

ARC of Mid-West Tennessee

Southeast and Caribbean Division · Tennessee Region
TN · 14 counties · HQ Jackson, TN · FEMA Region IV

424,696

People

172,889

Households

49.4%

Households below the ALICE survival threshold

14

Counties · 7,160 sq mi

Nearly **49% 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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In this report.

ARC of Mid-West Tennessee · 14 counties · TN

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

The chapter's footprint.

14
Counties

7,160
Square miles

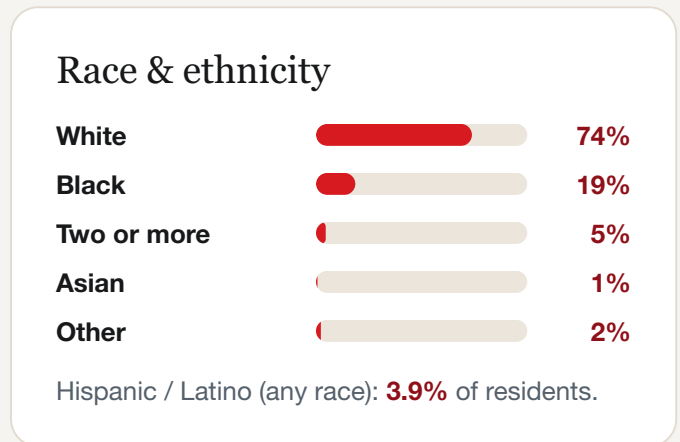
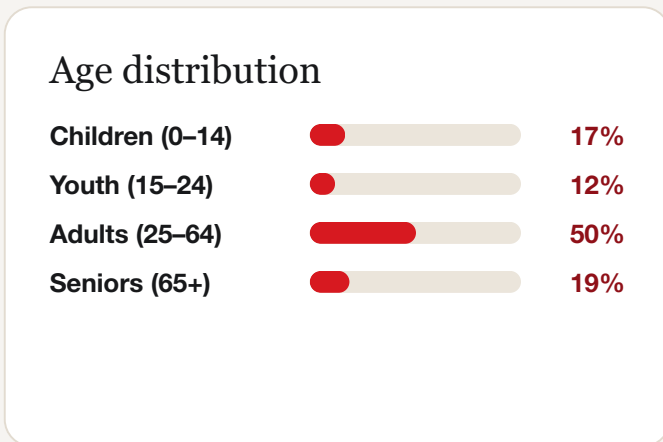
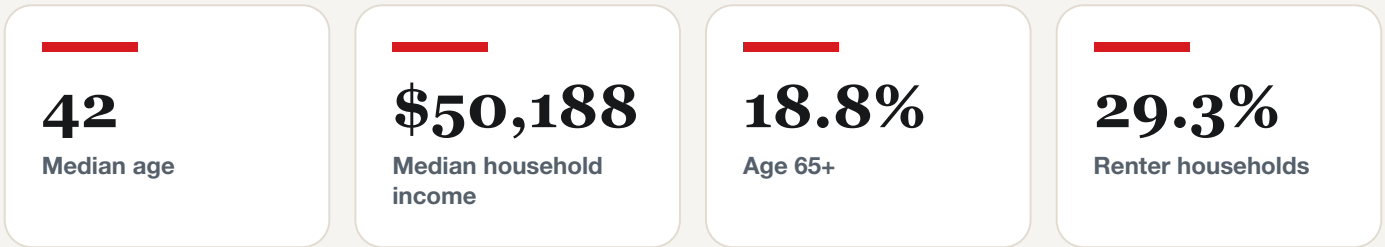
424,696
People

**Tennessee
Region**
Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Madison	99,060	558	23.3%
Gibson	50,681	604	11.9%
Weakley	32,561	582	7.7%
Henry	32,093	593	7.6%
Carroll	28,332	600	6.7%
Henderson	27,895	526	6.6%
Hardin	27,108	596	6.4%
McNairy	25,911	564	6.1%
Hardeman	25,106	670	5.9%
Haywood	17,598	534	4.1%
Chester	17,548	286	4.1%
Benton	15,741	436	3.7%
Crockett	13,777	266	3.2%
Decatur	11,285	345	2.7%

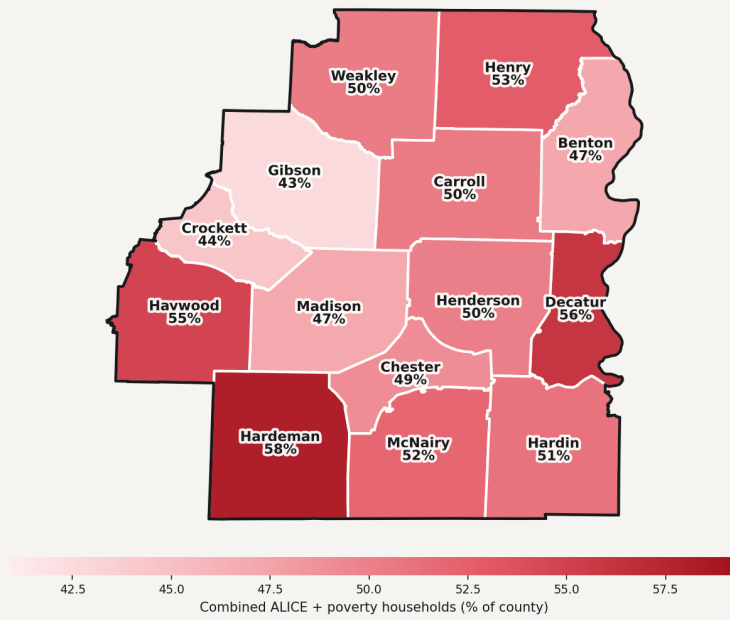
HQ: Jackson, TN · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 14 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Hardeman	25,106	\$41,410	39.9%	18.3%	58.2%
Decatur	11,285	\$49,025	33.8%	22.2%	56.0%
Haywood	17,598	\$44,900	29.5%	25.2%	54.7%
Henry	32,093	\$46,284	37.2%	15.5%	52.7%
McNairy	25,911	\$48,169	35.0%	17.0%	52.0%
Hardin	27,108	\$50,694	29.3%	21.7%	51.1%
Carroll	28,332	\$48,287	33.7%	16.8%	50.5%
Weakley	32,561	\$47,332	32.0%	18.4%	50.4%
Henderson	27,895	\$51,264	31.7%	18.4%	50.1%
Chester	17,548	\$53,439	33.7%	15.4%	49.1%
Benton	15,741	\$46,223	31.3%	15.9%	47.2%
Madison	99,060	\$55,121	26.3%	20.8%	47.1%
Crockett	13,777	\$53,037	29.8%	14.8%	44.5%
Gibson	50,681	\$51,856	26.6%	16.0%	42.6%

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.

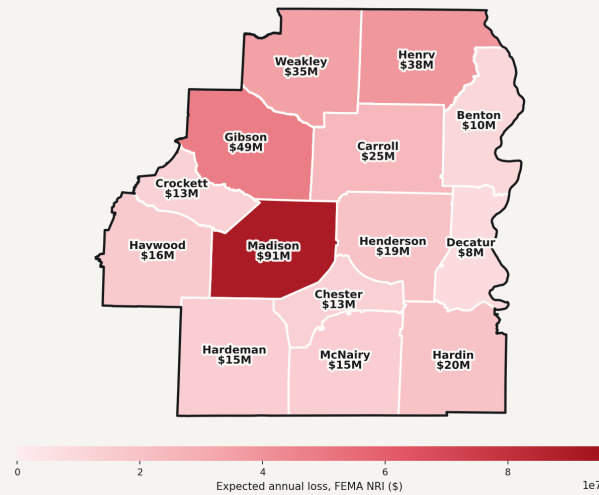
What this chapter is up against.

\$365.0M
Expected annual loss, all hazards

Madison
Highest-risk county

62.6%
Avg social vulnerability (SVI)

8
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Madison	Relatively Moderate	\$90.8M	89.7%	5	24
Gibson	Relatively Moderate	\$48.5M	78.3%	8	28
Henry	Relatively Moderate	\$38.4M	61.2%	7	21
Weakley	Relatively Low	\$34.6M	60.8%	7	21
Carroll	Relatively Low	\$24.8M	54.6%	5	24
Hardin	Relatively Low	\$19.6M	50.3%	6	28
Henderson	Relatively Low	\$19.5M	62.7%	7	27
Haywood	Relatively Low	\$16.1M	88.8%	7	21
Hardeman	Relatively Low	\$14.8M	88.7%	5	18
McNairy	Relatively Low	\$14.6M	34.0%	5	21
Chester	Relatively Low	\$12.8M	45.5%	3	16
Crockett	Relatively Low	\$12.5M	72.0%	6	19
Benton	Very Low	\$9.7M	45.1%	4	22
Decatur	Very Low	\$8.4M	45.0%	7	28

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.

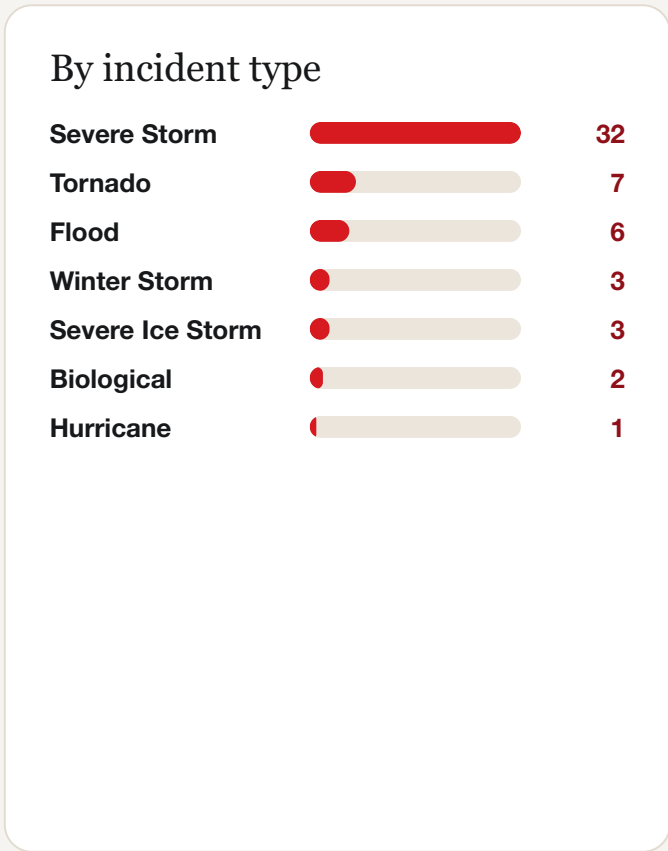
A chapter shaped by disaster.

54
Federal disaster declarations

1
Hurricanes

Severe Storm
Most common type

2026
Most recent

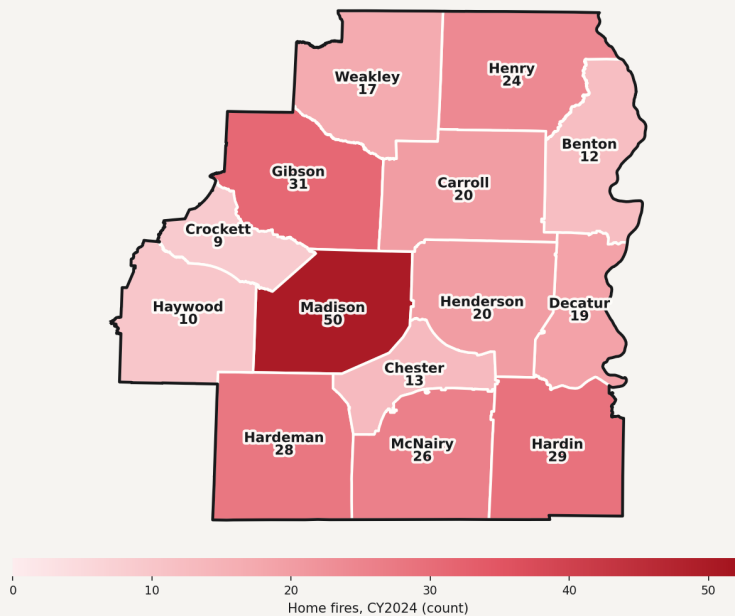
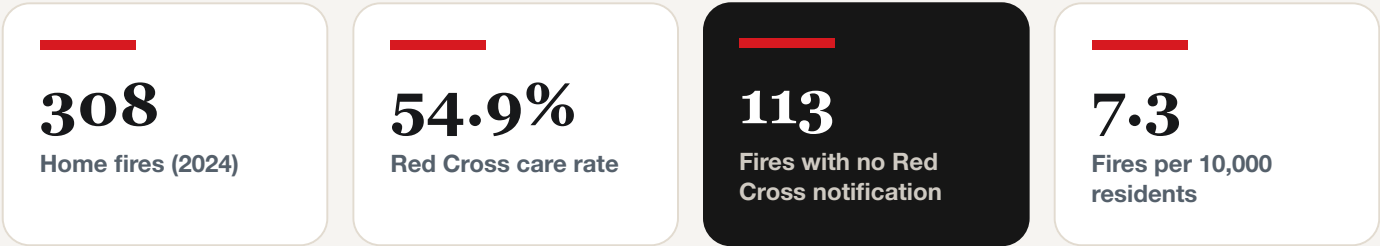


Most recent declarations

FY	DISASTER	TYPE
2026	Severe Winter Storm	Winter Storm
2026	Severe Winter Storm	Winter Storm
2025	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm
2025	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm
2024	Severe Storms And Tornadoes	Severe Storm
2023	Severe Storms And Straight-Line Winds	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornado	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornadoes	Severe Storm
2023	Severe Winter Storm	Winter Storm
2022	Severe Winter Storm	Severe Storm

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

Every home fire is a Red Cross moment.



Red Cross cared for **55%** of home fires — but **113 (37%)** 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.

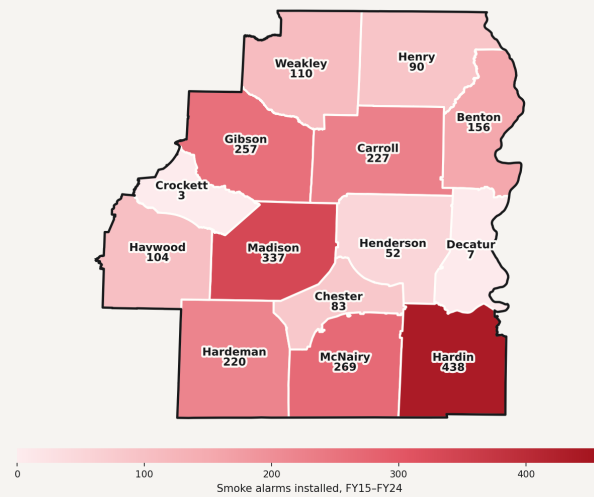
Red Cross shows up — and prevents.

2,440
Home-fire calls answered (RC response)

2,304
Single-family fire responses

2,353
Free smoke alarms installed

106
Multi-family fire responses

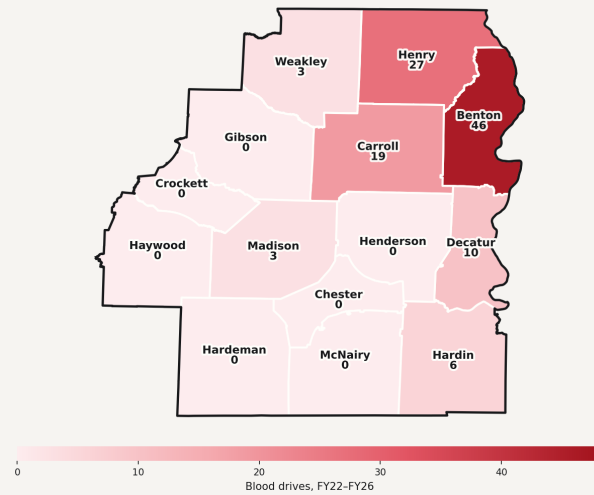


Red Cross answered **2,440** home-fire calls and installed **2,353** free smoke alarms across the chapter — response and prevention, county by county.

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.

2,037 Blood units collected (FY22–26)	114 Blood drives held	17 Drives in FY2026	7 Counties with drives
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Blood drives are active in **7 of the chapter's 14 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.

1
Red Cross facilities

0
Owned

1
Leased / licensed

0
BioMed sites



By type / function

Humanitarian office | **1**

BioMed facilities

No BioMed fixed sites in this chapter.

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.

\$97,625

Total giving, 3-year

8

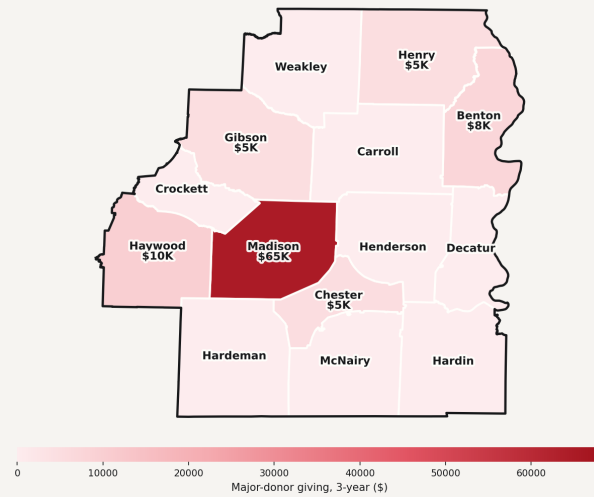
Major donors

\$0

Current FY • ▼ 100%
vs prior FY

\$65,000

Top: Madison



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Madison	3	\$65,000
Haywood	1	\$10,000
Benton	1	\$7,500
Chester	1	\$5,125
Gibson	1	\$5,000
Henry	1	\$5,000

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

Madison County

99,060

People

\$55,121

Median HH income

47.1%

Combined ALICE + poverty

Relatively Moderate

FEMA NRI risk

People & economy

Children (0-14)  **18%**

Seniors (65+)  **16%**

Median age **39.1**

ALICE households **10,670**

Poverty households **8,436**

Risk & response

Expected annual loss **\$90.8M**

Social vulnerability (SVI) **89.7%**

FEMA declarations (all time) **24**

Home fires, CY2024 **50**

Fires, no RC notification **19**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$65,000**

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

Gibson County



50,681
People

\$51,856
Median HH income

42.6%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		18%
Median age		41.9
ALICE households		5,347
Poverty households		3,207

Risk & response

Expected annual loss	\$48.5M
Social vulnerability (SVI)	78.3%
FEMA declarations (all time)	28
Home fires, CY2024	31
Fires, no RC notification	10
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$5,000

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

Weakley County



32,561
People

\$47,332
Median HH income

50.4%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		18%
Median age		39.1
ALICE households		4,244
Poverty households		2,440

Risk & response

Expected annual loss	\$34.6M
Social vulnerability (SVI)	60.8%
FEMA declarations (all time)	21
Home fires, CY2024	17
Fires, no RC notification	6
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Henry County



32,093
People

\$46,284
Median HH income

52.7%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		23%
Median age		47.7
ALICE households		4,908
Poverty households		2,046

Risk & response

Expected annual loss	\$38.4M
Social vulnerability (SVI)	61.2%
FEMA declarations (all time)	21
Home fires, CY2024	24
Fires, no RC notification	13
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$5,000

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

Carroll County



28,332
People

\$48,287
Median HH income

50.5%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.1
ALICE households		3,792
Poverty households		1,889

Risk & response

Expected annual loss	\$24.8M
Social vulnerability (SVI)	54.6%
FEMA declarations (all time)	24
Home fires, CY2024	20
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Henderson County



27,895
People

\$51,264
Median HH income

50.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		18%
Median age		42.6
ALICE households		3,459
Poverty households		2,012

Risk & response

Expected annual loss	\$19.5M
Social vulnerability (SVI)	62.7%
FEMA declarations (all time)	27
Home fires, CY2024	20
Fires, no RC notification	13
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Hardin County



27,108
People

\$50,694
Median HH income

51.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		22%
Median age		46.6
ALICE households		3,176
Poverty households		2,355

Risk & response

Expected annual loss	\$19.6M
Social vulnerability (SVI)	50.3%
FEMA declarations (all time)	28
Home fires, CY2024	29
Fires, no RC notification	13
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

McNairy County



25,911
People

\$48,169
Median HH income

52.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		21%
Median age		44.5
ALICE households		3,430
Poverty households		1,668

Risk & response

Expected annual loss	\$14.6M
Social vulnerability (SVI)	34.0%
FEMA declarations (all time)	21
Home fires, CY2024	26
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Hardeman County



25,106
People

\$41,410
Median HH income

58.2%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		17%
Median age		40.6
ALICE households		3,611
Poverty households		1,654

Risk & response

Expected annual loss	\$14.8M
Social vulnerability (SVI)	88.7%
FEMA declarations (all time)	18
Home fires, CY2024	28
Fires, no RC notification	12
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Haywood County

17,598

People

\$44,900

Median HH income

54.7%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **18%**

Seniors (65+)  **18%**

Median age **41.3**

ALICE households **2,111**

Poverty households **1,807**

Risk & response

Expected annual loss **\$16.1M**

Social vulnerability (SVI) **88.8%**

FEMA declarations (all time) **21**

Home fires, CY2024 **10**

Fires, no RC notification **3**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$10,000**

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

Chester County



17,548
People

\$53,439
Median HH income

49.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		16%
Median age		39.3
ALICE households		2,134
Poverty households		976

Risk & response

Expected annual loss	\$12.8M
Social vulnerability (SVI)	45.5%
FEMA declarations (all time)	16
Home fires, CY2024	13
Fires, no RC notification	7
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$5,125

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

Benton County



15,741
People

\$46,223
Median HH income

47.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		24%
Median age		48.9
ALICE households		2,170
Poverty households		1,101

Risk & response

Expected annual loss	\$9.7M
Social vulnerability (SVI)	45.1%
FEMA declarations (all time)	22
Home fires, CY2024	12
Fires, no RC notification	3
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$7,500

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

Crockett County



13,777
People

\$53,037
Median HH income

44.5%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		18%
Median age		41.4
ALICE households		1,635
Poverty households		811

Risk & response

Expected annual loss	\$12.5M
Social vulnerability (SVI)	72.0%
FEMA declarations (all time)	19
Home fires, CY2024	9
Fires, no RC notification	2
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Decatur County



11,285
People

\$49,025
Median HH income

56.0%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		23%
Median age		47.2
ALICE households		1,499
Poverty households		985

Risk & response

Expected annual loss	\$8.4M
Social vulnerability (SVI)	45.0%
FEMA declarations (all time)	28
Home fires, CY2024	19
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Decatur 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
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
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
Madison	99,060	40,001	47.1%	Relatively Moderate	\$90.8M	50
Gibson	50,681	20,321	42.6%	Relatively Moderate	\$48.5M	31
Weakley	32,561	13,306	50.4%	Relatively Low	\$34.6M	17
Henry	32,093	13,766	52.7%	Relatively Moderate	\$38.4M	24
Carroll	28,332	11,444	50.5%	Relatively Low	\$24.8M	20
Henderson	27,895	11,476	50.1%	Relatively Low	\$19.5M	20
Hardin	27,108	11,453	51.1%	Relatively Low	\$19.6M	29
McNairy	25,911	10,787	52.0%	Relatively Low	\$14.6M	26
Hardeman	25,106	9,097	58.2%	Relatively Low	\$14.8M	28
Haywood	17,598	7,373	54.7%	Relatively Low	\$16.1M	10
Chester	17,548	6,609	49.1%	Relatively Low	\$12.8M	13
Benton	15,741	6,860	47.2%	Very Low	\$9.7M	12
Crockett	13,777	5,542	44.5%	Relatively Low	\$12.5M	9
Decatur	11,285	4,854	56.0%	Very Low	\$8.4M	19

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