

HOW ARE WOMEN DOING IN OMAHA?

The Women's Fund of Greater Omaha is always interested in the status of women. This nonprofit organization is dedicated to using research to identify issues that impact women and girls, to creating awareness of those issues through public education and to funding solutions through its grants.

In 1990, the Women's Fund released a comprehensive report on how women in Omaha were doing. This report is an update, comparing the 1990 data with 2000 census information.

Dianne Seeman Lozier, who led the Women's Fund research, said the most significant changes from 1990 to 2000 occurred in single-parent families. Yet family status is just one area covered by the study, which also focuses on demographics, employment, educational attainment, income, poverty, access to the work force and community leadership. The study's findings are as follows.

THE STATUS OF FAMILIES HEADED BY SINGLE WOMEN

One of the most significant structural changes in American societies has been the increase in the number of single-parent families(Avison 2000).

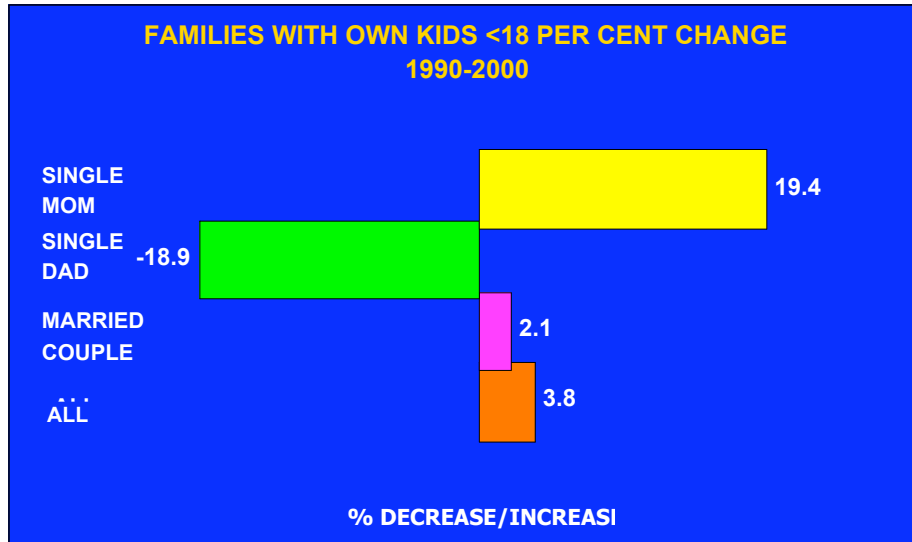
Single-Parent Families

Family status is an important predictor of income. Single-parent families typically have fewer resources than two-parent families, and single-parent families with children have significantly lower incomes than single households with no children. There is a much greater likelihood that single-parent families will be poor. This is especially true for families headed by women and teenagers. Teen mothers are likely to never finish high school, and they earn only half of what a woman who has her first child at 20 or older might earn.

Statistics show a significant increase in the number of single-parent births, from 21 percent in 1990 to 29 percent in 2000, but the number of teen births is down slightly. A focus on children and family status is important because they are predictors of income and other resources available to the family unit.

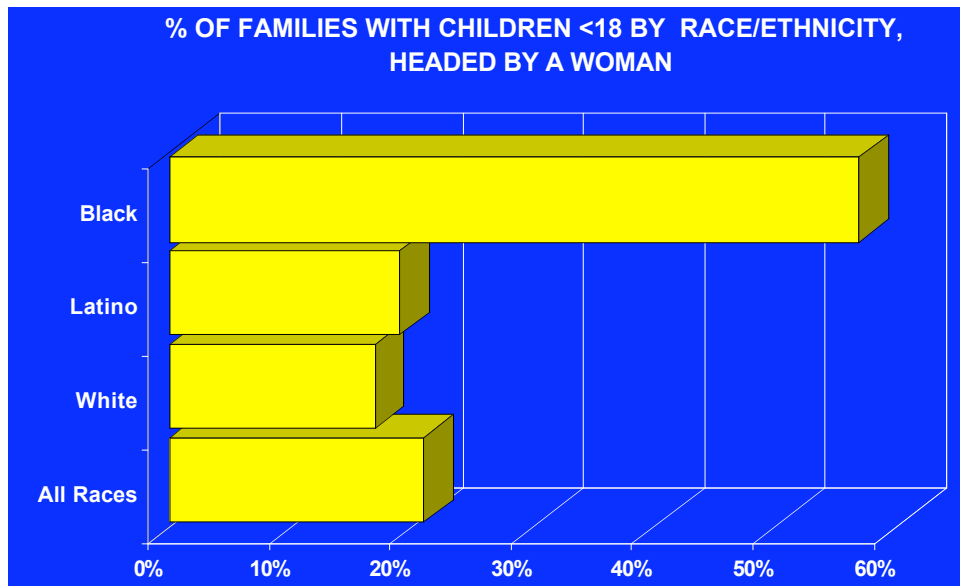
In 2000, Omaha had nearly 94,000 families with their own children under age 18. Seventy-three percent were married-couple families, while 21 percent were single-mother families and 6 percent were single-father families.

Between 1990 and 2000 there was a small increase in the percentage of families with children under age 18, and an even smaller increase in the percentage of married-couple families. There was, however, a 19 percent increase in the number of single-mother families, and a 19 percent decrease in single-father families.



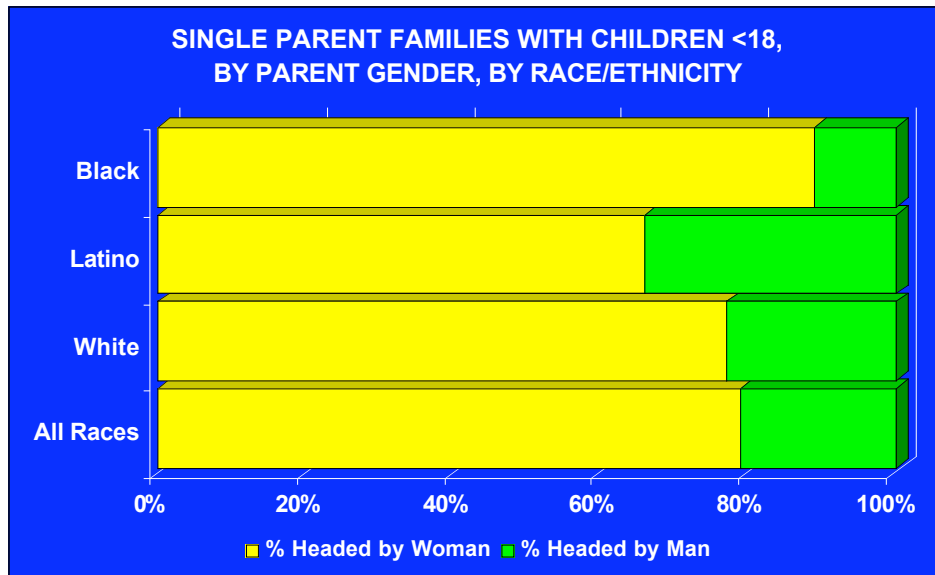
Source: U.S. Bureau of the Census, 1990 (STF3-P019-P20) 2000 (STF1-P034)

Single parenthood is overwhelmingly more often a woman's challenge than a man's. The vast majority of single-parent families with children under age 18 are headed by women (79 percent). The range is from Latino families with 66 percent of single-parent families headed by a woman, to whites with 77 percent and blacks with 89 percent.



Source: U.S. Bureau of the Census, 2000 (STF1-P034)

Looking at all Omaha area families with children under age 18, 21 percent are headed by a woman. But that percentage varies dramatically by race/ethnicity. Of all families with children under age 18, 19 percent of Latino families are headed by a woman; 17 percent of white families are headed by a woman and 57 percent of black families are headed by a single mother.



Source: U.S. Bureau of the Census, 2000 (STF1-P034)

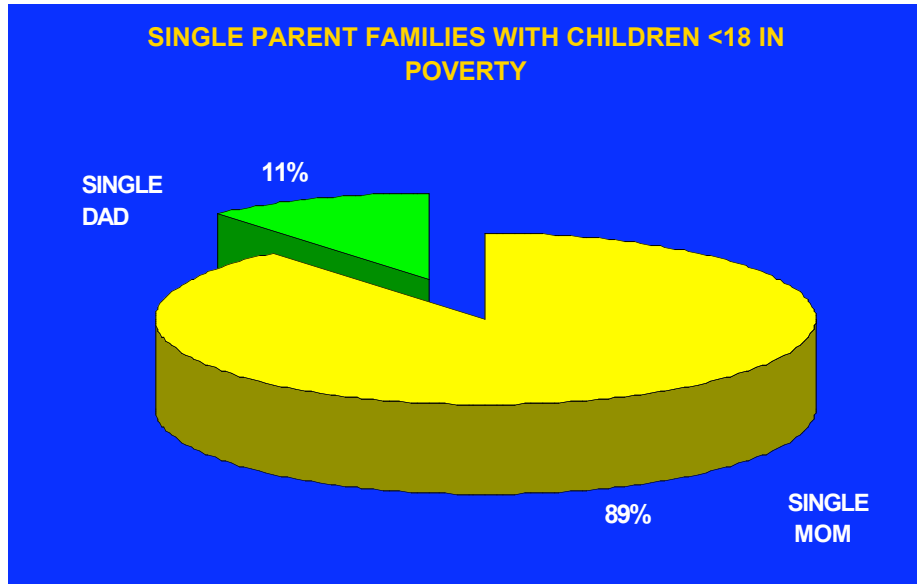
Poverty

One thing is perfectly clear, single-parent families are at far greater risk of living in poverty than 2-parent families. It is not clear that two parents are always better than one. One parent is better if the absent parent was abusive to the other parent or the children, was chemically dependent or seriously mentally ill, or was addicted to gambling, etc. (National Center for Policy Analysis 2001).

Furthermore, scholarly studies report conflicting information on the effects of single parenthood on both the single parent and the children. Many report that children of single parents are more likely to be poor, have psychological problems, fail to achieve their educational potential, turn to crime and become single parents themselves (National Center for Policy Analysis 2001).

Others report that single parents – mothers in particular – are more likely to be depressed, be on welfare, be abusive to their children, and have low-skill, low-paying jobs (Coiro, 2000). Still others report that the psychological and emotional problems of single parents are greatly exaggerated. “(S)ingle mothers cope as well with stress as married moms even though they generally face more emotional and financial turmoil.” (Habib 2000). And single mothers generally function equally as well as their married counterparts; they are equally competent and resilient, and work hard to protect their children from the stresses and strains of divorce. (Avison 2000).

Eighty-nine percent of single-parent families with children under age 18 in poverty are headed by a woman. In 2000 more than 9,000 Omaha -area families were in poverty, down from 9,800 in 1990. Seven thousand of the families in poverty in 2000 were headed by a single parent. And while the proportion of single-parent families in poverty that are headed by a single mother has gone down slightly, the number clearly remains high.

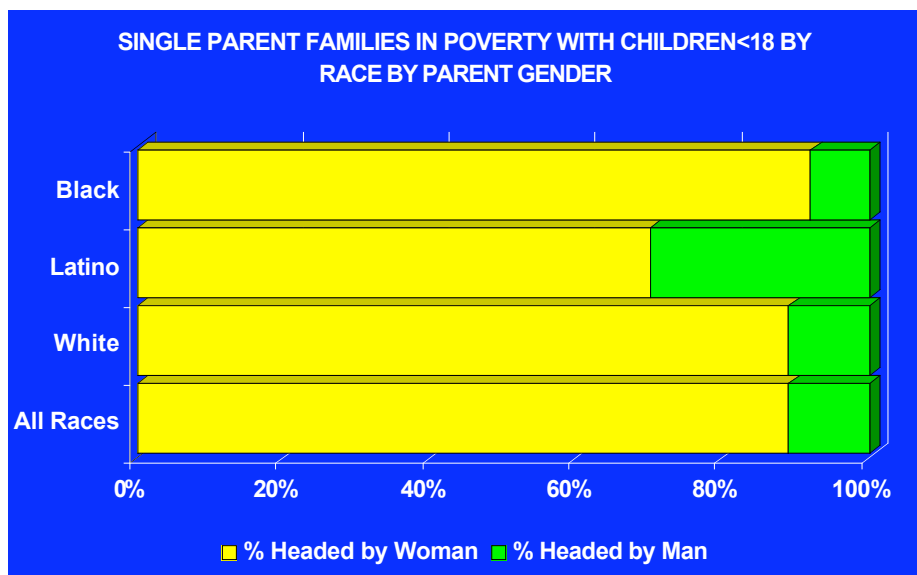


Source: U.S. Bureau of the Census, 1990 (STF3-P124B) 2000 (SF3-P90)

Lack of food, homelessness, domestic violence, feelings of hopelessness, depression. These are just a few of the psychological and economic challenges facing women raising children in Omaha today (National Center for Child Poverty 2000).

Poverty, however, is by far the most unrelenting problem faced by single-mother families. As a result, it is critical to consider the socioeconomic circumstances and the social policy issues impacting single mothers, rather than assuming there is something missing from their parenting capacity.

Interestingly, the proportion of single-parent families in poverty with children under age 18, when analyzed by race and ethnicity, shows that there is virtually no difference between blacks and whites. Only Latinas show a significant difference: Two-thirds of single-parent Latina families in poverty are headed by a woman, while nearly 90% of similar Black and White families are headed by women.



Source: U.S. Bureau of the Census, 2000 (STF3-P034)

INCOME

Quite clearly, economic self-sufficiency is at the core of single mothers' success. Women who head families with children under age 18 earn just over half of what women with no children under age 18 earn, while single fathers earn nearly three-fourths of what men without children under age 18 earn. Having children results in a 44 percent "cost" to single mothers, and a 27 percent "cost" to men. Children bring to a family many joys; they also come at a high price. Further, there is also a gender wage gap between single mothers and single fathers. Single mothers with children earn 72 cents for every \$1 earned by men with children, while women with no children earn 92 cents for every \$1 earned by men with no children.

	<u>WITH KIDS <18</u>	<u>WITH NO KIDS <18</u>
Single Women	\$22,385	\$39,789
Single Men	\$31,318	\$43,161
Wage Gap	71%	92%

Source: U.S. Bureau of the Census, 2000 (SF3-PCT40)

Ending Poverty of Single Mothers

There are nearly 60,000 Omahans in poverty, and 75 percent of them are women and children. Many of them are on welfare. Many experience first-hand what research tells us – that poverty has long-lasting negative effects (Vandivere et al. 2000).

Current public policy efforts to end women's poverty have focused on promoting marriage and requiring women to leave welfare and obtain jobs within specified time periods. Requiring women to obtain jobs, particularly given that additional education can in some cases qualify as "a job," may be a reasonable step toward ending poverty. Recent research, however, shows that women who leave welfare generally end up in low-paying jobs with few benefits, if any (Boushey 2001). Too frequently, women move from welfare rolls to the ranks of the working poor.

Further, domestic violence is much more prevalent among women on welfare than among women in the general population (Tolman and Raphael, 2002). Research consistently shows a considerably higher rate of domestic violence among women on welfare (73 percent for women on welfare versus 53 percent for those not on welfare).

In reality, reducing poverty and dependence on welfare requires that parents have good-paying jobs, and good-paying jobs require some sort of skills. Reducing poverty and dependence on welfare and improving the life situation for single-parent families begins with expanding the opportunities and skills of the parents (Institute for Women's Policy Research 2002).

Typically, skills are obtained through job training and education, whether vocational, secondary or post-secondary. Higher levels of education bring increased earnings potential and greater employability. Nationally, in 2001, 40 percent of those living in poverty lacked a high school diploma, compared to 13 percent living above poverty.

Promoting marriage as a means to end women's poverty is a divisive issue. The debate has intensified as a primary focus of the Bush Administration's reauthorization of efforts at welfare reform. The current law's goal is to end the dependence of poor families on welfare by promoting job preparation, work and marriage, and by encouraging the existence of two-parent families.

If the true goal is to end women and children's poverty, promotion of marriage is not a helpful or appropriate strategy. There is little point in moving women from the ranks of the welfare poor to the working poor – or to the ranks of the miserably married poor (Center for Women Policy Studies (2002). In an attempt to “promote marriage,” funds have been diverted from programming for custodial parents, mostly women, to non-custodial parents, mostly men, on the assumption that these newly employed men will provide adequate financial support for their children and maybe even marry the women who are the mothers of their children.

Help for fathers who need it is worthwhile. It should not, however, come at the expense of single mothers and their children. There is an inherent disconnect in these policies. Even the Assistant Secretary for Family Support in the Bush Administration (and the former president of the National Fatherhood Initiative) wrote: “The problem is that strategies for promoting fatherhood and marriage are, to a very large extent, in conflict with those that seek to help single mothers achieve economic self-sufficiency through work.” (Ibid).

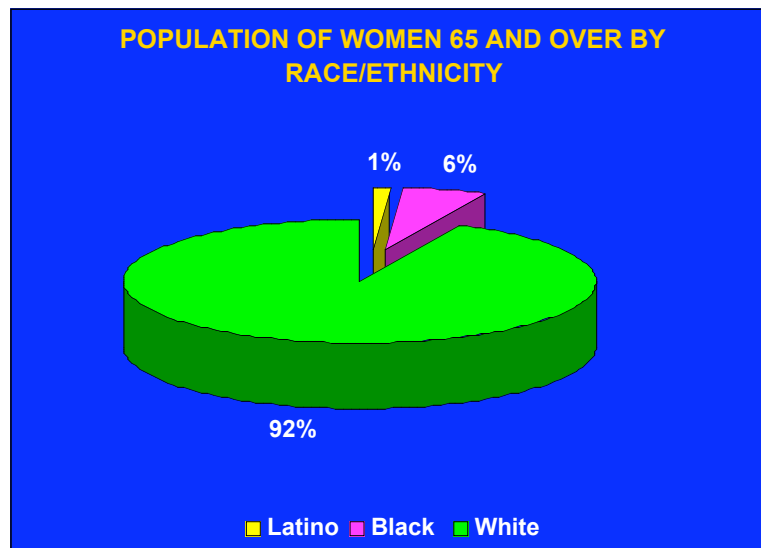
Promotion of marriage to end poverty is a fallacy. First, it is estimated that more than half of all first marriages fail, and even more second and third marriages are unsuccessful. Second, in some communities, a variety of factors have produced a shortage of “marriageable” men. Finally, there is the issue of serial monogamy, in which some people have children with more than one partner, whom they may or may not ever marry. One would hope that both parents would support their children, but that is not always the case. In addition, if a man has had children with several women, which one of them should he be encouraged to marry?

THE STATUS OF OLDER WOMEN

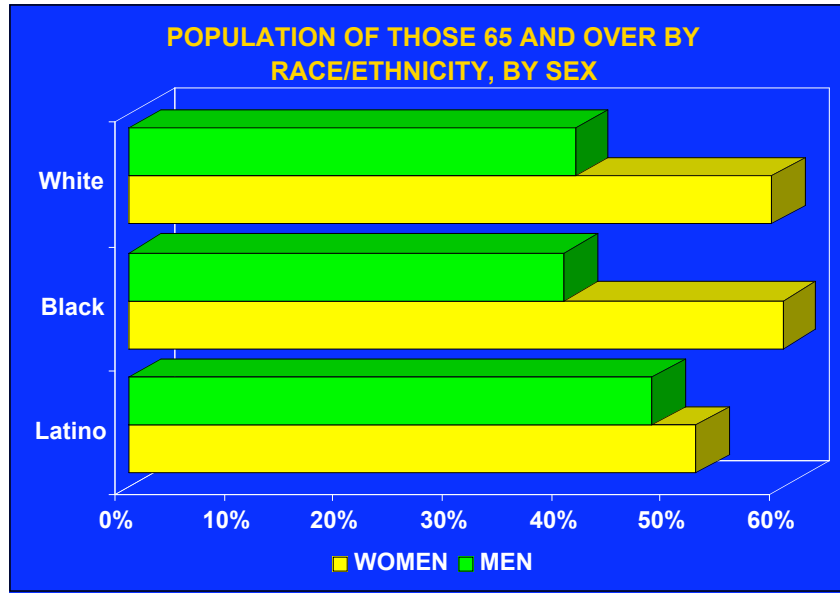
The number of Omaha women age 45 to 54 grew by 54 percent in the 1990s. Those above age 75 increased 18 percent. Two-thirds of all Omaha residents ages 75 and older are women. All of this occurred as Omaha's overall population increased just 9 percent.

Among the 76,000 Omahans ages 65 and older, there was an increase of 11 percent since 1990. Six in 10 of these older Omahans are women. Current predictions suggest the number of people 65 and over will more than double in the United States in the next 30 years (Wilson 2001).

The table below shows that 92 percent of Omaha women ages 65 and over are white only/not Hispanic (white), 6 percent are black and 1 percent are Latina. The next table shows the population of those 65 and over by race/ethnic origin and gender.



Source: U.S. Bureau of the Census, 2000 (SF3-Population by Age)



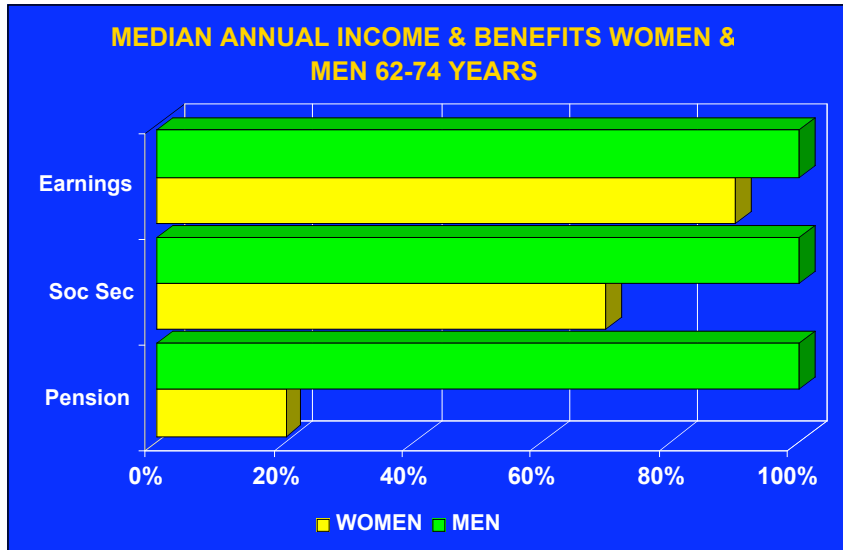
Economics

Omaha-area women face distinctive economic risks. If they work outside the home, they earn on average 73.7 cents for every \$1 men earn. They may leave the work force to raise children or care for elderly dependents, or adjust their working lives for family needs by seeking lower-paying or less-demanding occupations. If they do so, this combination of lower earnings and time out of the workforce translates into lifelong economic insecurity. In their lifetime, employed women who take time from their careers to accommodate their families, whether to raise children or care for older dependents, lose on average an estimated \$659,000 in wages, Social Security and pension contributions. This loss is due to taking time off, being passed over for promotions or lucrative assignments, retiring early or dropping out of the workforce (Metlife Mature Market Institute 1999).

These women will accumulate less in Social Security credit and have lower pensions. This is significant because 60 percent of all Social Security beneficiaries today are women, and a great majority of them rely on Social Security for the lion's share of their income. For example, more than 2 of 5 unmarried American women rely on Social Security for 90 percent of their income. This figure rises with age, rises among older women living alone and rises as overall income declines (Smeeding, Women & Social Security).

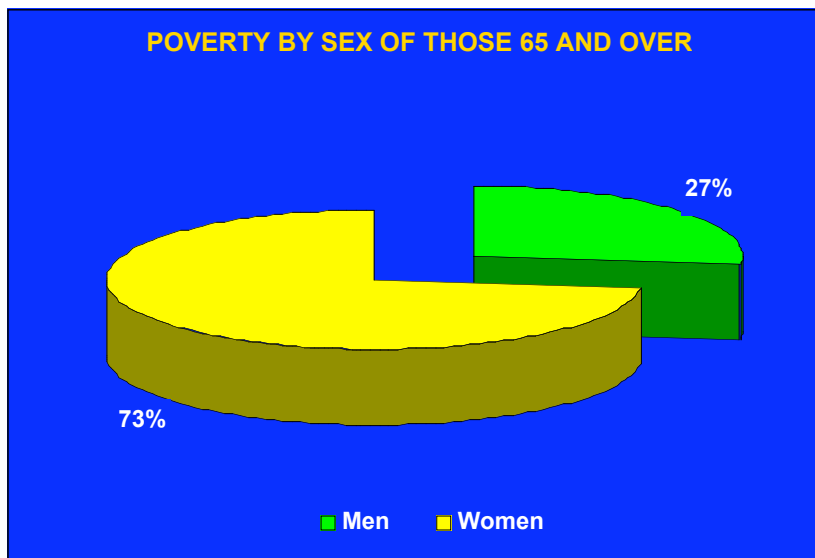
If women never work outside the home they will have no personal savings, no individual pension and no Social Security credit. They will receive very little from Social Security — only as surviving spouses of husbands who earned Social Security credit. Social Security survivor benefits average less than 50 percent of the benefit of the deceased spouse.

And although Nebraska women earn 74 cents for every \$1 earned by men, older women earn even less. Women 75 and over earned only 52 percent of what men the same age earned. Their Social Security benefits are 70 percent of men's benefits, and women ages 62 to 74 receive only 20 percent of what men receive in pension benefits.



Source: U.S Bureau of the Census, Current Population Survey, 1999-2001 or Calendar Years 1998-2000

Nebraska women are both blessed and cursed with longer life spans than men (78.6 years for women versus 71.0 for men). And yet, older women are the most economically vulnerable of all women. At greatest risk are divorcees and never-married women, and women ages 80 and over who have simply outlived their partners, as well as family assets and savings. In Douglas County, 9 percent of women 65 and over are in poverty, compared to only 5 percent of men. Of those ages 65 and over in poverty, 83 percent are white, 15 percent are black, and 3 percent are Latina. And as the chart below shows, nearly three-quarters of those 65 and over in poverty are women.



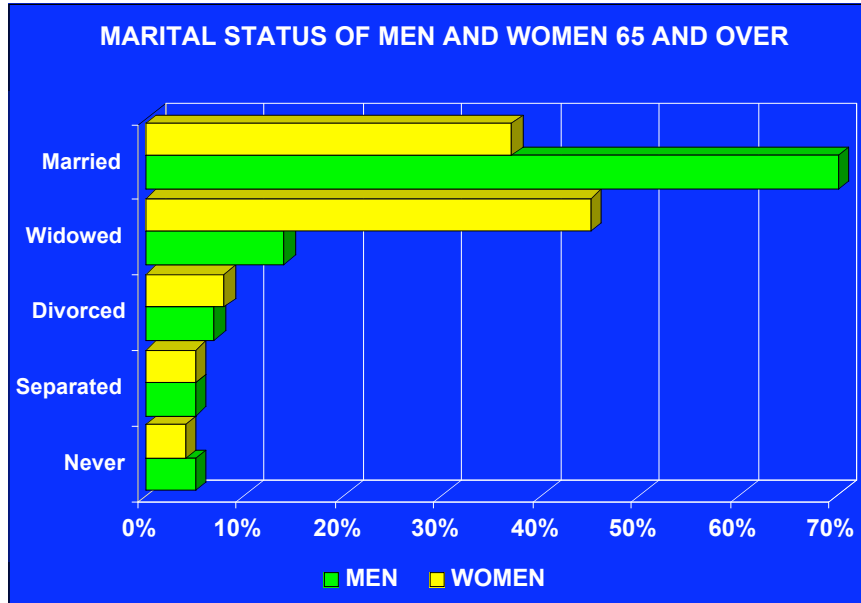
Source: U.S. Bureau of the Census 2000, (SF3 – PCT49)

Marital Status

The emotional and economic well-being of older people is directly related to their marital status. In 1998, 79 percent of American men and 55 percent of American women between 65 and 74 years of age were married (American Association for Geriatric Psychiatry 2002). These

percentages decrease significantly in the eighth decade of life, with 50 percent of men and only 13 percent of women married at age 85 and over.

In 2000, just over one-third of Omaha-area women, and two-thirds of Omaha-area men, were married and living with their spouses at ages 65 and over. At the same time, 45 percent of women ages 65 and over were widowed, compared with only 14 percent of men in the same age group.

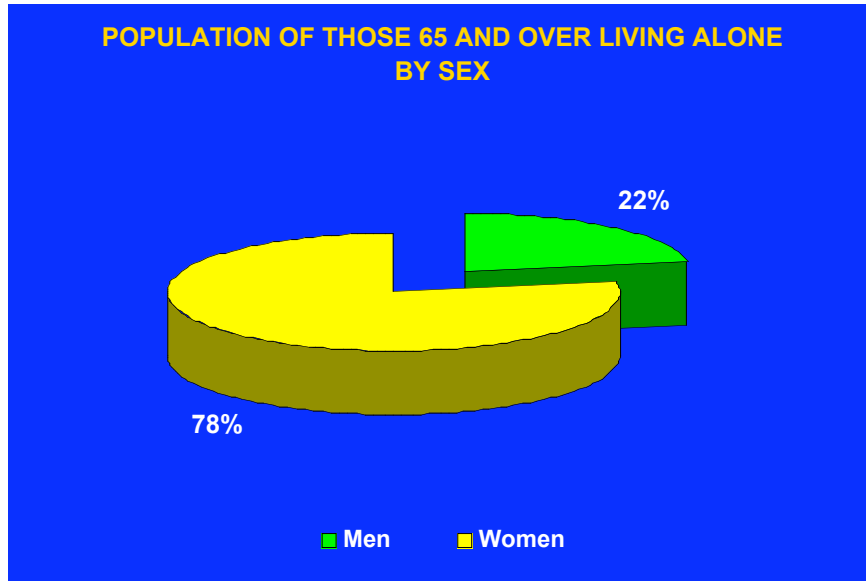


Source: U.S. Bureau of the Census 2000, (SF3 – PCT7)

Living Alone

The emotional and economic well-being of older people is also correlated to their living arrangements. Living alone can present a greater likelihood of poverty, health risks and victimization by strangers or caregivers. Among those living in poverty and/or living alone, the absence of financial security and emotional support will impact their longevity, physical safety and mental health. On the other hand, many women living alone report that it is by choice, not because their children don't want them. They may feel that after raising children and losing a spouse to death or divorce, it is their turn to put their own needs first (Chase 2003).

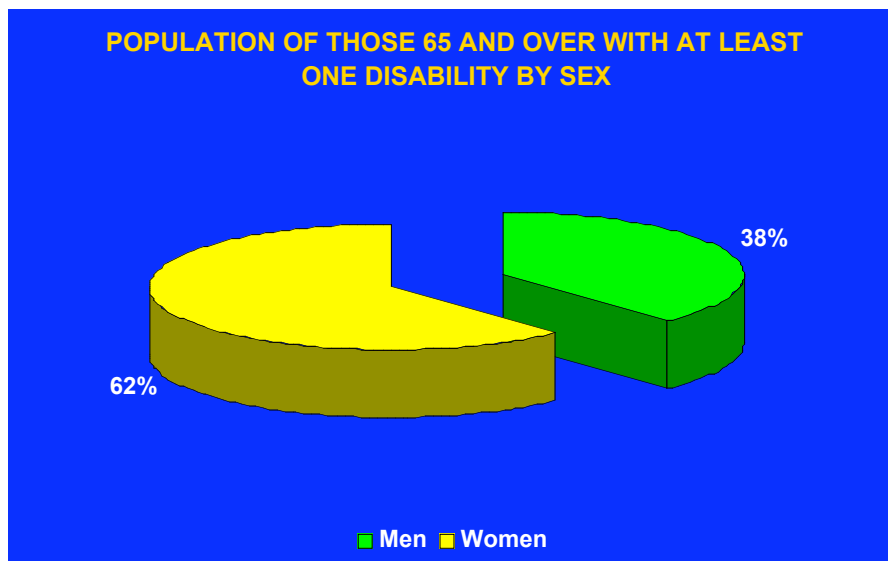
In the Omaha area, 40 percent of women age 65 and over live alone, compared to just 17 percent of men. Of all those 65 and over who are living alone, nearly 8 in 10 are women.



Source: U.S. Bureau of the Census 2000, (SF3-P11013, 11016)

Disability

Women not only live on average seven years longer than men, they also have more chronic illnesses and disabilities. Disabilities – whether physical, mental, sensory or self-care – clearly affect the financial, social and emotional well-being of older people. In Omaha, 38 percent of women and 34 percent of men over age 65 suffer from at least one type of disability. Women represent 62 percent of those with disabilities, compared with 38 percent of men. And older women are much more likely to be in a nursing home than men, occupying 70 percent of nursing home beds (U.S. Department of Labor 1998).



Source: U.S. Bureau of the Census 2000, (SF3-PCT26)

The disabilities suffered by this population have a profound impact on their caregivers, as well. Nearly one out of four U.S. households currently provides care to a relative or friend age 50 or older. The average age of these primary caregivers is over 60 and, equally important, more than 75 percent of them are women (American Association for Geriatric Psychiatry 2002).

THE STATUS OF WOMEN AND EMPLOYMENT

A large number of Omaha women – around 200,000 – work. According to the Institute for Women’s Policy Research, Nebraska women ranked second nationally in participation in the labor force. In Omaha, 72 percent of Omahans ages 16 and older worked, with 48 percent of those workers being women, and 66 percent of all Omaha women participating in the labor force. The percentage of women with kids under age 18 who were in the work force increased to 76 percent in 2000.

LABOR FORCE PARTICIPATION OF WOMEN 16 YEARS AND OLDER				
<u>% OF WOMEN IN THE LABOR FORCE</u>				
	<u>COMBINED</u>	<u>LATINA</u>	<u>BLACK</u>	<u>WHITE</u>
1990	64%	na	na	Na
2000	66%	61%	62%	67%

Source: US Bureau of the Census, 1990 (STF3, DP-3), 2000 (SF3, P43)

The increasing paid employment of women is a critical factor in the review of the economic status of women in our community. Omaha women continue to join and remain in the labor force in record numbers, even though there has been no significant reduction in women’s in-home and family responsibilities. In fact, women spend 40 percent more time than men on in-home and family responsibilities (Bond, Families and Work Institute, 2002).

Full-time Working Women

Within the total labor force are full-time workers, part-time workers and those who are currently unemployed but available for work. Full-time, full-year workers comprise 63 percent of the labor force. Women are about 42 percent of all full-time workers. In 2000, 54 percent of all women working were employed full-time, compared to 71 percent of men.

Working Mothers

In most families, women bear primary responsibility for the direct care and supervision of family dependents, including management of education, health needs and recreation (Bond, Families and Work Institute, 2002). There is no dispute that carrying out these responsibilities takes both time and energy and may, depending on the age of the dependents and other family circumstances, have an impact on labor force participation.. By racial/ethnic group, labor force participation rates for women with kids under age 18 are 59 percent of Latinas, 71 percent of African Americans, and 79 percent of Caucasians.

LABOR FORCE PARTICIPATION OF WOMEN 16 YEARS AND OLDER WITH CHILDREN UNDER 18 YEARS				
<u>% OF WOMEN IN THE LABOR FORCE</u>				
	<u>COMBINED</u>	<u>LATINA</u>	<u>BLACK</u>	<u>WHITE</u>
2000	76%	59%	71%	79%

Source: US Bureau of the Census, 2000 SF3, P43

Distribution of the Labor Force by Occupation

When labor force distribution is analyzed by occupation and gender, the four largest occupations for women are the traditional occupations of secretaries, nurses, teachers and information clerks.

In 2000, secretaries and administrative assistants were the occupations employing the greatest number of women — 9,074, or 5 percent of all Omaha-area employed women worked in this job. At the same time, 96 percent of all secretaries and administrative assistants were women. Secretary was followed by registered nurse (4 percent of women worked as RNs, and the RN field was 95 percent women); teachers of primary grades (again, 4 percent of women worked as teachers, and 83 percent of all primary teachers were women); information clerks (4 percent of women worked as information clerks and the occupation was 81 percent women), etc...

TOP OCCUPATIONS FOR WOMEN BY NUMBER OF WOMEN (2000)		
OCCUPATION	% WOMEN IN JOB	% EMPLOYEES WHO ARE WOMEN
Secretaries	5%	96%
RNs	4%	95%
Teachers, primary	4%	83%
Info clerks	4%	95%
Customer Srvc Reps	3%	89%
Bookkeeping Clerks	3%	86%
Retail Sales	3%	85%
Cashiers	3%	83%
Child care workers	3%	83%
Accountants/Auditors	2%	82%

Source: U.S. Bureau of the Census, 2000 (SF4, PCT-86)

Occupation is an important predictor of income. And recently Nebraska ranked 50th in the United States for the number of women in managerial and professional occupations, an occupational category that paid \$62,700 in 2000 (Institute for Women's Policy Research 2002).

Two distinct paths are illustrated in the following table. For those choosing to be a nurse rather than a physician, an annual income gap of \$83,300 would be realized. Over 30 years of employment, the income differential would be \$2.5 million in favor of the physician over the nurse. Another example is individuals who choose administrative roles over management. In the example below, secretaries would earn \$1.1 million less over 30 years.

**INCOME COMPARISONS BY OCCUPATION
BY FIELD OF INTEREST**

OCCUPATION	SALARY	% WOMEN
RN	\$40,160	95%
Physician	\$123,460	21%
Para, Legal Ass't	\$35,630	79%
Lawyer	\$87,990	25%
Secretary	\$25,420	96%
Management	\$62,710	37%

Source: U.S. Bureau of the Census; 2000 (SF4, PCT-86)

Clearly, a number of factors weigh into one's decisions about whether and how to pursue a field of interest. Basic ability and educational requirements come into play, as does the time commitment required to obtain necessary credentials. It is just as clear, however, that an individual with the ability, time and commitment to work in the health care field will be much more highly compensated if they choose medicine as a career rather than nursing.

The data concerning women's access to the labor force show that women participate in the paid labor force in ever-increasing numbers. All women, including women with young children, continued to enter the labor force.

When the participation of women by occupation is examined, there appear to be barriers to access. In some cases, levels of women's participation in certain occupations and industries may be explained by the recent entry of women into the field. This probably is true of engineering/architect/surveyor occupations, for example. The systemic differences in women's and men's employment patterns, however, suggest that gender plays a critical role in the choices women make, and, perhaps, in the choices they feel they have.

Women's Income

Income statistics presented in this section are for those over age 16, employed full-time and year-round. Personal income was analyzed to focus on the earnings of working women and not mask their income within the context of family or household income. It was assumed that among these full-time workers, wages and salaries comprised the bulk of personal income.

The income of wage earners varies by gender. For example, in the Omaha area the typical man earns \$37,278 per year, and the typical woman earns \$27,423 per year. This means that the average Omaha area woman earns 73.7 cents for each \$1.00 earned by the average man. The income of wage earners also varies by race and ethnic origin. Latino men earn only 65.5 cents for each \$1 earned by white men; black men earn only 73.2 cents for each \$1 earned by white men. Wages of women vary less by race/ethnic origin, but there is a wage gap here, as well. For each \$1 earned by white women, Latinas earn only 80.8 cents and black women earn only 94.8 cents.

**MEDIAN EARNINGS BY SEX
AND BY RACE/ETHNICITY**

	<u>MEDIAN EARNINGS</u>		WAGE GAP
	MEN	WOMEN	
Latino	\$24,483	\$21,941	89.6%
Black	\$27,369	\$25,738	88.0%
White	\$37,367	\$27,154	72.7%

Source: U.S. Bureau of the Census 2000 (SF3, PCT-74B, -74H, -74I)

Wages also vary by occupation. In the table entitled TOP OCCUPATIONS FOR WOMEN BY NUMBER OF WOMEN, we see that Nebraska women are clustered into traditionally female occupations: secretaries and administrative assistants, registered nurses, primary teachers, information and record clerks, etc. The table below expands on this to show the earnings of full-time, full-year working women and men who hold these positions, as well as the current “wage gap” between women’s and men’s earnings. (All tables in this section report earnings of men and women in Nebraska; these figures are not available by MSA.)

While it clearly does not take into consideration all of the important factors that contribute to wage differences between men and women, the “gender gap” in full-time wages is a useful index for comparing the wages of women and men. Other key factors include education credentials, years of work experience, hours worked, time in and out of the labor force, type of employer and the presence or absence of children in the home.

**TOP OCCUPATIONS FOR WOMEN
BY NUMBER OF WOMEN**

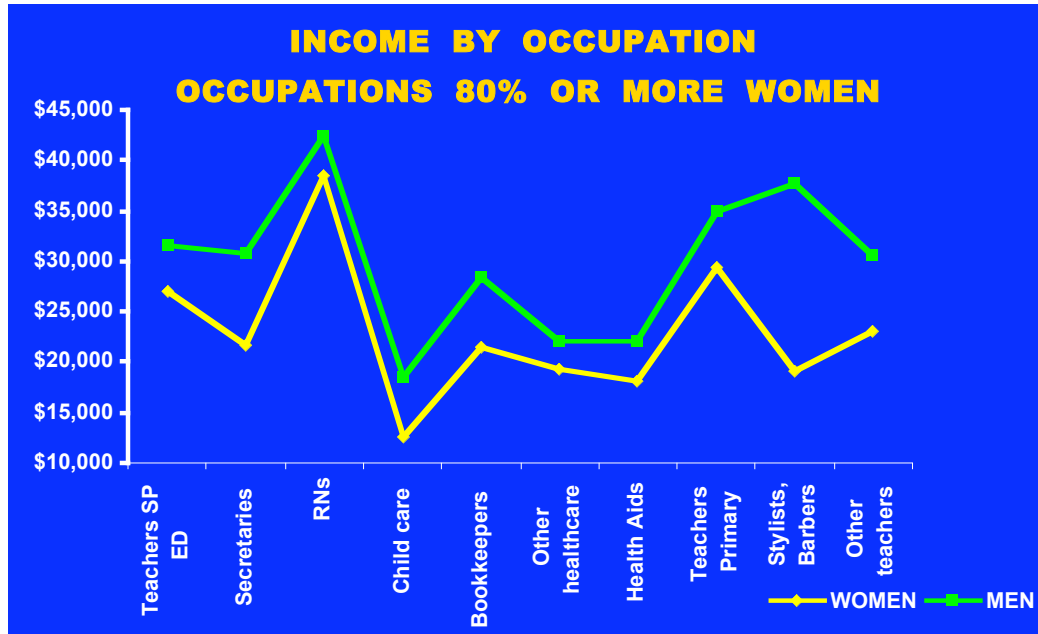
OCCUPATION	<u>AVG EARNINGS</u>		WAGE GAP %
	WOMEN	MEN	
Secretaries	\$21,693	\$30,769	71%
RNs	\$38,378	\$42,483	90%
Teachers, primary	\$29,286	\$34,818	84%
Info clerks	\$21,516	\$29,583	73%
Cust Srvs Reps	\$22,676	\$28,750	79%
Bookkeeping Clerks	\$21,521	\$28,443	76%
Retail Sales	\$18,554	\$31,551	59%
Cashiers	\$15,011	\$21,563	70%
Child care workers	\$12,480	\$18,542	67%
Accountants/Auditors	\$30,111	\$46,488	65%

Source: U.S. Bureau of the Census, 2000 (Table 2)

A report to Congress entitled “Work Patterns Partially Explain Difference Between Men’s and Women’s Earnings,” found that even after accounting for key factors women earned, on average, 80 percent of what men in similar positions earned in 2000. The researchers could not determine the cause of this 20 percent difference, but some experts suggest the causes may be discrimination, and that some women trade off higher earnings for jobs that offer greater flexibility to manage work and family responsibilities.

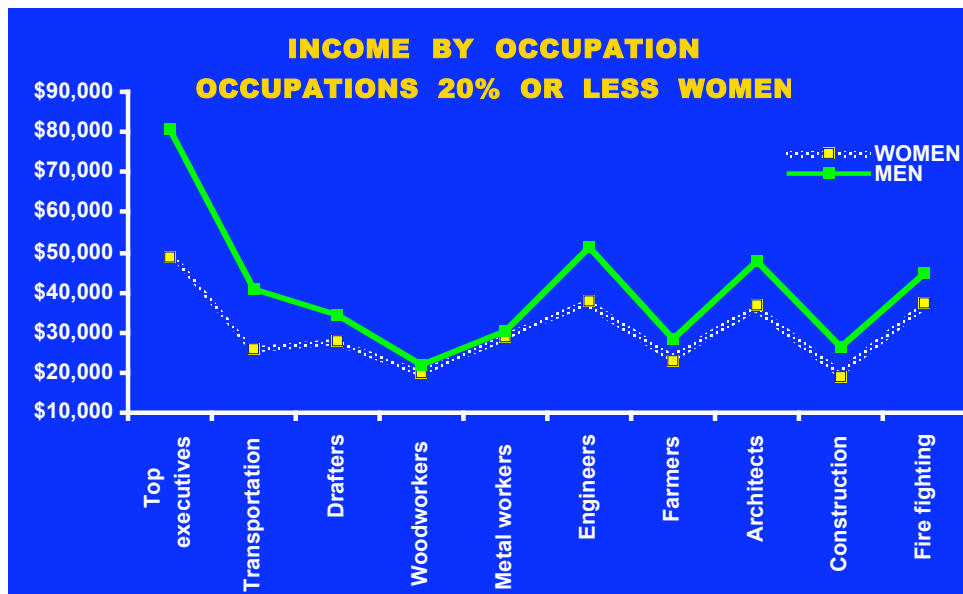
Debate exists, however, about whether these decisions are freely made or influenced directly by discrimination in the workplace or indirectly by the types of choices truly available to women. Congressional representative Maloney of New York, one of the requestors of the study, said of the results, "After accounting for so many external factors, it seems that still, at the root of it all, men get an inherent annual bonus just for being men ..."

Certain occupations have wider gaps than others, as the graphs below show. Some of them include a much higher percentage of men than women. For example, Top Executives, an occupation that is comprised of 80 percent men and 20 percent women, has a wage gap of \$31,800 per year. Women who are top executives are paid only 61 cents for every \$1 earned by male top executives.



Source: U.S. Bureau of the Census 2000, (SF4, PCT-86) (Table 2)

Simultaneously, even in occupations in which women greatly outnumber them, men are often paid much more than women. The hair stylist/barber category, for example is comprised of 83 percent women and 27 percent men. Here there is an \$18,500 annual wage gap; women earn only 51 cents for each \$1 earned by men.



Source: U.S. Bureau of the Census 2000, (SF4, PCT-86) (Table 2)

Finally, even in those positions in which women and men are approximately equally represented, as the table below shows, there is often a sizeable wage gap.

OCCUPATIONS IN WHICH RATIO OF FEMALES TO MALES IS ABOUT 50% (2000)

OCCUPATION	% WOMEN	AVERAGE PAY		WAGE GAP
		WOMEN	MEN	
Art & Design Wrks	57%	\$22,038	\$32,667	67%
Retail Sales	52%	\$18,554	\$31,551	59%
Post Sec Teachers	47%	\$36,597	\$47,073	78%

Cooks	46%	\$14,350	\$17,691	81%
Loan	45%	\$27,412	\$50,252	55%
Cnslrs/Officers				

Source: U.S. Bureau of the Census 2000

Educational Attainment

Getting more education is key to increasing income, but there's an education wage gap as well. Nationally, for every dollar earned by a man with a bachelor's degree, a woman with a bachelor's degree earns 75 cents and a woman with a master's degree earns 82 cents.

Statistics show the value of higher education, as a college-educated woman out-earns a man with a high-school education. For every dollar earned by a man with a high school diploma, a woman with a bachelor's degree earns \$1.21.

The census comparison shows both good and bad news regarding educational attainment. Proportionately, the number of women with less than a high school diploma has increased. Fewer are high school graduates, but more women have bachelor's degrees and graduate degrees.

CONCLUSIONS & RECOMMENDATIONS

Single-Parent Families

1. Positive family environments can exist in a variety of family structures. As a society we should avoid focusing on family structure and focus instead on the real issues impacting many single-mother families: poverty and overwhelming responsibilities.
2. Economic self-sufficiency is at the core of single mothers' success. But those who are poor have virtually no chance of getting out of poverty as they deal with responsibility for earning a living, raising a family alone and paying for child care.
3. The best way to raise single mothers and their children out of poverty is to continue to improve access to job training and education. Availability of inexpensive or free child care is an important aspect of the success of such programming.
4. Promoting marriage is not an appropriate or effective strategy for ending women and children's poverty. Programming funds for custodial parents should not be diverted to programs for non-custodial parents.
5. Welfare programs should eliminate arbitrary time limits for vocational training and education and relax the limitations on the number of recipients who can count education and training activities as work.
6. Social policy should not exacerbate the persistence of violence against women and children perpetrated primarily by the men in their lives.

Older Women

1. We must increase the financial savvy of women of all ages and help them to understand the value of paying in to Social Security through paid work and establishing of personal retirement funds. They should clearly understand the need to begin early to establish a personal retirement fund, separate from a family or husband's account.

2. As we consider Social Security reforms, we need to bear in mind that they should be targeted at strengthening, not weakening survivor's benefits. Means testing for Social Security benefit receipt could be one way to help finance this.
3. To balance benefit eligibility, consider lowering the number of years of marriage required for qualification for a spousal benefit, and institute earnings sharing whereby a couple's earnings would be combined for the years of the marriage and the earnings credits divided between them, regardless of the length of the marriage.
4. Employers need to be sensitive to the needs of informal caregivers and wherever possible allow for flexibility in work-hour policies. This will be particularly important as even the number of potential paid caregivers (nurses, home health care workers, etc.), diminishes. Both employers and governments will have to understand the resulting shift of this work to the informal caregivers.

Employment

1. Employment patterns suggest that gender continues to play a significant role in the career choices girls and young women make. We need to work to eliminate the gender and racial/ethnic gap in wages that persists. Encourage girls and young women, and their parents, to set higher aspirations for themselves. If they are interested in science and health care, encourage them to work toward higher-level and more highly-compensated positions. Expecting more in terms of education and career typically has an impact on the levels ultimately achieved.
2. Clearly, there is a wage gap. Men out-earn women overall, at every age level, at every educational level and in virtually every occupation. How much of a wage gap depends on race or ethnic groups, as well as gender. For every dollar earned by men, Omaha women earn less than 74 cents. Broken down by race, the statistics show that white women earn 73 cents for every dollar earned by white men. The gap narrows for blacks and Latinos, with black women earning 88 cents for every dollar earned by black men, and Latino women earning 90 cents for every dollar earned by Latino men.
3. For single-parent families, the impact is even greater. Single moms earn 72 cents for every dollar earned by single dads, up from 63 cents in 1990. And, single moms earn 80 cents for every dollar earned by all women.
4. Individuals, families, and organizations should think about ways to balance responsibility for the direct care and supervision of the family, so that neither parent's career is unduly impacted by those responsibilities.
5. Non-traditional jobs — and those represented by unions — frequently have greater earnings potential than more traditional jobs for women. As a result, women might consider gaining the skills necessary for working in these fields.
6. Women need to get the best education they can, because it is key to economic self-sufficiency and success.
7. Women, who are generally perceived as less competitive and less willing to negotiate for higher pay, promotions and recognition than men, should evaluate the steps they might take to develop or improve these skills.