, with Ogallala as the county seat and regional hub for a 50-mile radius. At 8,224 residents and a median income of \$59,269, Keith occupies the middle economic tier of chapter counties, but its 10% Hispanic population — the second-highest share in this cohort — and 26th-percentile SVI flag a meaningful social vulnerability gap that the raw numbers can obscure. One in four residents is a senior, and 38.7% fall at ALICE or poverty levels, suggesting a two-tier community of established ranch and business families alongside lower-income Latino agricultural and service workers.

Four home fires in CY24 match Kearney County's caseload but land in a more complex demographic landscape, meaning bilingual outreach capacity is not optional but operationally necessary. Lake McConaughy also creates a seasonal mass-casualty and water-rescue risk profile — summer weekends bring tens of thousands of visitors — that is entirely absent from the NRI's Very Low county-level rating. The chapter should prioritize a Spanish-language home fire safety partnership with Ogallala's Catholic parish and school system while also coordinating with the Nebraska Game and Parks Commission on lake-season emergency response protocols.

8,224

People

\$59,269

Median HH income

38.7%

Combined ALICE + poverty

Very Low

FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 15%;"><div style="width: 15%;"></div></div>	15%
Seniors (65+)	<div style="width: 24%;"><div style="width: 24%;"></div></div>	24%
Median age		49.4
ALICE households		1,012
Poverty households		515

Risk & response





Expected annual loss	\$6.4M
Social vulnerability (SVI)	26.0%
FEMA declarations (all time)	9
Home fires, CY2024	4
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Keith County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Dawes County

Dawes County is defined by Chadron—home to Chadron State College, the Pine Ridge's eastern gateway, and a regional trade center serving the Nebraska Panhandle's northern tier and spilling across the South Dakota line. The college keeps the median age at a chapter-low 36.8 and injects institutional energy—an education workforce, student renters, and a service economy—that distinguishes Dawes sharply from its ranching-county neighbors. A 4% Hispanic and 2% Black population (the highest Black share in this county set outside Adams and Buffalo) reflects both the student body's diversity and a small but historically rooted Native American adjacent community near the Pine Ridge border. Median income of \$57,754 and 40.4% ALICE-plus-poverty reflect the economic fragility that higher-education towns with thin private-sector bases commonly experience.

Two home fires in CY24 align with Dawes's size and its rental-heavy student housing stock, which represents a distinct fire-risk profile from the agricultural counties surrounding it. The NRI is Very Low and the SVI at 31.6% captures moderate vulnerability driven by income and housing instability. Red Cross engagement here should include Chadron State's student volunteer pipeline—a renewable source of trained labor for disaster response—and should focus smoke-alarm outreach on the older rental neighborhoods near campus where turnover is high and landlord compliance with safety standards is often inconsistent.

 7,985 People	 \$57,754 Median HH income	 40.4% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		18%
Median age		36.8
ALICE households		881
Poverty households		484

Risk & response





Expected annual loss	\$4.3M
Social vulnerability (SVI)	31.6%
FEMA declarations (all time)	12
Home fires, CY2024	2
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Dawes County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Kearney County

Kearney County — not to be confused with the city of Kearney in Buffalo County — is a compact, prosperous agricultural county in south-central Nebraska, anchored by Minden and Axtell, where irrigated corn and soybean production drives one of the healthiest rural economies in the chapter's territory. The \$70,125 median income is the second-highest in this county set, and the 29.9% ALICE+poverty rate is the lowest, signaling a working agricultural community with real financial cushion. At median age 44.4 and only 20% seniors, Kearney County is comparatively young and economically stable — a meaningful contrast to the older, more financially stressed Sandhills counties to the north and west.

Four home fires in CY24 make this one of the more active counties for direct Red Cross casework despite its modest size of 6,722 residents, yielding a fire rate that warrants consistent volunteer readiness. The SVI at the 10th percentile and Very Low NRI confirm low systemic vulnerability, but the chapter should not let favorable numbers breed complacency: the fire caseload is real, and Minden's small-town civic infrastructure — service clubs, churches, the Kearney County Fair — offers fertile ground for Sound the Alarm events and volunteer recruitment that can also serve mutual aid into adjacent counties.

 6,722 People	 \$70,125 Median HH income	 29.9% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		19%
Seniors (65+)		20%
Median age		44.4
ALICE households		572
Poverty households		244

Risk & response





Expected annual loss	\$14.2M
Social vulnerability (SVI)	10.3%
FEMA declarations (all time)	16
Home fires, CY2024	4
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$20,000

Kearney County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Clay County

Clay County is a quiet agricultural overachiever: its 5,986 residents, spread across a compact grid of small towns anchored by Clay Center, post the highest median household income in this entire county set at \$73,435 and the lowest ALICE-plus-poverty rate at 31.5% — a combination that signals an unusually stable agrarian economy built on irrigated row crops and a tight-knit German and Czech heritage community that has maintained institutional density (schools, co-ops, a strong FFA culture) that larger counties have lost. A median age of 44.8 and 21% seniors describe a slightly aging but economically grounded population.

Four home fires in CY24 is the highest rate relative to population size among the mid-tier counties in this group, making fire response a priority that the prosperous aggregate numbers could tempt chapter leadership to underweight. The NRI rating of Relatively Low and SVI at just 9.4% confirm that structural vulnerability is genuinely low, but the fire incident rate argues for proactive smoke-alarm canvassing, particularly in the older farmhouses and rural properties that sit outside the reach of volunteer fire departments with limited response radius. Clay County's strong agricultural cooperative and school networks are the natural Red Cross partnership infrastructure here.

 5,986 People	 \$73,435 Median HH income	 31.5% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		21%
Median age		44.8
ALICE households		554
Poverty households		226

Risk & response





Expected annual loss	\$20.2M
Social vulnerability (SVI)	9.4%
FEMA declarations (all time)	19
Home fires, CY2024	4
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Clay County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Cherry County

Cherry County is the largest county by area in Nebraska and one of the largest in the contiguous United States—a vast Sandhills cattle and hay operation centered on Valentine, a tourism-friendly town on the Niobrara River that draws float-trip visitors every summer and supports a small hospital and regional retail trade. Its 5,358 residents live at very low density across a landscape where the nearest neighbor may be miles away, and a median age of 47.3 with 22% seniors reflects the steady aging of a ranching population whose children leave for college and don't return. A median income of \$62,398 alongside 41.6% ALICE-plus-poverty captures the asset-rich, cash-poor character of family cattle operations.

Two home fires in CY24 are unremarkable statistically but operationally demanding given Cherry County's scale—a fire on a remote ranch may not receive mutual-aid response for forty-five minutes or more. The NRI is Very Low and the SVI sits at 30.2%, a moderate score driven partly by the isolation factor. Niobrara River corridor flooding and grassland wildfire are the credible natural hazards that the NRI rating tends to underweight for this terrain. Red Cross preparedness outreach should flow through Valentine's strong ranching community networks, the Niobrara Council (tourism and conservation coalition), and the Cherry County extension office, which maintains consistent contact with the dispersed ranch population.

 5,358 People	 \$62,398 Median HH income	 41.6% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		22%
Median age		47.3
ALICE households		723
Poverty households		205

Risk & response





Expected annual loss	\$4.8M
Social vulnerability (SVI)	30.2%
FEMA declarations (all time)	11
Home fires, CY2024	2
Fires, no RC notification	2
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Cherry County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Sheridan County

Sheridan County stretches from the Sandhills into the Pine Ridge escarpment, a landscape of geographic drama and economic struggle that makes it one of the chapter's most challenging operating environments. Hay Springs and Rushville are the county's two modest towns, serving 4,963 residents whose \$51,852 median income — among the chapter's lowest — reflects the limits of a ranching economy with little commercial diversification. At 48.4, the median age is high, 22% of residents are seniors, and 43.5% fall into ALICE or poverty. The Pine Ridge corridor brings the county into geographic proximity with Oglala Lakota County across the South Dakota line, and while Sheridan's own minority population is modest at 5% Hispanic, the cultural and economic influence of the broader Pine Ridge region is a real local context.

Three home fires in CY24 and a 34th-percentile SVI indicate meaningful vulnerability relative to the chapter's quieter counties. The county's combination of low income, aging population, isolated ranching households, and the emotional weight of a community that has experienced generational economic decline creates a Red Cross operating environment that demands sustained presence rather than episodic response. Volunteer recruitment is difficult here precisely because the population most able to volunteer is stretched thin by economic pressure; the chapter should prioritize relationships with the fire districts in Hay Springs and Rushville as the most durable path to local capacity.

 4,963 People	 \$51,852 Median HH income	 43.5% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		22%
Median age		48.4
ALICE households		680
Poverty households		243

Risk & response





Expected annual loss	\$4.8M
Social vulnerability (SVI)	34.6%
FEMA declarations (all time)	9
Home fires, CY2024	3
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$19,538

Sheridan County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.


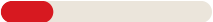
Furnas County

Furnas County anchors the Republican River valley in south-central Nebraska, with Beaver City as its quiet seat and Cambridge providing modest commercial activity. The county's 4,525 residents skew notably old—median age 50.8, with 25% seniors, one of the higher senior concentrations in the chapter—and a 39.9% ALICE+poverty rate signals that a substantial share of those older residents are living on tight margins. The economy is rooted in irrigated agriculture and small-scale ranching, with little economic diversification to buffer against commodity downturns or personal financial shocks.

Furnas carries an NRI of Relatively Low, distinguishing it from the blanket Very Low ratings of surrounding counties and reflecting genuine exposure to Republican River flooding—a hazard with real historical memory in this corridor. With an SVI at the 19th percentile, aggregate social vulnerability appears modest, but the senior-heavy, low-income demographic is exactly the population that struggles most with disaster recovery. Red Cross mission delivery here should prioritize older adult outreach—smoke alarm installation in aging farmhouses and in-town rental housing, health and safety checks during extreme heat events, and ensuring that the county emergency management system has reliable Red Cross contact protocols for flood events that could displace riverside households with limited means to recover independently.

 4,525 People	 \$55,659 Median HH income	 39.9% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		14%
Seniors (65+)		25%
Median age		50.8
ALICE households		502
Poverty households		298

Risk & response

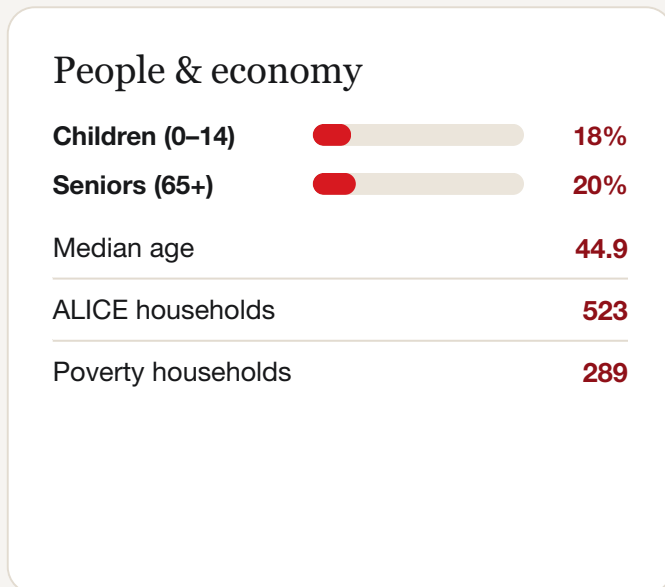
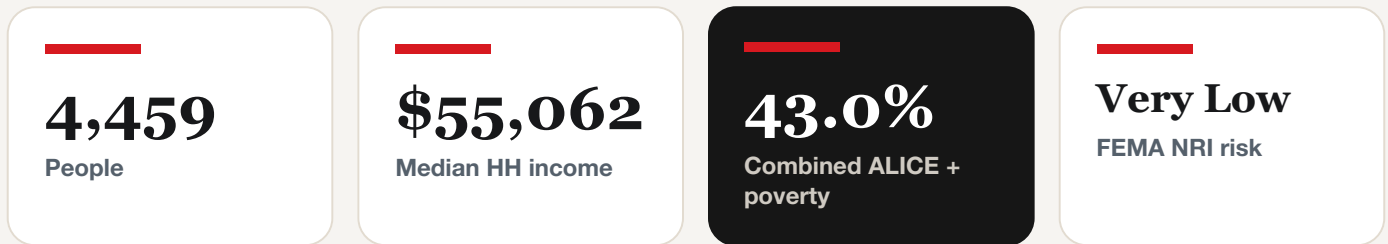
Expected annual loss	\$13.5M
Social vulnerability (SVI)	19.3%
FEMA declarations (all time)	16
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Furnas County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Morrill County

Morrill County in the North Platte River valley is the most ethnically distinct county in this county set — 15% Hispanic, the highest share in the entire cohort — reflecting generations of sugar beet agriculture and irrigation farming that drew Latino families to Bridgeport and Bayard. At 4,459 residents with a median income of \$55,062 and 43% ALICE+poverty, the county carries significant economic stress, and the 31st-percentile SVI is the third-highest in this group, driven substantially by the Hispanic population's income and language vulnerability profile. Median age of 44.9 and 20% seniors indicate a relatively younger county, partly because Hispanic households tend to skew younger than the Anglo ranching population.

Nine home fires in CY24 — the second-highest total in this county set and striking for a county of this size — make Morrill one of the chapter's most active direct-service counties and a clear priority for investment. The fire rate almost certainly reflects housing quality issues in the agricultural worker community. The chapter must have bilingual response capacity here: Spanish-language smoke alarm installation, bilingual caseworkers or trained volunteers, and a deep partnership with Bridgeport Public Schools and the local Catholic parish. Morrill is where the chapter's commitment to equitable service delivery is most concretely tested.







Morrill County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Valley County

Valley County straddles the North Loup River in central Nebraska, a settled agricultural landscape anchored by Ord, a county seat notable for its walkable downtown and stubborn civic pride in a region of declining small towns. The county's 3,993 residents have a median income of \$64,256, competitive by chapter standards, but a 25% senior share — tied for the chapter's highest — and a median age of 50.4 paint a portrait of a community aging faster than it is renewing. A third of households remain in ALICE or poverty despite the respectable income median, reflecting the concentration of agricultural wealth among a diminishing number of operators while service and retail workers struggle.

One home fire in CY24 keeps Valley's operational tempo low, and the Very Low NRI and 14th-percentile SVI suggest limited acute disaster exposure. The more important long-term story for the chapter is Valley's demographic trajectory: as the senior share grows and the working-age population continues its slow outmigration, the county's capacity to sustain volunteer organizations — including Red Cross — will erode. Ord's existing civic infrastructure, including its hospital, newspaper, and active senior center, gives the chapter genuine partnership anchors today. The strategic imperative is to lock in those relationships now, while institutional memory and volunteer energy still exist to build on.

 3,993 People	 \$64,256 Median HH income	 33.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		25%
Median age		50.4
ALICE households		402
Poverty households		205

Risk & response

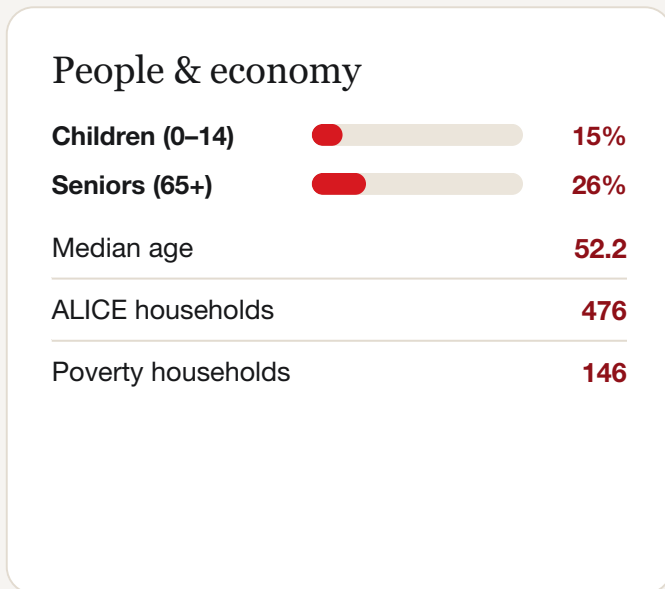
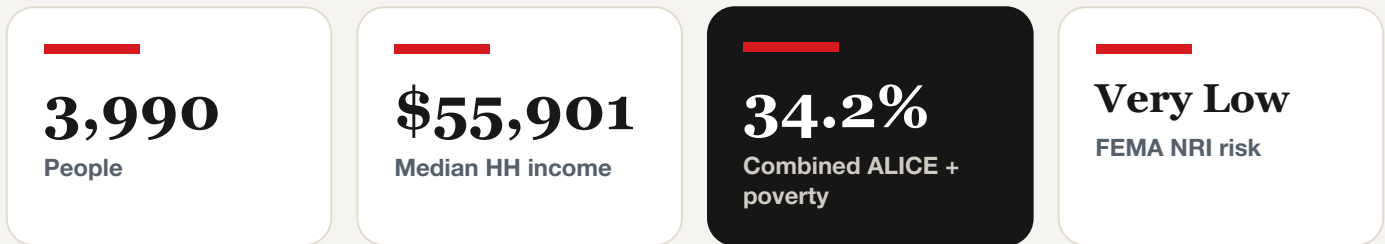
Expected annual loss	\$9.0M
Social vulnerability (SVI)	14.6%
FEMA declarations (all time)	18
Home fires, CY2024	1
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Valley County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Nuckolls County

Nuckolls County lies along the Republican River in south-central Nebraska, a rolling agricultural landscape of corn, soybean, and cattle operations anchored by Nelson and Superior, the latter shared as a commercial center with the Kansas border. At 3,990 residents and a median income of \$55,901, the county is economically mid-range, and a 34.2% ALICE+poverty rate — among the lower figures in this cohort — suggests a working-class agricultural community with somewhat more stability than the Sandhills counties to the north. What makes Nuckolls genuinely distinctive is its age profile: median age 52.2 with 26% seniors, the joint-highest senior share in the dataset, marking it as one of the most age-advanced counties in the chapter.

The SVI at the 1.4th percentile is strikingly low, reflecting demographic homogeneity, but the senior concentration is a real operational factor that aggregate scores discount. One home fire in CY24 is consistent with low density, but the chapter should treat the senior population as the primary risk cohort: older adults living alone in aging housing stock face elevated fire risk and reduced escape capacity. The most effective Red Cross investment in Nuckolls is a targeted senior home fire safety canvass in partnership with the Superior Area Health system and Area Agency on Aging, embedding smoke alarm installation into existing senior wellness check programs.







Nuckolls County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Chase County

Chase County sits in the far southwestern corner of Nebraska, where center-pivot irrigation transforms the high plains into a significant corn and bean producer, and Imperial serves as the trade town for a wide rural catchment. Its 3,806 residents include a 16% Hispanic population—the highest proportion in this entire county set—reflecting decades of agricultural labor migration that has made Spanish a working language in the fields, the schools, and increasingly in local commerce. A median age of 47.6 and 23% seniors, combined with 41.2% ALICE-plus-poverty, describe a community where economic stress falls disproportionately on Latino families and fixed-income elders.

Two home fires in CY24 are proportionally significant for a county of this size, and the NRI rating of Very Low should not obscure the fact that Imperial's older housing stock and the dispersed farmstead settlement pattern create real ignition and response-time risk. The SVI at 27.2% reflects moderate structural vulnerability. Red Cross engagement in Chase County should be bilingual from the outset—Spanish-language smoke-alarm outreach, preparedness materials, and a relationship with the local Catholic parish (often the anchor institution for Hispanic agricultural communities) would meaningfully extend the chapter's reach into the population segment most likely to be under-served by English-only programming.

 3,806 People	 \$59,302 Median HH income	 41.2% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		19%
Seniors (65+)		23%
Median age		47.6
ALICE households		486
Poverty households		106

Risk & response





Expected annual loss	\$4.8M
Social vulnerability (SVI)	27.2%
FEMA declarations (all time)	12
Home fires, CY2024	2
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Chase County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Kimball County

Kimball County anchors Nebraska's southwestern Panhandle corner, where US-30 and I-80 intersect the High Plains agricultural economy with a lingering Cold War geography — Minuteman missile silos dot the surrounding ranchland, and Kimball City's identity is still partly shaped by its mid-century defense industry past. Today the economy rests on dryland wheat farming, cattle, and I-80 corridor commerce, producing a median income of \$53,403 and an ALICE+poverty rate of 40.5% for a county of 3,331. The 43rd-percentile SVI — the second-highest in this county set — is a meaningful alert, driven by income stress, age, and a modest but real 8% Hispanic population that reflects agricultural labor demographics.

Two home fires in CY24 and the elevated SVI together make Kimball a higher-priority direct-service county than its small size might suggest. The chapter should treat Kimball City as a Panhandle outpost — a logical anchor for volunteer recruitment serving the extreme southwest — and pursue partnerships with the Kimball Public Schools for youth preparedness programming and with the local health system to reach the Hispanic agricultural community. The I-80 corridor also creates transportation-incident risk that is entirely outside the residential fire and natural hazard frame but warrants coordination with Nebraska State Patrol.

 3,331 People	 \$53,403 Median HH income	 40.5% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		24%
Median age		47.9
ALICE households		418
Poverty households		202

Risk & response





Expected annual loss	\$3.6M
Social vulnerability (SVI)	43.1%
FEMA declarations (all time)	8
Home fires, CY2024	2
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Kimball County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Webster County

Webster County lines the Kansas border in south-central Nebraska, with Red Cloud serving as county seat and carrying an outsized cultural identity as the hometown of Willa Cather — a literary heritage that brings modest tourism and genuine local pride to a county that otherwise looks much like its agricultural neighbors. The 3,319 residents have a \$62,954 median income and 36.3% ALICE or poverty, a relatively moderate vulnerability profile, and the 49.4 median age and 23% senior share reflect the slow demographic graying common across the chapter's rural south tier. The population is almost entirely non-Hispanic white, with only 5% Hispanic and no measurable Black population.

Webster's Relatively Low NRI rating — one step above the Very Low that dominates the chapter's footprint — reflects some genuine hazard exposure in a county that sits in the transitional zone between the Rainwater Basin and the Republican River drainage, where severe thunderstorms and tornado risk are real seasonal concerns. One home fire in CY24 and a very favorable 3.8th-percentile SVI suggest current vulnerability is low, but the aging housing stock in Red Cloud's historic residential neighborhoods is a latent smoke alarm opportunity. The chapter's best partnership investment here is the local emergency manager and the volunteer fire department, organizations that share Red Cross values and are already trusted by a community that takes self-reliance seriously.

 3,319 People	 \$62,954 Median HH income	 36.3% Combined ALICE + poverty	 Relatively Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		23%
Median age		49.4
ALICE households		354
Poverty households		192

Risk & response

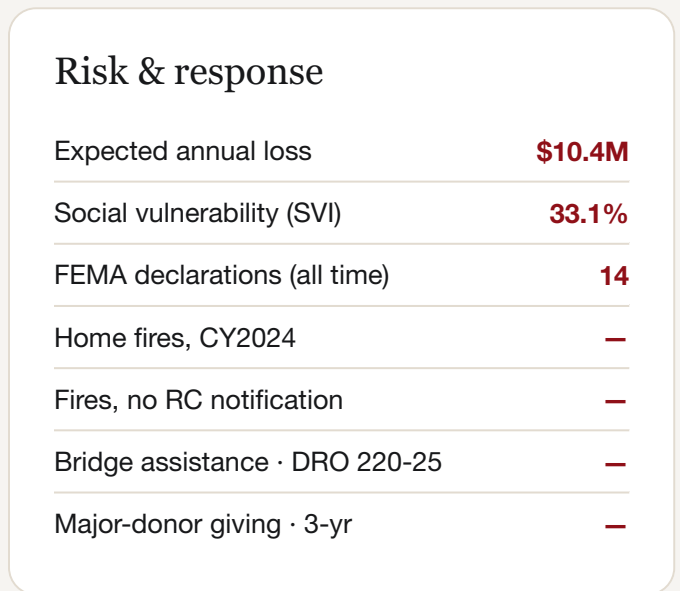
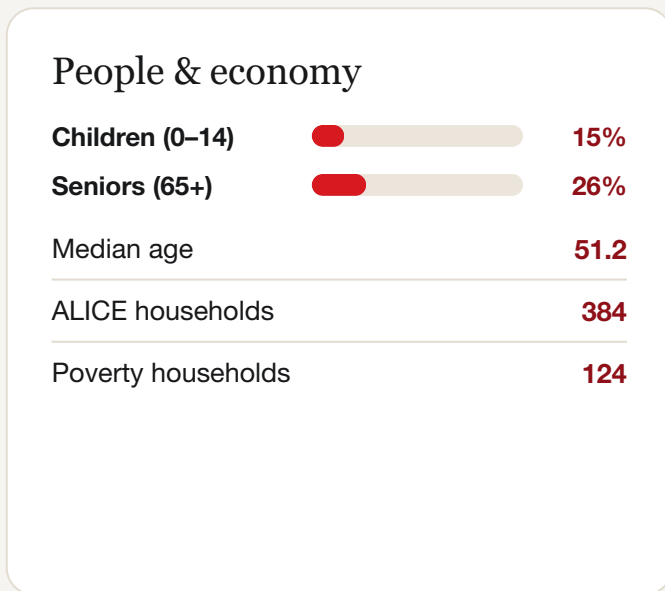
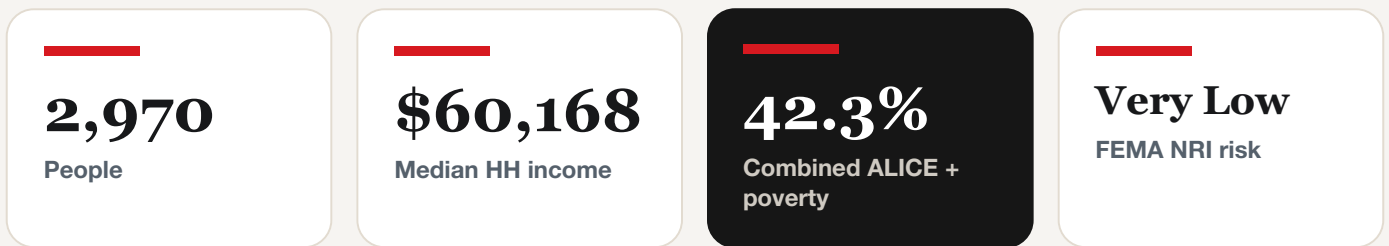
Expected annual loss	\$13.8M
Social vulnerability (SVI)	3.8%
FEMA declarations (all time)	16
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Webster County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Harlan County

Harlan County is defined as much by its reservoir as by its farms—Harlan County Lake, one of the largest in Nebraska, anchors a modest recreation and retirement economy around Alma that overlays the county's traditional dryland farming and ranching base. With 2,970 residents and a median age of 51.2, Harlan skews older, and its 26% senior share reflects both natural aging and the in-migration of retirees drawn by the lake lifestyle. Median income of \$60,168 is modestly above the rural baseline, but a 42.3% ALICE+poverty rate—among the higher figures in the chapter—signals that economic fragility is widespread beneath the comfortable surface, particularly among working-age households and renters.

Harlan's NRI is Very Low, but the Republican River system that feeds the reservoir has a documented flood history upstream and downstream, and the lake itself creates water-rescue and weather-related incident exposure that doesn't register in standard hazard indices. SVI at the 33rd percentile captures moderate aggregate vulnerability, driven by the older and economically stressed population. Red Cross engagement in Harlan County should account for the dual character of the community: the retirement and recreation population needs preparedness outreach tailored to seniors aging in vacation-style properties, while the working poor and agricultural households need fire safety and financial recovery support. The county emergency manager and the Alma Volunteer Fire Department are the essential partners for both.







Harlan County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Sherman County

Sherman County sits in the central Nebraska Loup River country, a small, quiet agricultural community of 2,893 where dryland farming and cattle operations define daily life and the county seat of Loup City serves a population that has been slowly declining for decades. The \$62,243 median income is workable but 42% of residents live in ALICE or poverty, and with a median age of nearly 49 and 24% of residents over 65, Sherman is one of the chapter's most senior-skewed counties. The demographic profile is almost entirely non-Hispanic white, reflecting the German and Czech immigrant agricultural heritage that settled this part of the Loup valley in the late nineteenth century.

One home fire in CY24 keeps Sherman's operational footprint light, and its 26th-percentile SVI places it in a moderate vulnerability band — concerning enough to warrant attention but not at crisis level. The aging housing stock common to slow-growth rural counties is a legitimate smoke alarm and home fire safety opportunity, particularly given the high senior share. Sherman's central Nebraska location and its proximity to the Loup River system, while rated Very Low on NRI, means spring flood risk is not entirely academic in wet years. The chapter's best entry point here is likely through the senior services network and the local volunteer fire department, both of which carry the community trust that Red Cross must earn rather than assume.

 2,893 People	 \$62,243 Median HH income	 42.0% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		24%
Median age		48.9
ALICE households		403
Poverty households		141

Risk & response





Expected annual loss	\$8.2M
Social vulnerability (SVI)	26.4%
FEMA declarations (all time)	19
Home fires, CY2024	1
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Sherman County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Brown County

Brown County anchors the northern Sandhills with Ainsworth as its county seat and trade hub—a town that supports a regional livestock auction, a small hospital, and the agricultural supply businesses that keep surrounding ranch country functioning. The county's 2,834 residents carry the highest ALICE-plus-poverty rate in this county set at 48.2%, and a median household income of just \$47,537—the lowest in this profile group—signals genuine economic distress that is not fully visible in any single statistic. A median age of 51.2 and 26% seniors compound vulnerability, as fixed-income elders face energy costs, medical travel, and housing maintenance burdens in an area with thin service infrastructure.

The NRI is Very Low and the SVI sits at the 14.4th percentile, but those aggregate scores understate how badly a single disaster would strain Brown County's capacity to respond and recover. No home fires were recorded in CY24, though the county's aging housing and high poverty rate suggest risk that warrants proactive attention. Red Cross engagement here should emphasize smoke-alarm installation through the rural fire departments and the Ainsworth Area Chamber, and preparedness partnerships with the Brown County Health Center—the single most important institutional anchor for reaching residents who are financially stretched and geographically isolated in nearly equal measure.

 2,834 People	 \$47,537 Median HH income	 48.2% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		26%
Median age		51.2
ALICE households		397
Poverty households		185

Risk & response





Expected annual loss	\$2.7M
Social vulnerability (SVI)	14.4%
FEMA declarations (all time)	11
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Brown County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Franklin County

Franklin County is a quiet south-central Nebraska farming community where the Republican River valley shapes both the landscape and the hazard profile. Its 2,819 residents are overwhelmingly white, with just 3% Hispanic and no measurable Black population, and the median age of 49.3 alongside 23% seniors reflects the steady demographic contraction common to this tier of agricultural counties. Median income of \$55,591 and a 41.1% ALICE+poverty rate tell a story of moderate earnings coexisting with significant financial vulnerability—many households are working but not building resilience reserves.

With 3 home fires recorded in CY24, Franklin punches above its weight for such a small county, a reminder that aging housing stock and rural heating practices create real ignition risk even where population density is low. The NRI rates Very Low, but the Republican River has a documented flood history that should not be dismissed. SVI at the 11th percentile suggests limited compounding social vulnerability, yet low SVI counties can be deceiving when the elderly and economically stressed are geographically scattered and socially isolated. Red Cross engagement here should lean on the Franklin County Emergency Management office and local volunteer fire departments, using those existing trusted channels to deliver smoke alarm programs and preparedness education to the aging residents most at risk.

 2,819 People	 \$55,591 Median HH income	 41.1% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		23%
Median age		49.3
ALICE households		356
Poverty households		174

Risk & response





Expected annual loss	\$8.9M
Social vulnerability (SVI)	11.3%
FEMA declarations (all time)	10
Home fires, CY2024	3
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Franklin County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Perkins County

Perkins County is quintessential western Nebraska farm country — a flat, wind-scoured landscape where dryland wheat and irrigated corn define both the economy and the social calendar. With just 2,819 residents spread across nearly 900 square miles, population density barely registers, and the county seat of Grant serves as the sole commercial anchor. Median income sits at \$64,421, respectable by regional standards, yet 37.1% of households fall into ALICE or poverty territory, meaning financial fragility runs deeper than the headline number suggests. One in five residents is a senior, and the homogeneous demographic profile — virtually no minority population — reflects the county's deep Anglo-agricultural roots.

The NRI Very Low risk rating and 14th-percentile SVI mean Perkins is neither a frequent disaster target nor a high-vulnerability environment by composite measure, but that low SVI can mask the quiet hardship of isolation. When a farm accident, house fire, or severe winter storm strikes, neighbors are far away and emergency infrastructure is thin. Red Cross mission delivery here depends entirely on cultivating a small, trusted volunteer base and maintaining relationships with the local fire district and Farm Bureau, since institutional density is minimal and any response requires people who already know each other.

 2,819 People	 \$64,421 Median HH income	 37.1% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		18%
Seniors (65+)		21%
Median age		44.6
ALICE households		315
Poverty households		116

Risk & response

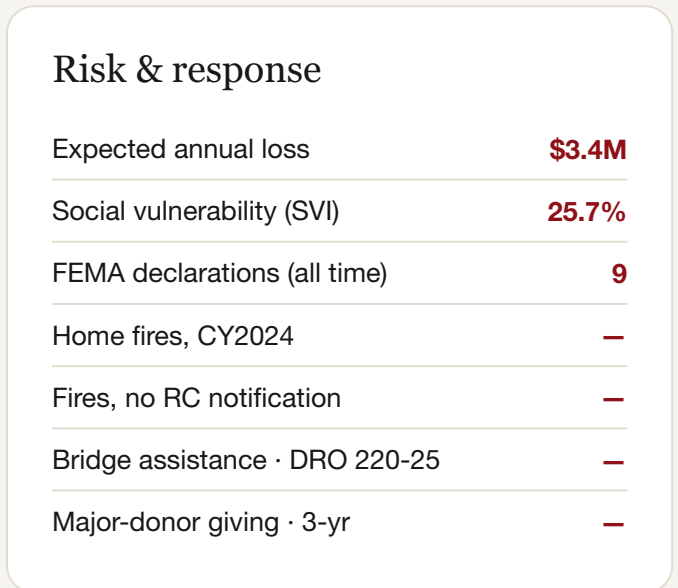
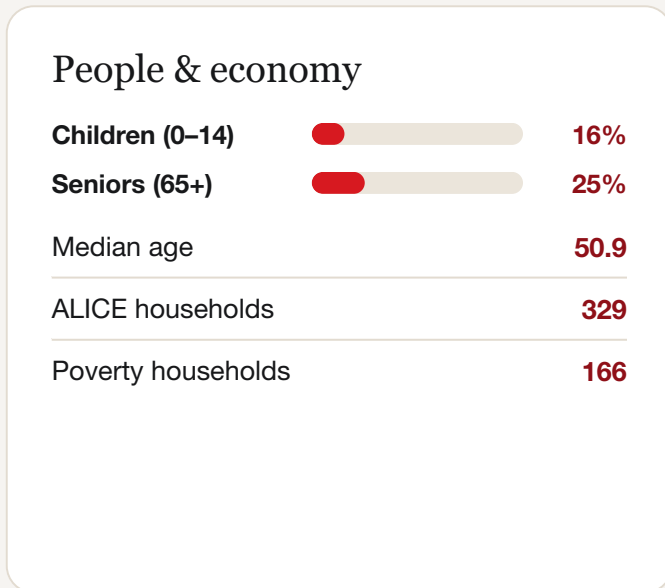
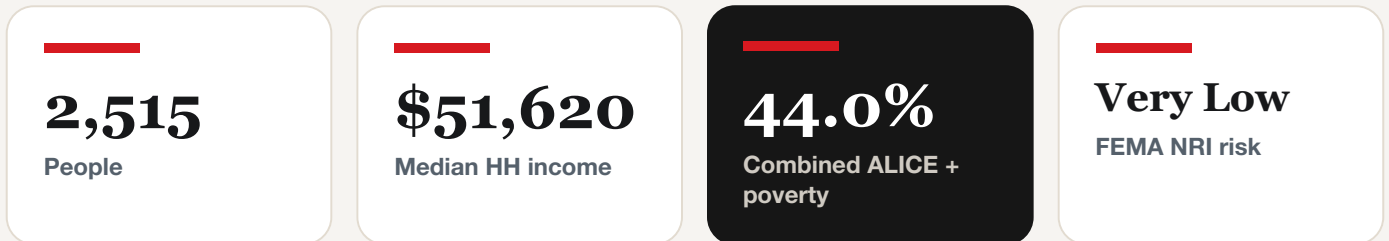
Expected annual loss	\$4.0M
Social vulnerability (SVI)	14.0%
FEMA declarations (all time)	10
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Perkins County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Hitchcock County

Hitchcock County sits in the Republican River valley at Nebraska's southwest corner, where Trenton and Culbertson serve as small market towns for a ranching and dryland farming economy. With 2,515 residents and a median income of \$51,620 — the second-lowest in this cohort — financial fragility runs deep: 44% of households fall at ALICE or poverty thresholds, and the county's 50.9 median age, the highest in this set, signals a community that has aged in place as younger generations left for larger centers. One in four residents is a senior, making Hitchcock a quietly age-heavy county despite no dramatic retirement-destination story.

The SVI at the 25.7th percentile is meaningfully higher than most neighboring counties, driven by income and age burdens rather than racial diversity. The Republican River corridor carries historic flood memory — the 1935 catastrophe reshaped the entire valley — and while NRI scores the current risk Very Low thanks to reservoir infrastructure, that history makes emergency preparedness culturally resonant. No home fires were recorded in CY24, but the chapter should treat Hitchcock as a high-priority senior outreach county, partnering with Area Agency on Aging programs and rural health clinics to embed smoke alarm installation into existing senior services.







Hitchcock County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Frontier County

Frontier County stretches across the rolling mixed-grass prairie of southwest Nebraska, an expansive ranching county where the median income of \$65,775 is notably higher than most of its rural peers—reflecting a landed agricultural economy where ownership, not wage labor, defines prosperity for a share of the population. Its 2,472 residents are nearly all white, with a median age of 45.3 and 21% seniors, making it comparatively younger than the counties immediately surrounding it, though still firmly in the aging rural mold. A 36.8% ALICE+poverty rate confirms that comfortable county-level averages mask real hardship among renters, seasonal workers, and fixed-income households.

Curtis, the county seat and home to Nebraska College of Technical Agriculture, provides a modest institutional anchor and a younger demographic pulse unusual for a county this size. The NRI is Very Low and SVI sits at the 31st percentile—moderate relative vulnerability without acute compounding factors. No home fires were reported in CY24 data, but the absence of recorded incidents should not breed complacency in a county where distances are large, volunteer fire coverage is thin, and a single structure fire in an isolated farmstead can become a total loss before help arrives. The college connection offers Red Cross an underutilized partnership pathway for youth preparedness and volunteer recruitment.

 2,472 People	 \$65,775 Median HH income	 36.8% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		22%
Median age		45.3
ALICE households		246
Poverty households		142

Risk & response

Expected annual loss	\$4.2M
Social vulnerability (SVI)	31.5%
FEMA declarations (all time)	16
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Frontier County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Greeley County

Greeley County sits in central Nebraska's transition zone between the Loup River watershed and the farming plains, a small agricultural community of 2,131 people centered on Greeley Center. It carries a modest Catholic Czech-immigrant heritage visible in its place names and community institutions, and its economy rests on grain farming and cattle—industries that have sustained slow but steady population decline for decades. The median age of 46.1 is somewhat younger than surrounding counties, and 21% seniors is on the lower end of the regional range, but a 42.1% ALICE+poverty rate signals real and widespread economic stress across a community where incomes average \$55,000 but many households fall well short of that figure.

Greeley's NRI is Very Low and SVI sits at the 6.2nd percentile, suggesting limited aggregate vulnerability by index measures. Yet the high ALICE rate in a county with no hospital, limited social services, and an agricultural economy subject to price and weather volatility creates a hidden fragility that standard indices underweight. Red Cross engagement here should acknowledge the strong community self-help ethic rooted in the county's ethnic heritage while recognizing that that same ethic can suppress help-seeking after a disaster. Building relationships with the local Catholic parish, the volunteer fire department, and the county extension office positions the chapter to move quickly when a fire or severe weather event strikes a population that may not think to call for outside assistance.

2,131
People

\$55,000
Median HH income

42.1%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 19%; height: 10px; background-color: #ccc; border: 1px solid #ccc; margin-bottom: 2px;"><div style="width: 19%; height: 10px; background-color: #e53935; border: 1px solid #ccc;"></div></div>	19%
Seniors (65+)	<div style="width: 21%; height: 10px; background-color: #ccc; border: 1px solid #ccc; margin-bottom: 2px;"><div style="width: 21%; height: 10px; background-color: #e53935; border: 1px solid #ccc;"></div></div>	21%
Median age		46.1
ALICE households		297
Poverty households		99

Risk & response

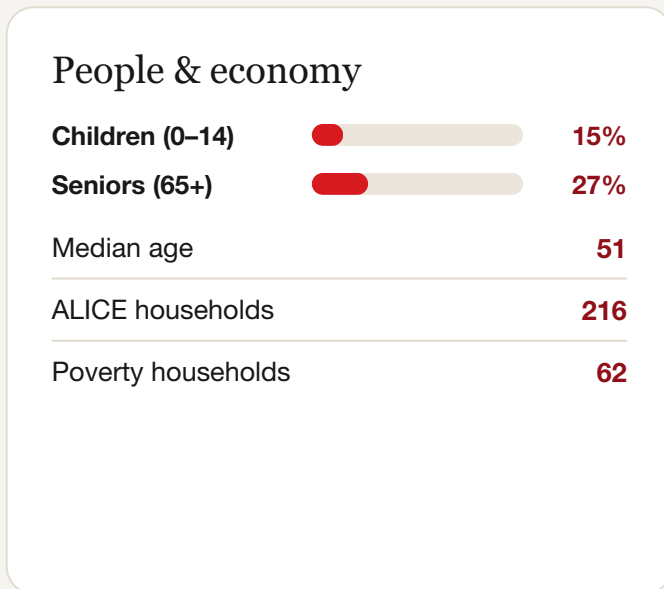
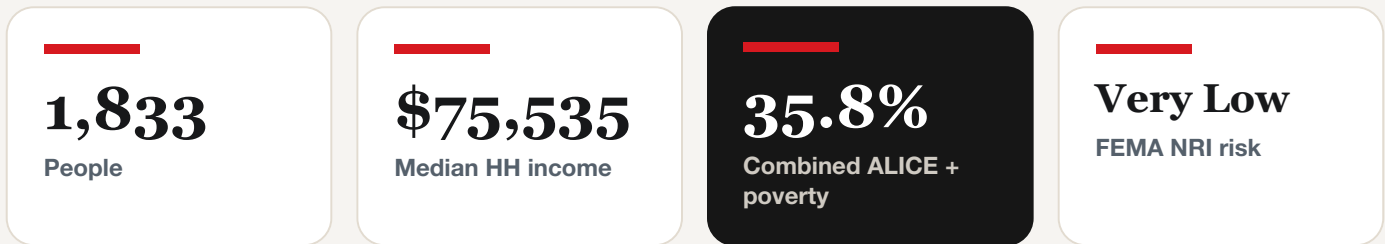
Expected annual loss	\$7.6M
Social vulnerability (SVI)	6.2%
FEMA declarations (all time)	20
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Greeley County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Gosper County

Gosper County is one of the most economically comfortable small counties in the chapter, with a median household income of \$75,535 that places it well above most of its rural peers—a reflection of prosperous irrigated agriculture along the Platte River valley and a tight-knit, property-owning farm community centered on Elwood. Its 1,833 residents are overwhelmingly white and aging, with a median age of 51 and 27% seniors, and a 35.8% ALICE+poverty rate that is lower than the regional norm but still meaningful in a population this small. Two home fires in CY24 represent a non-trivial incident rate for a county with fewer than 2,000 people.

Gosper's NRI is Very Low and its SVI rests at a remarkably low 2.9th percentile, suggesting that by standard metrics this is a low-need county. But that framing can mislead: high income and low SVI do not eliminate disaster risk for individual households, particularly elderly residents in aging farmsteads where heating equipment fires are a perennial hazard. With a county this small and this homogeneous, Red Cross presence depends almost entirely on a handful of local relationships—the volunteer fire department, the county extension office, and church networks. Those connections should be cultivated proactively so that when a fire displaces a family, there is already a warm handshake in place rather than a cold call.

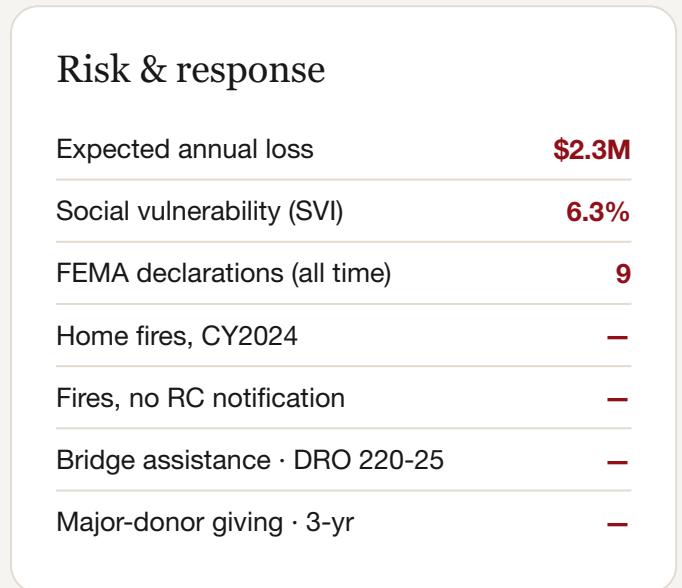
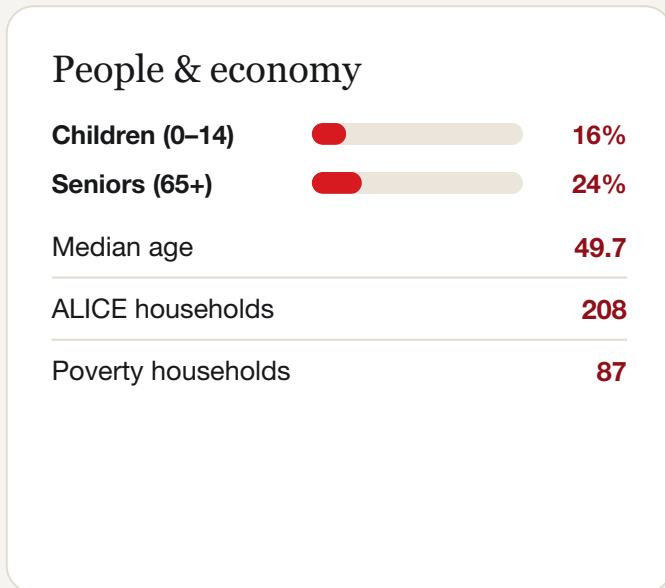
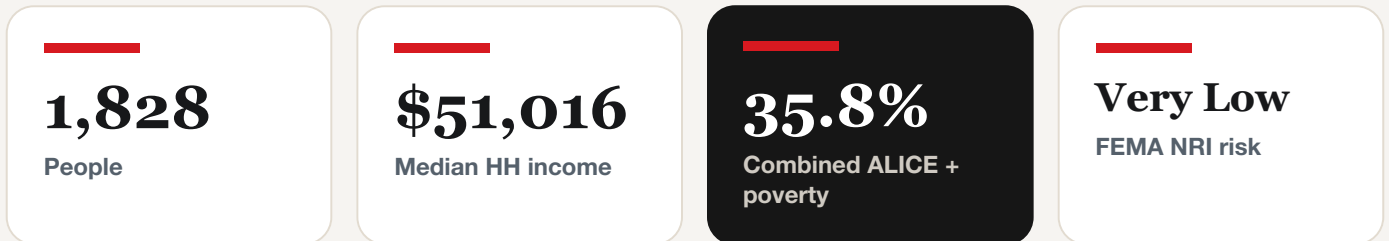


Gosper County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Deuel County

Deuel County, tucked into Nebraska's southwestern Panhandle with just 1,828 residents, is the quintessential aging agricultural outpost—a place where the median age of 49.7 and 24% senior share tell the story of young people leaving and retirees staying on the land. The county seat of Chappell sits along I-80, giving it a thin commercial thread, but the economy is overwhelmingly tied to dryland farming and ranching across a sparse, windswept landscape. Median income of \$51,016 and a 35.8% ALICE+poverty rate confirm that modest prosperity sits alongside real financial fragility for a significant minority of households.

Deuel's NRI rating of Very Low and an exceptionally low SVI of just 6.3% suggest limited compounding vulnerability on paper, but that number can obscure the isolation risk inherent in extreme rurality. A single family displaced by a house fire has nowhere nearby to shelter, no local hotel, and limited neighbors within earshot. Red Cross response here is almost entirely dependent on long-distance deployment or deep coordination with volunteer fire departments and the Chappell-area emergency management network. Building and maintaining those local relationships before a disaster is the only realistic service model for a county this remote and this thinly populated.







Deuel County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Garden County

Garden County sits in the Nebraska Sandhills along the North Platte River valley, a sparsely populated ranching county where Oshkosh serves as the small county seat and the regional economy is defined almost entirely by cattle operations on native grass. With just 1,811 residents and a median age of 53.8—the highest in this county set—Garden is one of the most deeply aged communities in the chapter, and its 28% senior share reinforces that profile. What makes Garden truly distinctive, however, is its 50.5% ALICE+poverty rate, the highest of any county listed here, meaning more than half of all households are either in poverty or financially struggling just above that line.

That combination—extreme age, extreme financial fragility, and extreme isolation—creates a compounding vulnerability that the moderate SVI of 42% only partially captures. The NRI is Very Low in terms of natural hazard severity, but the human risk landscape is acute: a house fire, a harsh winter, or a health crisis can cascade quickly into a disaster when there is no financial cushion, no nearby family, and limited local services. Red Cross engagement in Garden County must be relationship-first, working closely with the local senior center, the Oshkosh Volunteer Fire Department, and any county social service threads that exist, because institutional density here is thin and trust must be built slowly and personally.

 1,811 People	 \$50,303 Median HH income	 50.5% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		14%
Seniors (65+)		28%
Median age		53.8
ALICE households		298
Poverty households		120

Risk & response





Expected annual loss	\$3.1M
Social vulnerability (SVI)	42.0%
FEMA declarations (all time)	12
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Garden County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.


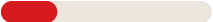
Garfield County

Garfield County, centered on the small city of Burwell in the heart of the Sandhills, is a ranching and rodeo community with a strong sense of local identity—Burwell bills itself as Nebraska's 'Rodeo Capital,' and the annual National Championship Rodeo draws visitors from across the region in a county that otherwise sees little outside traffic. The 1,753 residents are almost entirely white, with a median age of 53 and 27% seniors, and the economy turns on cattle ranching, some dryland farming, and the thin service sector that sustains a county seat of roughly 1,200 people. Median income of \$55,024 and a 34.8% ALICE+poverty rate suggest modest but real financial precarity beneath the self-reliant rural surface.

Garfield's NRI is Very Low and its SVI sits at just the 5.6th percentile—one of the lowest in the chapter—suggesting limited compounding social vulnerability by aggregate measures. Yet Sandhills geography creates genuine operational challenges: roads are few, distances are long, and the nearest significant Red Cross resource base is hours away. The aging ranching population tends toward self-reliance and may resist outreach, making trusted local messengers essential. Red Cross should cultivate the Burwell Volunteer Fire Department and the county fairgrounds—both function as genuine community hubs—as the anchor points for preparedness programming and surge capacity in a disaster response.

 1,753 People	 \$55,024 Median HH income	 34.8% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		13%
Seniors (65+)		27%
Median age		53
ALICE households		136
Poverty households		125

Risk & response





Expected annual loss	\$1.4M
Social vulnerability (SVI)	5.6%
FEMA declarations (all time)	14
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Garfield County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

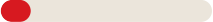

Boyd County

Boyd County, pressed against the South Dakota border in north-central Nebraska, is defined by agricultural persistence and demographic aging. Its 1,727 residents—spread among Butte, Spencer, Bristow, and Naper—depend on crop farming, ranching, and the thin web of small-town services that survive in communities each numbering only a few hundred people. A median age of 55.3 and 30% seniors make Boyd among the oldest counties in the entire chapter footprint, while a median income of \$62,419 sits near the regional average but masks the reality that 41.3% of households are ALICE or below. The population is almost entirely white, with just 2% Hispanic.

The NRI is Very Low and the SVI rests at a low 6.0th percentile, but those figures reflect scarcity of assets to lose rather than robust resilience. No home fires were logged in CY24, yet the combination of aging housing stock, elderly residents living alone, and long emergency-response times creates latent fire risk that statistics may undercount. For Red Cross, Boyd demands a senior-centered approach: partnerships with the county Area Agency on Aging, rural health clinics, and the grain elevator networks that function as informal community information channels are the most credible pathways to reaching isolated older adults before a crisis occurs.

 1,727 People	 \$62,419 Median HH income	 41.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		14%
Seniors (65+)		30%
Median age		55.3
ALICE households		243
Poverty households		81

Risk & response

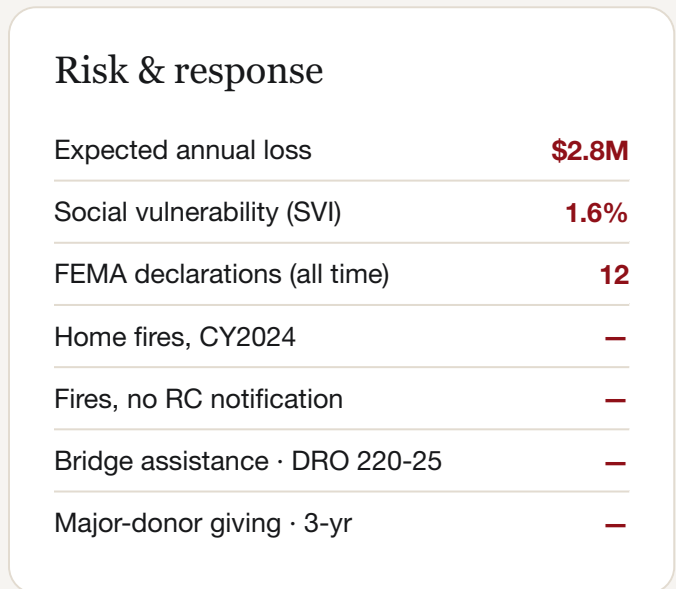
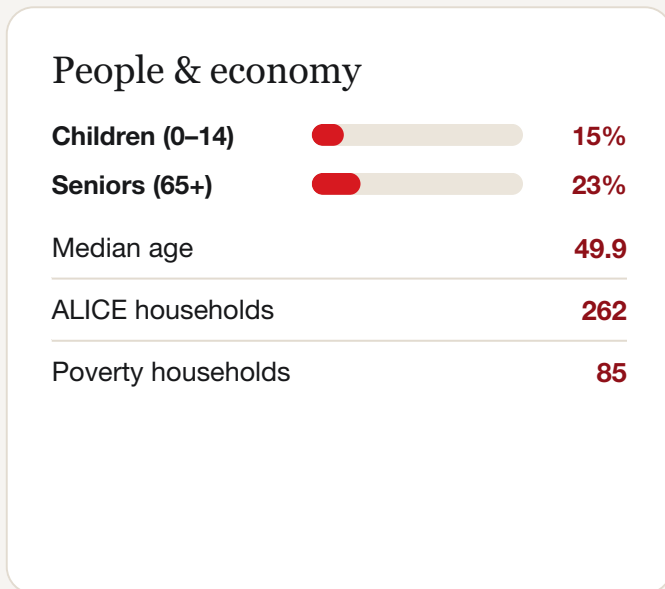
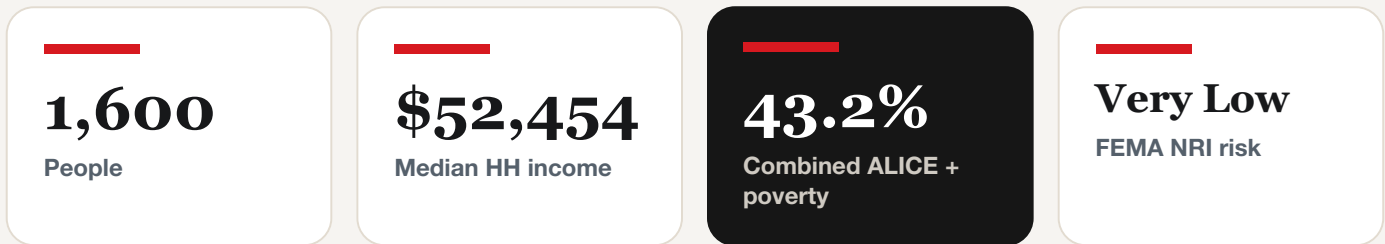
Expected annual loss	\$3.5M
Social vulnerability (SVI)	6.0%
FEMA declarations (all time)	18
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Boyd County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Dundy County

Dundy County occupies Nebraska's far southwestern corner—bordering both Kansas and Colorado—and with just 1,600 residents it is one of the most isolated counties in the entire chapter footprint. Benkelman, the county seat, functions as a quiet agricultural service town, and the economy turns almost entirely on cattle ranching and irrigated cropland along the Republican River corridor. The median age of 49.9 and 23% senior share reflect a population that has aged in place as younger generations departed, and a 43.2% ALICE+poverty rate—among the higher figures in the chapter—signals genuine economic stress beneath a surface of rural self-sufficiency.

Dundy's NRI is Very Low and its SVI sits at an extraordinarily low 1.6th percentile, but those metrics reward demographic homogeneity rather than measuring isolation risk, which is the real operational challenge here. When a structure fire or winter storm strikes, mutual aid must travel far, and residents—many of them elderly—may lack the transportation or social networks to self-evacuate or seek help. Red Cross reach into Dundy is necessarily relationship-dependent: the chapter should cultivate standing arrangements with the Benkelman Volunteer Fire Department, the county emergency manager, and faith communities who already function as the county's informal safety net.



Dundy County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Rock County

Rock County is one of the most sparsely populated jurisdictions in the continental United States, with 1,219 people scattered across the Sandhills grassland — a place where cattle outnumber residents by orders of magnitude and the nearest stoplight is an hour's drive. The county seat of Bassett functions less as a town than as a services waypoint, and the economy is almost purely ranching, with a \$62,541 median income masking the boom-bust volatility inherent in cattle markets. At 51.6, Rock has the chapter's highest median age, a quarter of residents are seniors, and 46.4% fall into ALICE or poverty — a profile of deep, quiet rural hardship with almost no minority population to add demographic complexity.

The Very Low NRI and a strikingly low 4th-percentile SVI create an apparent paradox: federal vulnerability metrics score Rock favorably, likely because it lacks the dense infrastructure and social-service complexity that inflate SVI in urban settings. In reality, extreme geographic isolation is itself the core vulnerability — when a blizzard traps a ranching family or a grass fire jumps a windbreak, mutual aid response times are measured in hours, not minutes. Red Cross presence here must be relationship-based and deeply embedded in the ranching community; a single trained volunteer family with a truck and supplies may be the most realistic and effective delivery model the chapter can sustain.

1,219
People

\$62,541
Median HH income

46.4%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 14%; height: 10px; background-color: #ccc; border-radius: 5px; position: relative;"><div style="width: 14%; height: 10px; background-color: #e53935; border-radius: 5px; position: absolute; left: 0;"></div></div>	14%
Seniors (65+)	<div style="width: 25%; height: 10px; background-color: #ccc; border-radius: 5px; position: relative;"><div style="width: 25%; height: 10px; background-color: #e53935; border-radius: 5px; position: absolute; left: 0;"></div></div>	25%
Median age		51.6
ALICE households		198
Poverty households		72

Risk & response





Expected annual loss	\$1.3M
Social vulnerability (SVI)	4.2%
FEMA declarations (all time)	14
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Rock County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Sioux County

Sioux County occupies Nebraska's extreme northwest corner — the Pine Ridge and Oglala National Grassland country — and it is both the chapter's second-least-populous county and one of its most economically distressed. With 1,109 residents and a median income of just \$48,903, Sioux ranks among the chapter's lowest-income jurisdictions, and 47.9% of households in ALICE or poverty — the chapter's second-highest rate — underscores the depth of financial fragility in a county where ranching and some tourism around Agate Fossil Beds National Monument constitute the entire economic base. The median age of 48.8 and 24% senior share compound service-delivery challenges in a county with virtually no institutional infrastructure.

The Very Low NRI belies the practical vulnerability of a county where the nearest hospital is over an hour away and winter road conditions can sever communities for days. The 32nd-percentile SVI is moderate, but the raw economics tell a harder story than composite indices capture. Red Cross presence in Sioux County is necessarily thin — there are simply too few people and too few institutional partners to sustain a robust local footprint. The realistic mission strategy is mutual aid coordination with Harrison's volunteer fire department, maintaining a small cache of emergency supplies accessible to first responders, and ensuring that chapter staff know the handful of community leaders who would activate a response when the inevitable isolated emergency occurs.

 1,109 People	 \$48,903 Median HH income	 47.9% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		15%
Seniors (65+)		24%
Median age		48.8
ALICE households		168
Poverty households		51

Risk & response

Expected annual loss	\$1.9M
Social vulnerability (SVI)	32.0%
FEMA declarations (all time)	14
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Sioux County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Hayes County

Hayes County is one of Nebraska's most sparsely settled places — 818 people spread across 717 square miles of mixed-grass Sandhills and canyon country, anchored by the tiny county seat of Hayes Center. Ranching defines life here: cattle outnumber residents by a wide margin, and the \$54,666 median income reflects the modest but steady returns of a livestock economy. At 48.5 years median age with 23% seniors and nearly 45% of households at ALICE or poverty levels, the population skews older and financially stretched, though formal vulnerability indexes score it low because isolation itself masks need rather than erases it.

For the Red Cross, Hayes is the quintessential remote ranch county where a single home fire — one occurred in CY24 — demands a long drive from the nearest volunteer. The Very Low NRI score understates wildfire-adjacent grass fire risk on the Sandhills fringe, and the absence of minority populations means culturally specific outreach is less urgent than sheer geographic reach. Partnerships with the Hayes Center Fire Department and the local Farm Bureau are the chapter's best levers here; pre-positioned smoke alarms and a reliable on-call volunteer network matter far more than walk-in programming.

818
People

\$54,666
Median HH income

44.8%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 15%;"><div style="width: 100%;"></div></div>	15%
Seniors (65+)	<div style="width: 23%;"><div style="width: 100%;"></div></div>	23%
Median age		48.5
ALICE households		102
Poverty households		58

Risk & response





Expected annual loss	\$1.7M
Social vulnerability (SVI)	5.5%
FEMA declarations (all time)	19
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Hayes County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Wheeler County

Wheeler County is among the smallest and most invisible jurisdictions in the chapter's territory — 785 people in the Sandhills transitional zone, centered on Bartlett, a village that provides basic services to surrounding ranch operations and little else. The \$53,054 median income is below the chapter median, and 41.2% of residents fall into ALICE or poverty, a meaningful hardship rate for a county with almost no social-service infrastructure to absorb it. At 46.9, the median age is slightly lower than most Sandhills neighbors, but 23% of residents are already seniors and that share will only grow as younger generations continue leaving for larger economic centers.

No home fires were recorded in CY24 and the Very Low NRI and 3.9th-percentile SVI make Wheeler appear nearly invisible on standard risk dashboards — but as with several of the chapter's smallest counties, the absence of recorded incidents reflects the absence of people as much as the absence of risk. When a fire, storm, or medical emergency strikes an isolated ranch household, the response gap is enormous and mutual aid from neighboring counties may be the only practical option. Wheeler is a county where the chapter's role is less about programming and more about ensuring that someone in Bartlett knows the Red Cross number and has the basic authority to call for help.

 785 People	 \$53,054 Median HH income	 41.2% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		23%
Median age		46.9
ALICE households		125
Poverty households		23

Risk & response





Expected annual loss	\$3.2M
Social vulnerability (SVI)	3.9%
FEMA declarations (all time)	14
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Wheeler County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Keya Paha County

Keya Paha County is one of Nebraska's most isolated and least-known places — 730 people in the far north-central Sandhills, bordering South Dakota, with Springview as the only incorporated town. Cattle ranching is the entirety of the economy, and the \$58,736 median income is respectable by rural Nebraska standards, yet 48.3% of households sit at ALICE or poverty thresholds, a near-paradox explained by asset-rich but cash-poor ranch operations and a large senior population: 27% of residents are over 65, the joint-highest senior share in this group, at a median age of 53.4.

The SVI at the 2.3rd percentile seems to declare near-zero vulnerability, but that score reflects demographic homogeneity and low density rather than genuine resilience — it simply means there are very few people of any kind here, not that those people are safe. Proximity to the Niobrara River and the county's position on the edge of the Pine Ridge geologic transition create occasional flash flood and wildfire-adjacent grass fire exposure. For the Red Cross, Keya Paha is a county where relationship-based outreach through the Springview Fire Department and the local senior center is the only viable service delivery model; any response will require mutual aid from Holt or Brown County.

 730 People	 \$58,736 Median HH income	 48.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		27%
Median age		53.4
ALICE households		115
Poverty households		43

Risk & response

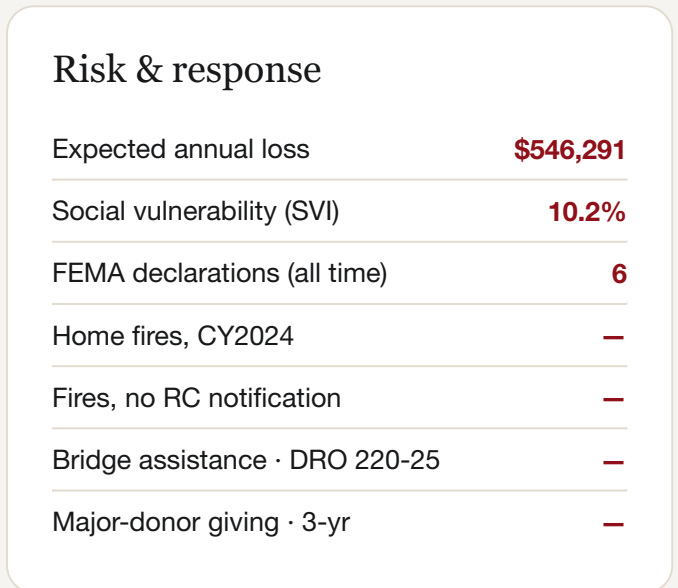
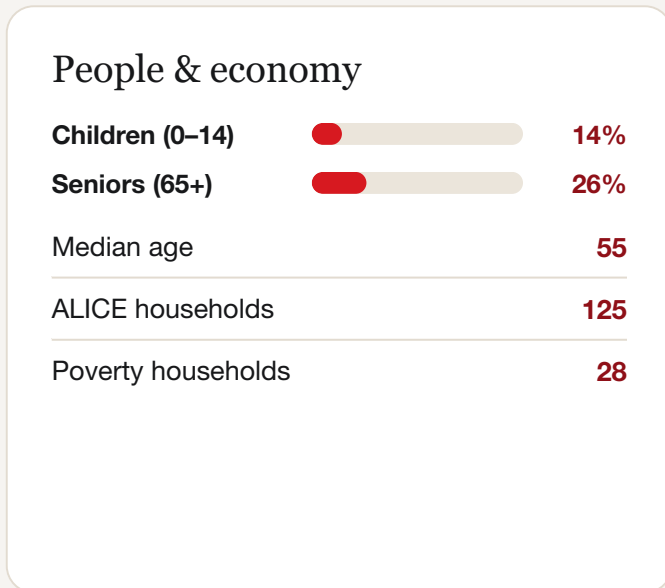
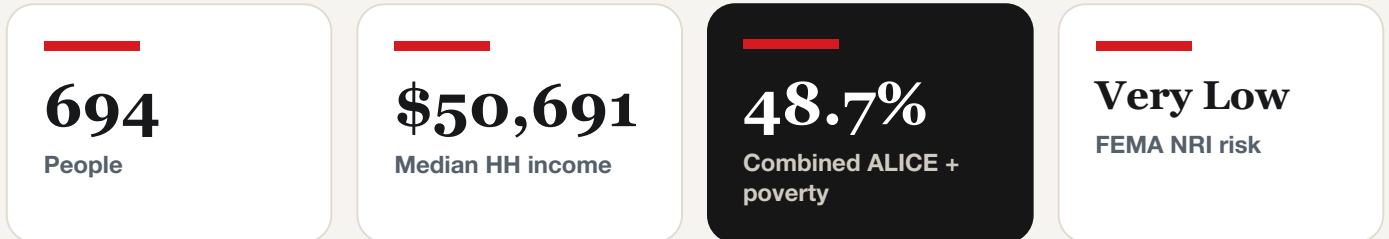
Expected annual loss	\$1.0M
Social vulnerability (SVI)	2.3%
FEMA declarations (all time)	13
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Keya Paha County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Hooker County

Hooker County is Nebraska's second-least-populous county — 694 residents in the heart of the Sandhills, centered on Mullen, a town of roughly 500 that functions as the only meaningful commercial stop across hundreds of miles of grass and sand. The economy is almost exclusively cattle ranching on native Sandhills range, and the numbers reflect a community at the edge of viability: median income of \$50,691, 48.7% ALICE+poverty — the second-highest rate in this group — and a median age of 55, the oldest in this cohort. With 26% seniors and deep financial strain, Hooker carries a quiet, chronic vulnerability that aggregate risk scores entirely miss.

The Very Low NRI and 10th-percentile SVI are statistical artifacts of a homogeneous, sparse population rather than evidence of resilience; in reality, the absence of nearby emergency services, extreme travel distances, and aging ranchers living alone on isolated properties constitute meaningful risk. No home fires were recorded in CY24, but when one occurs, response times will be measured in tens of minutes at best. The chapter's most impactful investment here is a strong relationship with the Mullen Volunteer Fire Department and a proactive smoke alarm canvass of the county's scattered rural households.



Hooker County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Thomas County

Thomas County is the geographic heart of the Nebraska Sandhills and home to Thedford, one of the most remote county seats in the Great Plains. With just 681 residents — the chapter's smallest county population — Thomas is defined by vastness: a sea of stabilized sand dunes covered in native grass, supporting a sparse ranching economy that has changed little in a century. The \$60,303 median income is reasonable for the region, and in a remarkable outlier, only 26.1% of residents fall into ALICE or poverty — the chapter's lowest vulnerability rate by a significant margin — suggesting that established ranch families here carry more financial resilience than their counterparts in most surrounding counties.

The 0.2nd-percentile SVI — essentially the most favorable score possible — confirms Thomas as the chapter's least-vulnerable county on composite metrics, and no home fires were recorded in CY24. This profile does not mean Thomas residents are immune to crisis; a single catastrophic event in a county this small and isolated can be devastating precisely because there is no redundancy. The chapter's appropriate posture here is minimal but intentional: a relationship with the Thedford fire district, a registered local volunteer contact, and periodic check-ins during high-risk seasons. Thomas County will rarely demand Red Cross resources, but when it does, the response must work on the first attempt.

681
People

\$60,303
Median HH income

26.1%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 17%; height: 10px; background-color: #e0e0e0; border-radius: 5px; position: relative;"><div style="width: 17%; height: 10px; background-color: #c00000; border-radius: 5px; position: absolute; left: 0;"></div></div>	17%
Seniors (65+)	<div style="width: 22%; height: 10px; background-color: #e0e0e0; border-radius: 5px; position: relative;"><div style="width: 22%; height: 10px; background-color: #c00000; border-radius: 5px; position: absolute; left: 0;"></div></div>	22%
Median age		49.3
ALICE households		58
Poverty households		25

Risk & response

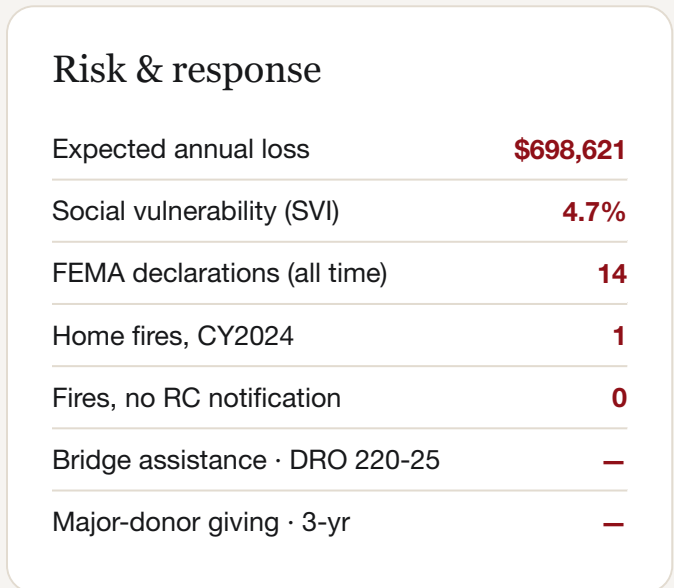
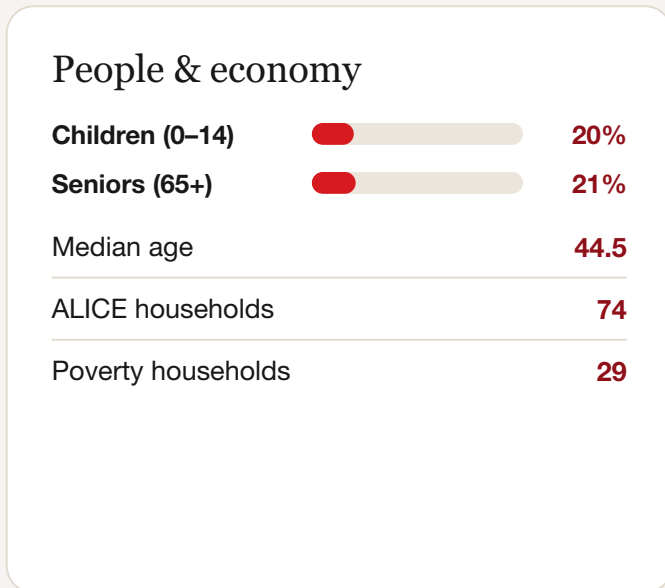
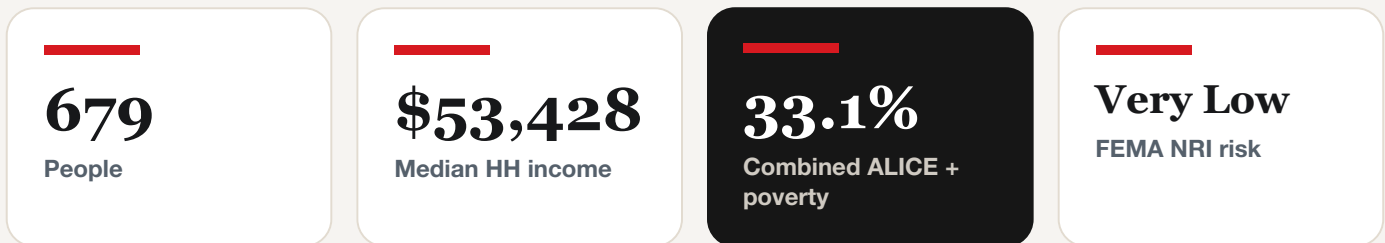
Expected annual loss	\$708,149
Social vulnerability (SVI)	0.2%
FEMA declarations (all time)	10
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Thomas County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Logan County

Logan County is a quietly distinctive Sandhills county — 679 people centered on Stapleton, with a cattle ranching economy that produces a median income of \$53,428 but keeps 33.1% of households at ALICE or poverty levels. What makes Logan unusual within this peer group is its comparatively young character: median age of 44.5 and only 21% seniors place it among the younger rural counties in the chapter, suggesting a slightly more stable generational replacement pattern than the deep-aging Sandhills counties to the west and north. The SVI at the 4.7th percentile and Very Low NRI confirm low aggregate vulnerability.

One home fire in CY24 is consistent with the low population density. Logan's relative youth is an asset for volunteer recruitment — there is a slightly larger pool of working-age adults here than in Hooker or Keya Paha — and Stapleton's consolidated school system is a practical entry point for youth preparedness programming that can serve both the town and the surrounding ranch community. The chapter's best strategy here is a light-touch maintenance relationship: a trained volunteer or two anchored in Stapleton, smoke alarms pre-positioned with the fire department, and annual check-ins rather than intensive programming that the population size cannot sustain.



Logan County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Banner County

Banner County, tucked against the Wyoming border in the far Panhandle, is one of the least populated counties in Nebraska—660 residents across high plains and pine-ridge breaks where the economy runs on cattle, wheat, and a modest tourism draw from Scotts Bluff National Monument nearby. With a median age of 52.1 and fully 26% of residents over 65, Banner is one of the oldest-skewing counties in this chapter's footprint, and its median income of \$56,430 combined with 37.2% ALICE-plus-poverty tells a story of working-age households stretched thin. The racial and ethnic composition is nearly entirely white, with just 8% Hispanic.

The NRI rating is Very Low and the SVI sits at the 1.2th percentile—statistically among the least vulnerable geographies in the nation—but those aggregate numbers can obscure the acute vulnerability of isolated elders with limited transportation and no nearby hospital. No home fires were recorded in CY24, but the county's extreme isolation means any emergency quickly exhausts local capacity. Red Cross engagement here is best routed through the county emergency manager and the Harrisburg school district, the two institutions that reliably touch every corner of this sparse, self-sufficient community.

660
People

\$56,430
Median HH income

37.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0–14)	<div style="width: 15%;"><div style="width: 15%;"></div></div>	15%
Seniors (65+)	<div style="width: 26%;"><div style="width: 26%;"></div></div>	26%
Median age		52.1
ALICE households		77
Poverty households		19

Risk & response





Expected annual loss	\$1.6M
Social vulnerability (SVI)	1.2%
FEMA declarations (all time)	8
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Banner County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Loup County

Loup County is among the smallest and most geographically remote counties in Nebraska — 601 residents in the south-central Sandhills, with Taylor as the county seat and essentially no commercial infrastructure beyond what a small ranch service town requires. The \$51,464 median income and 43% ALICE+poverty rate reflect the thin economic margins of a pure cattle ranching economy, and the 25% senior share at median age 49.8 signals a community in the late stages of demographic transition, with limited in-migration to offset an aging base. The 20th-percentile SVI is moderately elevated for this peer group, driven by income and age rather than racial or ethnic diversity.

No home fires were recorded in CY24, but Loup County's risk profile is better understood as chronic and diffuse than acute and event-driven: elderly ranchers on isolated properties, long emergency response times, and a volunteer fire department operating at the margins of capacity. The chapter should treat Loup as part of a consolidated Sandhills micro-region alongside Logan and Garfield counties, with shared volunteer resources and a single point of community contact — likely the Taylor Fire and Rescue or the county extension office — to maintain readiness without overstretching a small chapter's deployment capacity.

 601 People	 \$51,464 Median HH income	 43.0% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		17%
Seniors (65+)		25%
Median age		49.8
ALICE households		67
Poverty households		40

Risk & response





Expected annual loss	\$780,656
Social vulnerability (SVI)	20.2%
FEMA declarations (all time)	14
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Loup County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Grant County

Grant County is the most sparsely populated county in the chapter and one of the least populous in all of Nebraska, with just 592 residents spread across nearly 800 square miles of Sandhills rangeland. Hyannis, the county seat, is a village of roughly 150 people, and the entire county economy rests on cattle ranching on native grass—there is almost no other industry, and no meaningful population center. The median age of 50.3 and 23% senior share fit the aging rural pattern, and a 40.3% ALICE+poverty rate confirms that financial fragility runs through even this land-rich community, affecting renters, workers, and fixed-income retirees who do not own the land they depend on.

Grant's NRI is Very Low and its SVI at the 16.8th percentile appears modest, but sheer geographic isolation is the defining operational reality here. Response times from any mutual aid partner are measured in the better part of an hour, satellite connectivity is unreliable, and cell coverage is patchy across the rangelands. Red Cross cannot maintain a meaningful physical presence in Grant County; the mission here is entirely about pre-built trust and standing protocols with the Hyannis Volunteer Fire Department and the county emergency manager. Occasional community visits for smoke alarm distribution and preparedness conversations may be the most cost-effective investment the chapter can make in this extraordinary, remote place.

 592 People	 \$53,075 Median HH income	 40.3% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		16%
Seniors (65+)		23%
Median age		50.3
ALICE households		79
Poverty households		40

Risk & response





Expected annual loss	\$647,087
Social vulnerability (SVI)	16.8%
FEMA declarations (all time)	6
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Grant County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Arthur County

Arthur County is as close to empty as the contiguous United States gets: 414 people scattered across the Nebraska Sandhills in a county larger than Rhode Island, with a single incorporated village, Arthur, that doubles as county seat and post office. The economy is almost entirely cattle ranching on native grass, a land-use pattern unchanged for more than a century and one that demands fierce self-reliance from its residents. A median age of 41.5 and 22% seniors—nearly one in four people—reflect steady outmigration of youth, while a median income of \$52,871 masks the asset-rich but cash-poor reality of ranch families whose wealth sits in land and livestock.

At 42.4% ALICE-plus-poverty, financial fragility is real even if the NRI rating is Very Low and the SVI sits at a deceptively comfortable 7.5th percentile. No home fires were recorded in CY24, but in a county where the nearest mutual-aid fire department may be thirty miles away and cell service is sparse, a single structure fire is catastrophic. Red Cross mission delivery here depends almost entirely on relationship-based outreach through the county extension office, the Arthur school, and the handful of ranching families who informally anchor community resilience.

 414 People	 \$52,871 Median HH income	 42.4% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		22%
Seniors (65+)		22%
Median age		41.5
ALICE households		63
Poverty households		15

Risk & response





Expected annual loss	\$743,134
Social vulnerability (SVI)	7.5%
FEMA declarations (all time)	11
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Arthur County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.



Blaine County

Blaine County is the Nebraska Sandhills in concentrated form: 412 people, a single village (Brewster), and an economy built entirely on grass-fed cattle across rolling dune-grass terrain that is simultaneously fragile and productive. The county's median age of 50.9 and 27% senior share make it one of the most aged communities in the chapter, with a median household income of \$52,704 and 40.6% ALICE-plus-poverty reflecting a persistent cash-flow squeeze on family ranching operations. The population is almost entirely white, with 3% Hispanic.

One home fire was recorded in CY24—a meaningful number in a county of 412, statistically representing a serious event for a tight-knit community where everyone knows the family affected. The NRI is Very Low and the SVI sits at 8.0%, but those low scores reflect low population exposure rather than low individual risk; when something goes wrong here, local mutual aid is minimal and the nearest significant fire or EMS resources are a long drive away. Red Cross outreach in Blaine must be personal and pre-positioned—relationships with the county extension agent and the Brewster school are the practical entry points for preparedness messaging and fire-safety canvassing.

 412 People	 \$52,704 Median HH income	 40.6% Combined ALICE + poverty	 Very Low FEMA NRI risk
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People & economy

Children (0–14)		14%
Seniors (65+)		27%
Median age		50.9
ALICE households		50
Poverty households		28

Risk & response

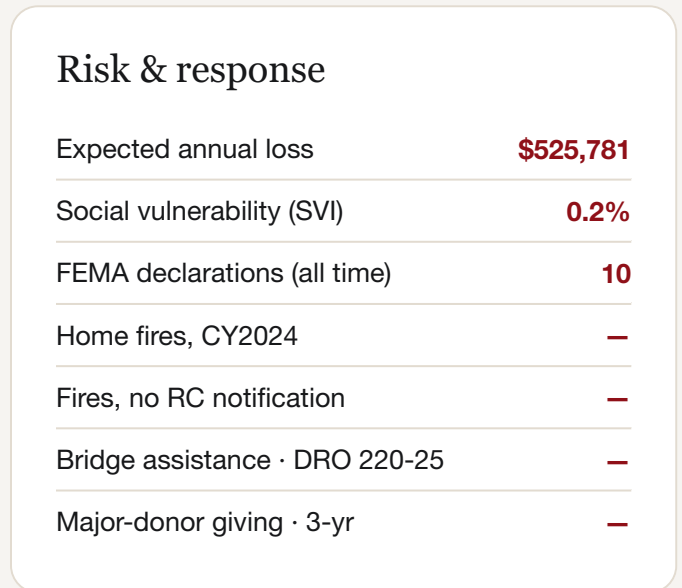
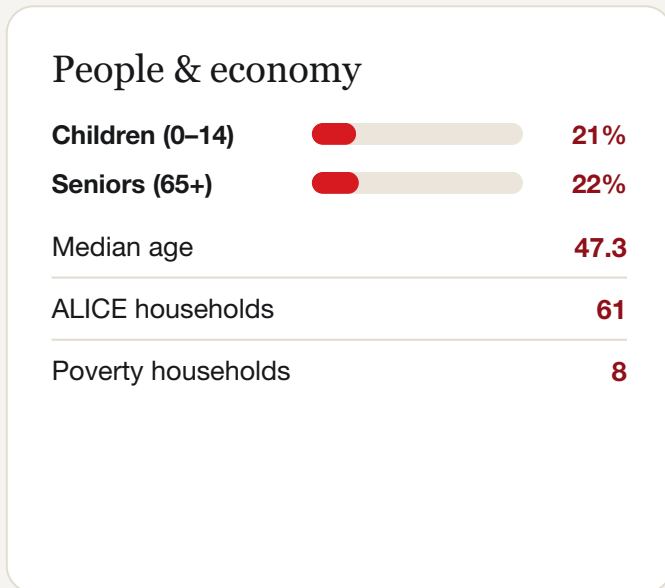
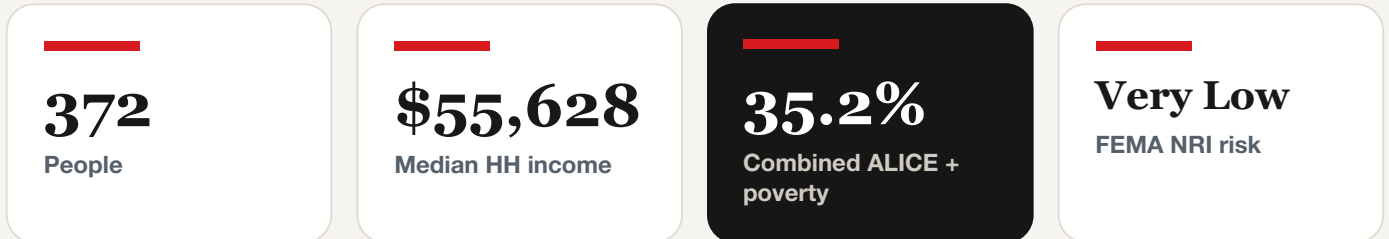
Expected annual loss	\$695,279
Social vulnerability (SVI)	8.0%
FEMA declarations (all time)	12
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Blaine County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

McPherson County

McPherson County holds the distinction of being Nebraska's least populous county — 372 people across 858 square miles of Sandhills, with Tryon as the county seat and a single school district serving the entire county. It is, in most measurable ways, an extreme case: no recorded home fires in CY24, a SVI at the 0.2nd percentile (the lowest in this entire dataset), a Very Low NRI, and a population so small and homogeneous that standard vulnerability indexes essentially round to zero. The economy is cattle ranching, the median income of \$55,628 is adequate by rural standards, and 22% seniors with a 35.2% ALICE+poverty rate suggest modest but not acute financial strain.

For the Red Cross, McPherson is less a service delivery challenge than a relationship maintenance challenge: the chapter needs exactly one or two trained, equipped local contacts — almost certainly affiliated with the Tryon Volunteer Fire Department — who can respond to the rare residential emergency and connect a stranded or disaster-affected resident with chapter resources. Attempting to build programming infrastructure here would be a misallocation of chapter resources; the right investment is a well-supplied local responder, a current contact list, and a clear mutual aid agreement with the North Platte or Broken Bow response zones.



McPherson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
blood	Biomed Collections 22-26 by chapter/county	FY22–26
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Hall	63,181	24,069	37.4%	Relatively Low	\$38.5M	23
Buffalo	51,149	20,071	37.1%	Relatively Low	\$37.4M	13
Scotts Bluff	35,674	14,577	42.5%	Relatively Low	\$24.7M	27
Lincoln	34,026	14,459	38.1%	Relatively Low	\$16.9M	12
Adams	31,267	12,752	37.8%	Relatively Low	\$29.7M	5
Dawson	23,941	8,833	39.6%	Relatively Low	\$23.4M	7
Box Butte	10,573	4,476	35.7%	Very Low	\$8.4M	3
Red Willow	10,542	4,471	41.9%	Very Low	\$8.2M	3
Custer	10,394	4,509	35.6%	Very Low	\$11.1M	1
Holt	9,998	4,214	37.3%	Very Low	\$7.0M	—
Hamilton	9,473	3,752	28.4%	Very Low	\$20.4M	1
Cheyenne	9,351	4,139	40.3%	Very Low	\$11.8M	2
Phelps	8,892	3,695	39.7%	Very Low	\$17.4M	4
Keith	8,224	3,635	38.7%	Very Low	\$6.4M	4
Dawes	7,985	3,248	40.4%	Very Low	\$4.3M	2
Kearney	6,722	2,753	29.9%	Very Low	\$14.2M	4
Clay	5,986	2,472	31.5%	Relatively Low	\$20.2M	4
Cherry	5,358	2,399	41.6%	Very Low	\$4.8M	2
Sheridan	4,963	2,109	43.5%	Very Low	\$4.8M	3
Furnas	4,525	2,007	39.9%	Relatively Low	\$13.5M	—
Morrill	4,459	1,877	43.0%	Very Low	\$8.0M	9
Valley	3,993	1,786	33.3%	Very Low	\$9.0M	1
Nuckolls	3,990	1,855	34.2%	Very Low	\$8.7M	1
Chase	3,806	1,543	41.2%	Very Low	\$4.8M	2
Kimball	3,331	1,468	40.5%	Very Low	\$3.6M	2
Webster	3,319	1,439	36.3%	Relatively Low	\$13.8M	1
Harlan	2,970	1,314	42.3%	Very Low	\$10.4M	—
Sherman	2,893	1,282	42.0%	Very Low	\$8.2M	1
Brown	2,834	1,326	48.2%	Very Low	\$2.7M	—
Franklin	2,819	1,256	41.1%	Very Low	\$8.9M	3
Perkins	2,819	1,160	37.1%	Very Low	\$4.0M	—
Hitchcock	2,515	1,098	44.0%	Very Low	\$3.4M	—
Frontier	2,472	1,034	36.8%	Very Low	\$4.2M	—
Greeley	2,131	936	42.1%	Very Low	\$7.6M	—
Gosper	1,833	773	35.8%	Very Low	\$6.2M	2
Deuel	1,828	833	35.8%	Very Low	\$2.3M	—
Garden	1,811	859	50.5%	Very Low	\$3.1M	—
Garfield	1,753	753	34.8%	Very Low	\$1.4M	—
Boyd	1,727	804	41.3%	Very Low	\$3.5M	—
Dundy	1,600	757	43.2%	Very Low	\$2.8M	—
Rock	1,219	567	46.4%	Very Low	\$1.3M	—

Sioux	1,109	507	47.9%	Very Low	\$1.9M	—
Hayes	818	339	44.8%	Very Low	\$1.7M	1
Wheeler	785	350	41.2%	Very Low	\$3.2M	—
Keya Paha	730	337	48.3%	Very Low	\$1.0M	—
Hooker	694	317	48.7%	Very Low	\$546,291	—
Thomas	681	313	26.1%	Very Low	\$708,149	—
Logan	679	272	33.1%	Very Low	\$698,621	1
Banner	660	263	37.2%	Very Low	\$1.6M	—
Loup	601	270	43.0%	Very Low	\$780,656	—
Grant	592	257	40.3%	Very Low	\$647,087	—
Arthur	414	167	42.4%	Very Low	\$743,134	—
Blaine	412	192	40.6%	Very Low	\$695,279	1
McPherson	372	157	35.2%	Very Low	\$525,781	—

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.