



WOMEN'S FUND of OMAHA

How Are Women Doing In Omaha?

Introduction

Omaha receives consistent accolades for being a great place to live. According to *Kiplinger* in 2012, Omaha was ranked number one of the top ten cities to raise children. *Business Insider* ranked Omaha as one of the best performing cities in America, and *Forbes* ranked it as one of the best cities for jobs. In December 2012, the Brookings Institute found Omaha fared the best among the nation's 100 largest metro areas on key economic indicators during the Great Recession.

However, not everyone in Omaha reaps the benefits of living in the city. Over 90,000 citizens in the Omaha area have income below the federal poverty line. Of those living in poverty, over a third (36%) are children. Over half (63%) of families living in poverty are headed by a single female.

Even more startling are the stark racial differences. A recent *Omaha World-Herald* article reports that Omaha has the third-highest poverty rate among African Americans, and the highest percentage in the nation of African American children living below the poverty line.

In an effort to better understand the status of women in Omaha, the Women's Fund offers the following report that examines the economic status of women in our community. This report uses multiple data sources to create a picture of women in the Greater Omaha area. We include an analysis of census data on income, employment, poverty, educational attainment, and other social characteristics.

Research Notes

The primary source of data for this report is the American Community Survey (ACS), an annual survey created by the U.S. Census Bureau. This report uses the 2007-2009 three-year compilation estimates for the Omaha metropolitan area. According to the U.S. Census Bureau, three-year estimates tend to be more reliable than one-year estimates, but are more current than five-year estimates.

It is also important to note that the ACS is a *survey*, not a census. That is, the data are estimates of the population, rather than counts of the whole population. Other data sources utilized are noted in the text accordingly.

This report uses the 2007-2009 Metropolitan Statistical Area defined by census regulations. This area includes Harrison, Mills, and Pottawattamie Counties in Iowa and Cass, Douglas, Sarpy, Saunders and Washington Counties in Nebraska. The 2007-2009 ACS reports the total population for this area as 839,321. It is important to note that the demographic characteristics described in this report represent this larger metropolitan area, not just the city of Omaha or Douglas County. For example, the population of just Douglas County reported in the 2007-2009 estimates is 503,526. Of the population in Douglas County, 78.9% is White, 10.9% is African American, and 9.8% is Hispanic/Latino. This indicates that the population of Douglas County is somewhat more diverse than the Omaha MSA defined by the Census.

Finally, the census treats race and ethnicity as separate categories. That is, someone of Hispanic or Latino origin may be of any race. In this report, White is defined as those of non-Hispanic or Latino origin. Where possible, this report notes racial differences among White, African American, and Hispanic/Latino. These groups represent the largest racial and ethnic categories for the Omaha MSA area.

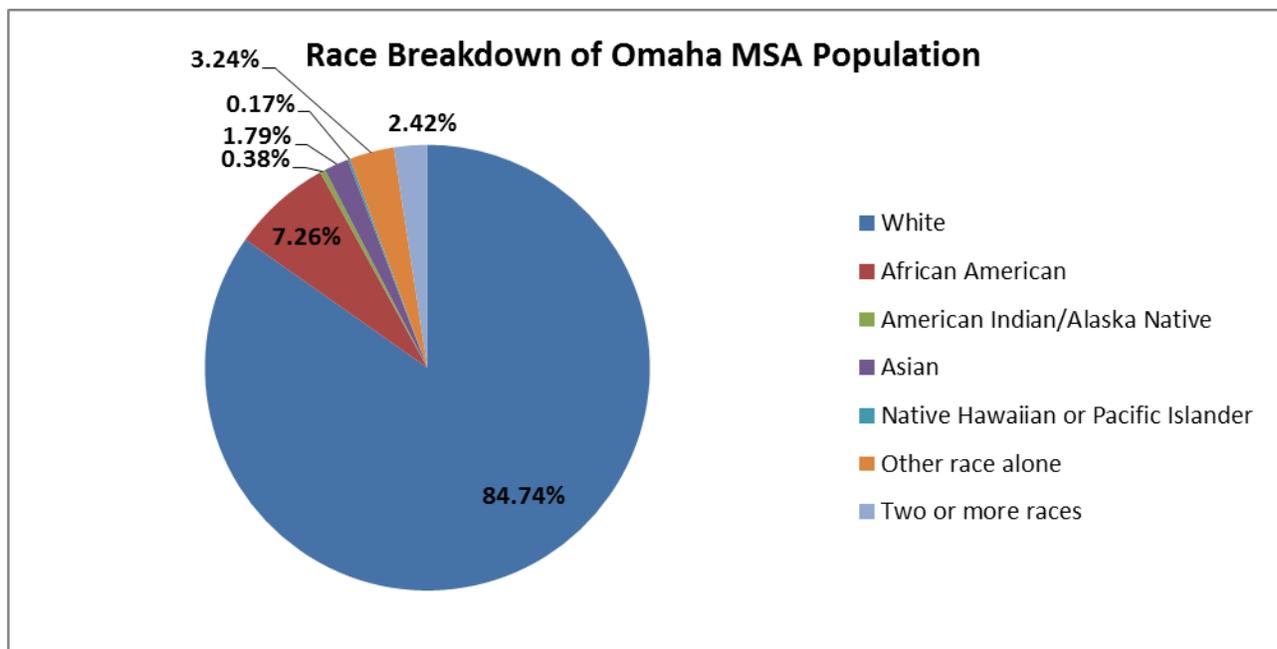
Demographic Characteristics

According to the latest published numbers from the U.S. Census (2011), women make up 50.8 percent of the national population. Women are also in the majority in the Omaha area, with 50.5 percent of the total population being female (ACS 2007-2009).

Race/ethnicity

The Omaha area is predominately White (84.7%). African Americans are the second largest racial group (7.3%), followed by Asian (1.8%), American Indian and Alaska Native (.4%), and Native Hawaiian or Pacific Islander (.2%). The remainder of the population identified another race (3.2%) or two or more races (2.4%).

Of the entire Omaha MSA population, 7.7% identified themselves as of Hispanic or Latino origin (may be a member of any race). Of those identified as Hispanic or Latino, 82.7% identify themselves as Mexican. A total of 9.2% of the population reported speaking a language other than English at home.

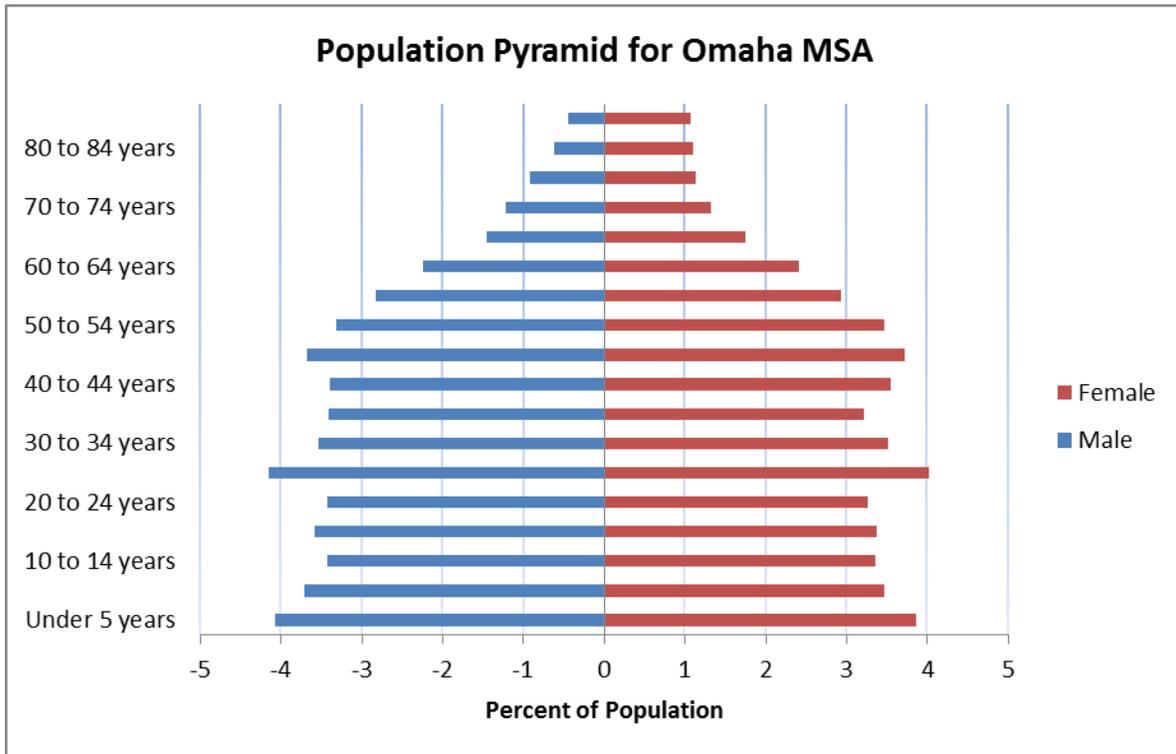


Age and Gender

The median age for the total population in the Omaha area is 34.4 years, with women slightly older at 35.8 and men younger at 33.3 years. The median age for Hispanic and African American populations is considerably younger than the total population (see chart).

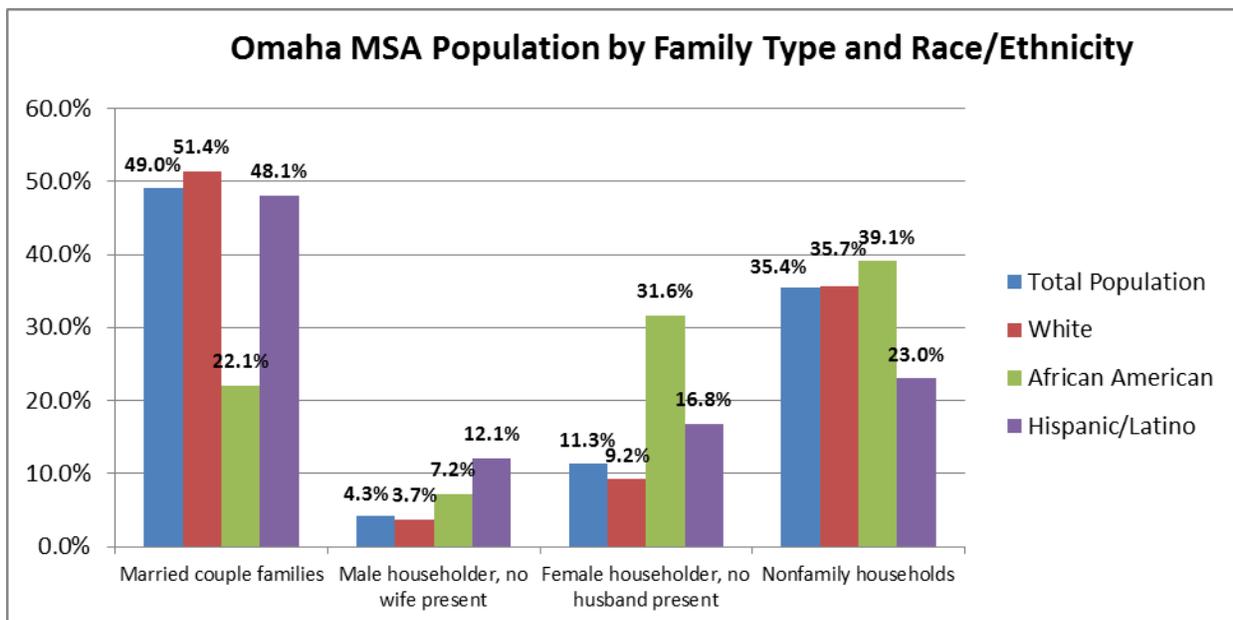
| Median Age of Omaha MSA by Gender and Race/Ethnicity | | | | |
|--|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Total Population | 34.4 | 37.3 | 28.3 | 23.3 |
| Male | 33.3 | 36.0 | 26.4 | 24.6 |
| Female | 35.8 | 38.5 | 30.2 | 21.7 |

Consistent with national patterns, women tend to live longer, as demonstrated in the population pyramid below. Women make up 67% of the population 80 years and older.



Family Characteristics

Out of all of the households in the Omaha MSA, just under half (49%) are married-couple families and 15.6% are single-parent families (72.2% of these single-parent families are headed by a single female). The remaining households (35.4%) are nonfamily households (a person living alone or sharing a home with nonrelatives, such as boarders or roommates).



Of women 15-50 years old, 6.5 percent reported giving birth in the last twelve months. Of those women, 32.8 percent were unmarried (includes never married, widowed, and divorced). Hispanic/Latino women had higher birthrates compared to White or African American women. African American women had a higher percentage of unmarried women giving birth compared to White or Hispanic/Latino women.

| Women who gave birth in the last 12 months and percentage unmarried | | | | |
|---|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Percent of women who gave birth | 6.5% | 5.4% | 10.6% | 12.0% |
| Percent Unmarried | 32.8% | 22.9% | 80.1% | 38.2% |

Of the female population over the age of 15, 49.4 percent are married, 8.2 percent are widowed, 12.0 percent are divorced, 1.8 percent are separated, and 28.6 percent have never married.

| Women's Marital Status by Race/Ethnicity | | | | |
|--|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Married | 49.4% | 51.8% | 22.0% | 48.8% |
| Never Married | 28.6% | 25.9% | 51.1% | 35.0% |
| Separated | 1.8% | 1.4% | 5.6% | 3.1% |
| Widowed | 8.2% | 8.8% | 7.2% | 3.8% |
| Divorced | 12.0% | 12.1% | 14.1% | 9.3% |

Women in the Workforce

Employment and Unemployment

Over two thirds (67.8%) of women in the Omaha area are in the labor force. Of the women in the workforce, about 5.4 percent are unemployed; this is slightly lower than the unemployment rate for men (5.8%). The overall unemployment rate for the Omaha area is 5.6%, which is below the national average of 7.5%.

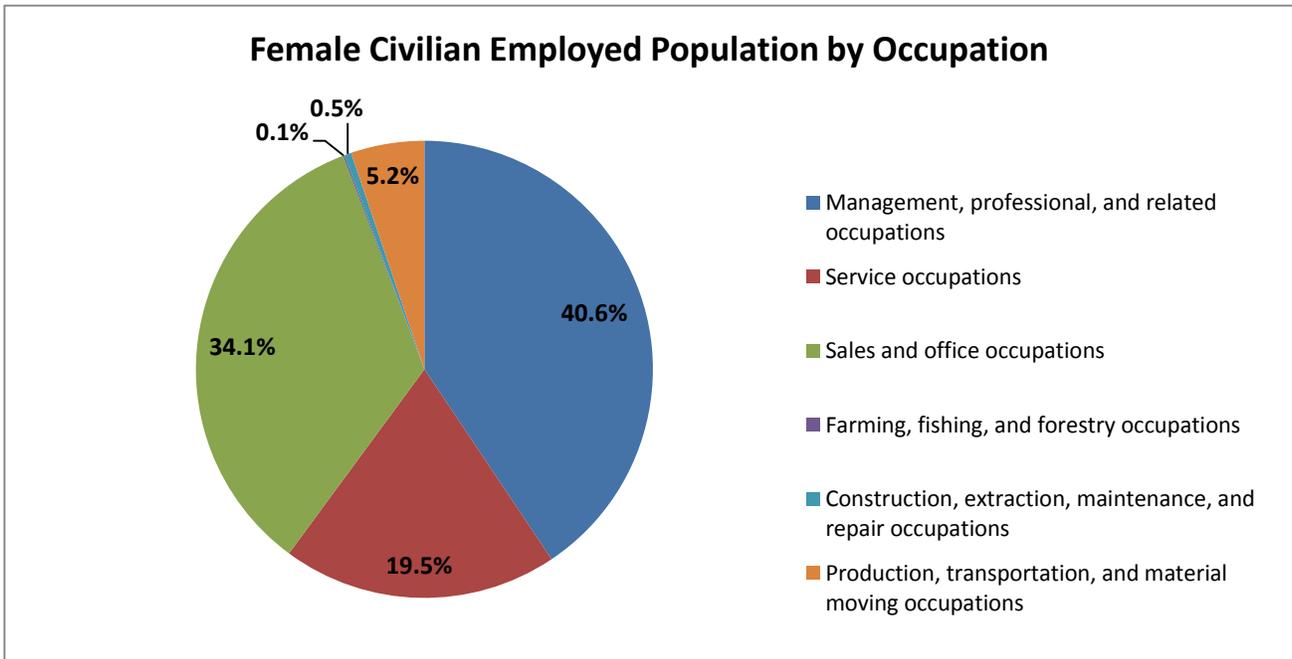
Although the Omaha area has a low unemployment rate in general, there are striking differences when examining unemployment across different racial and ethnic groups. Specifically, the unemployment rate for Whites is lowest, followed by Hispanic/Latino, with a sharp increase for the African American population. Unemployment for White women is slightly lower compared to White men, but African American and Hispanic/Latino women have higher unemployment rates compared to men.

| Unemployment by Gender and Race/Ethnicity | | | | |
|---|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Total Population | 5.6% | 4.5% | 16.3% | 8.3% |
| Male | 5.8% | 4.8% | 15.7% | 7.3% |
| Female | 5.4% | 4.0% | 16.9% | 10.0% |

Occupations

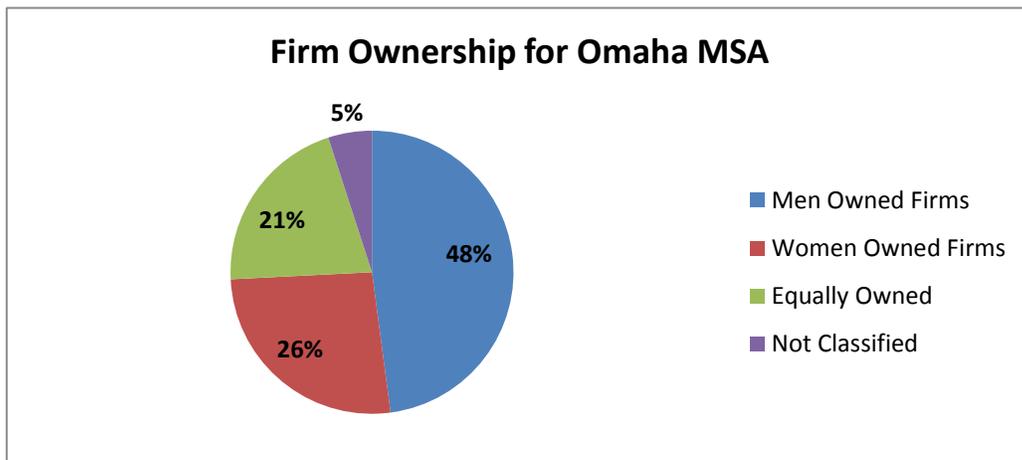
The ACS uses six main occupation career clusters: management, professional, and related occupations; service occupations; farming, fishing and forestry occupations; construction, extraction, maintenance and repair occupations; and production, transportation and material moving occupations.

Of the employed civilian female population 16 years and over, 40.6 percent work in management, professional, and related occupations, 34.1 percent are in sales and office occupations, and 19.5 percent are in service occupations.



Female Entrepreneurship

According to the 2007 Survey of Business Owners for the Omaha MSA, 26.3% of firms in the Omaha area were owned by women. Just under half (47.9%) were owned by men, 20.8 were equally male-female owned, and 5% were publicly held firms not classifiable. National statistics from the same survey in 2007 indicate that women own 28.8% of firms nationwide. It would appear that the characteristics of the Omaha area mirror national trends.



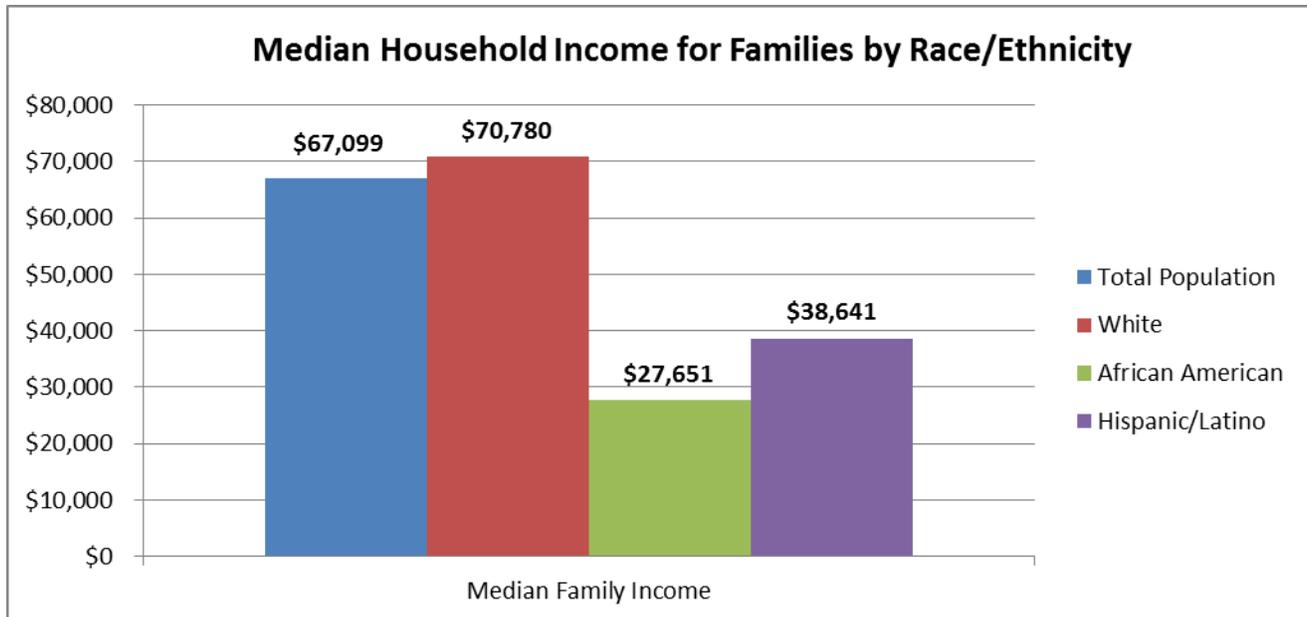
Earnings

The median household income for an individual male in the Omaha MSA area is \$34,360 per year. For an individual female it is \$24,852, showing that women earn 72.3% of their male counterparts. The wage gap between genders is consistent across race/ethnicity; however, there are also substantial differences between racial and ethnic groups, regardless of gender.

The median household income for the United States according to the 2007-2009 ACS was \$51,369. A similar gender gap is apparent at the national level (see chart).

| Gender Gap for Individuals in Median Yearly Earnings by Race/Ethnicity | | | | | |
|--|------------------|----------|------------------|-----------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino | U.S. Population |
| Total Population | \$29,416 | \$31,383 | \$20,562 | \$21,886 | \$51,369 |
| Male | \$34,360 | \$37,327 | \$23,127 | \$24,556 | \$45,320 |
| Female | \$24,852 | \$26,452 | \$17,950 | \$16,866 | \$35,299 |
| Ratio | 72.3% | 70.9% | 77.6% | 68.7% | 77.9% |

The median household income for families in the Omaha MSA is \$67,099 per year. Again, there are striking differences in median family income by race and ethnicity. White families had a median income higher than the total population. The median income for Hispanic/Latino families was lower, and the median income for African American families was the lowest.



The ACS also notes median earnings based on educational attainment. Those with higher educational attainment have higher median earnings; however, there is still a noticeable gender gap across all categories of educational attainment.

| Median Earnings by Educational Attainment and Gender | | | | | |
|--|--------------|------------------|--------------|-------------------|--------------------------|
| | Less Than HS | HS or Equivalent | Some College | Bachelor's Degree | Grad/Professional Degree |
| Total Population | \$20,873 | \$27,064 | \$32,054 | \$43,982 | \$54,862 |
| Male | \$23,655 | \$31,829 | \$38,138 | \$53,072 | \$68,818 |
| Female | \$16,517 | \$21,989 | \$27,309 | \$37,678 | \$47,586 |
| Ratio | 69.8% | 69.1% | 71.6% | 71.0% | 69.1% |

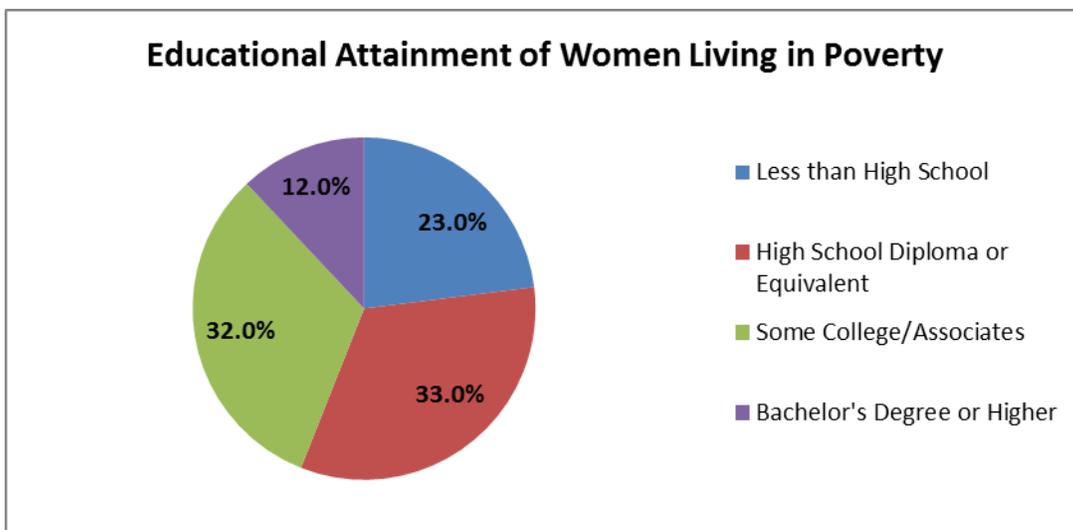
Poverty

Of the population for whom poverty status is determined, 11% reported income in the past 12 months below poverty level. Women accounted for 57% of those with incomes below poverty level.

Again, there are striking racial and ethnic differences, with the African American population having a poverty rate that is nearly four times that of White respondents. Women are consistently more likely to have income below the poverty line, regardless of race or ethnicity.

| Poverty Status by Gender and Race/Ethnicity | | | | |
|---|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Total Population | 11.0% | 7.7% | 32.5% | 21.5% |
| Male | 43.0% | 41.3% | 43.7% | 43.3% |
| Female | 57.0% | 58.7% | 56.3% | 56.7% |

When examining poverty specifically in the population 25 years and over, 23% of women living in poverty reported not graduating from high school, 33% had a high school diploma or equivalent, 32% had some college or an associate's degree, and 12% had a bachelor's degree or higher.



About 7.8% of families are living in poverty. Out of these families, about 27% are married couples. The remaining families are single-parent households, either headed by a male (10%) or more commonly, headed by a single female (63%). Of the single female heads of households living below poverty, almost 90% have children under the age of 18 living with them. See below for racial breakdown.

| Poverty Status by Family Type | | | | |
|--|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Married couple families | | | | |
| Total | 26.9% | 30.3% | 14.0% | 36.7% |
| With children under 18 | 63.1% | 58.0% | 56.4% | 84.4% |
| No related children under 18 | 36.9% | 42.0% | 43.6% | 15.6% |
| Male Householder, no wife present | | | | |
| Total | 10.2% | 10.6% | 10.0% | 10.0% |
| With children under 18 | 75.3% | 58.7% | 95.7% | 100.0% |
| No related children under 18 | 24.7% | 41.3% | 4.3% | 0% |
| Female Householder, no husband present | | | | |
| Total | 62.9% | 59.1% | 76.0% | 53.3% |
| With children under 18 | 89.8% | 87.5% | 91.6% | 93.6% |
| No related children under 18 | 10.2% | 12.5% | 8.4% | 6.4% |

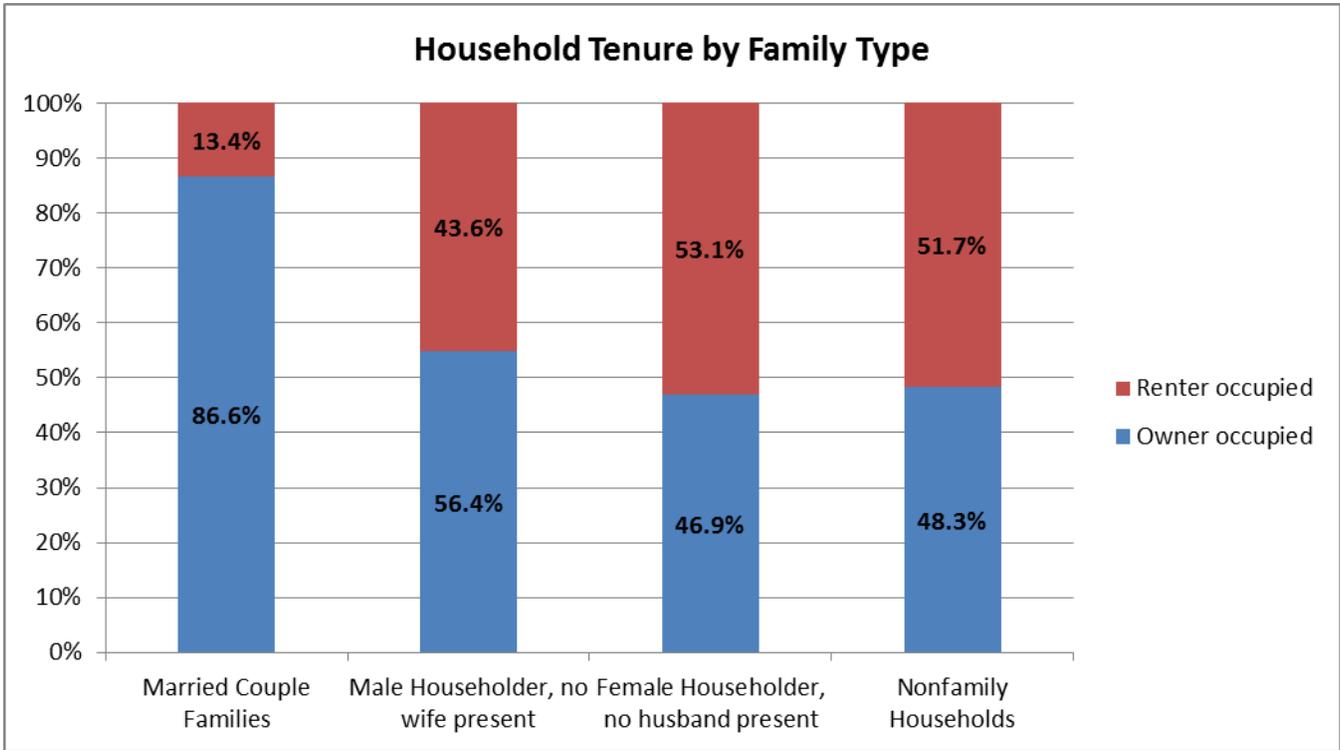
Housing

Of people living in houses, just over two-thirds own their home, while the remaining one-third rent theirs. White householders are more likely to own their home than to rent (71.5% and 28.5%, respectively). Conversely, African American householders are more likely to rent (61%) than to own their home (39%). Hispanic/Latino householders are nearly equally split between owning their own home and renting.

The median housing value is \$145,100. The median monthly housing cost for the Omaha MSA is \$1,345, plus \$457 in utilities. For those paying rent, median monthly rent is \$711 per month.

| Household Tenure by Race/Ethnicity | | | | |
|------------------------------------|------------------|-------|------------------|-----------------|
| | Total Population | White | African American | Hispanic/Latino |
| Owner occupied | 67.2% | 71.5% | 39.0% | 50.2% |
| Renter occupied | 32.8% | 28.5% | 61.0% | 49.8% |

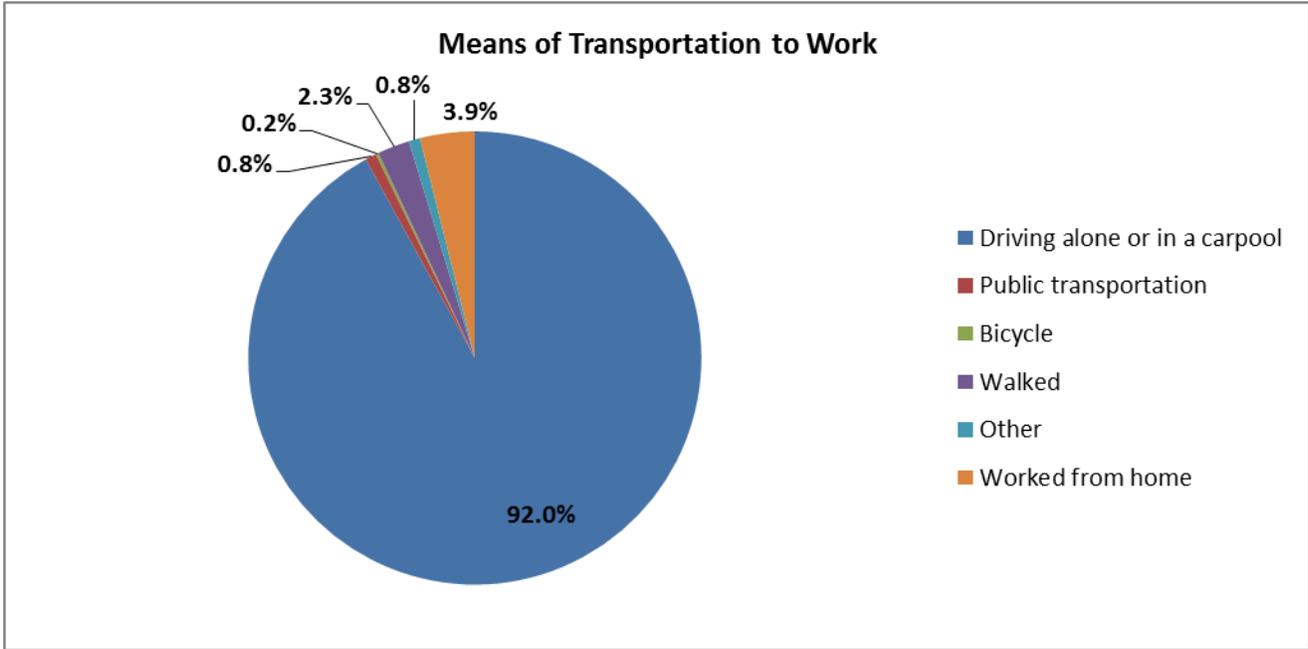
Married couple families are most likely to own their own homes. Families headed by a single male or female householder are less likely to own their own home compared to married couple families. Nonfamily households are fairly equally split in terms of owning versus renting their home.



Transportation

The ACS survey reports the means of transportation to work for workers 16 years and over. Not surprisingly, the vast majority of respondents (92%) reported driving a car, truck or van to work either alone or in a carpool. Less than one percent reported using public transportation (not including taxicabs). The remainder used a bicycle (0.2%), walked (2.3%), or a taxicab, motorcycle or other means of transportation (0.8%).

A relatively small number of respondents also reported working from home. Note that these measures are only for employed workers; they do not account for unemployed or those looking for work.



Education

Educational attainment rates were roughly similar between males and females for the general population. However, there are stark racial and ethnic differences when examining educational attainment for the population ages 25 and older. White respondents were far more likely to have some college or a college degree as the highest level of education completed.

These numbers are cut in half in the African American and Hispanic/Latino populations. In addition, Latino/Hispanic respondents were more likely to have less than a high school diploma compared to other groups.

| Educational Attainment for the Population 25 Years and Over by Gender | | | | | | |
|---|----------------------|--------|-------------------------|------------|-----------|------------------------------|
| | Less than HS diploma | HS/GED | Some College, No Degree | Associates | Bachelors | Graduate/Professional Degree |
| Male | 10.3% | 26.8% | 24.2% | 7.5% | 20.6% | 10.6% |
| Female | 8.8% | 27.7% | 24.4% | 8.2% | 20.9% | 10.0% |

| Educational Attainment for the Population 25 Years and Over by Race/Ethnicity | | | | | |
|---|--------|----------------------|--------|-------------------------|-----------------------------|
| Race/Ethnicity | Gender | Less than HS diploma | HS/GED | Some College, No Degree | Bachelor's Degree or Higher |
| White | Male | 6.8% | 27.2% | 32.4% | 33.7% |
| | Female | 6.3% | 27.8% | 33.2% | 32.7% |
| African American | Male | 14.9% | 30.0% | 40.2% | 14.9% |
| | Female | 13.2% | 34.5% | 37.2% | 15.1% |
| Hispanic/Latino | Male | 49.0% | 24.4% | 17.6% | 9.0% |
| | Female | 44.6% | 23.5% | 19.8% | 12.2% |

The Nebraska Department of Education publishes annual dropout counts for the entire state. During the 2009-2010 school year, a total of 1,941 students dropped out across the state of Nebraska (ranging from 7th to 12th grade). Of the total number of dropouts, 759 (39.1%) were female. (57% were white, 22% were Hispanic, and 14% were African American.)

Conclusion

In many ways, women in Omaha are thriving; however there are still important struggles that need to be addressed. Omaha has high workforce participation from women, with over two-thirds being in the workforce. Indeed, Nebraska overall has ranked consistently high in workforce participation from women. According to the Institute for Women's Policy Research, in 2009 Nebraska ranked third in the nation for women's participation in the workforce.

Women are thriving in education as well. In many cases, women are earning higher degrees compared to men (also consistent with national trends). In addition, the high school dropout rate across the state of Nebraska is lower for women.

Despite the positive trends in labor participation and education, there is evidence that women still are struggling in our community. A gender wage gap is present across all levels of education that is consistently larger than the national average. In addition, the high number of unemployed minority women is troubling, especially given the overall low unemployment for the area.

The number of women living in poverty is a concern. Single female-headed households are more likely to experience living in poverty, with the risk being even greater for minority women. In addition, these women are more likely to be caring for children by themselves. The responsibility of raising a family may make it very difficult for women to become economically self-sufficient.

Economic self-sufficiency is a complex and multifaceted topic. It is our hope that this report will help shed some light on some of the major social and economic issues that are facing women in our community.

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