



UNEQUAL PLAINS

EXAMINING THE ECONOMIC GENDER
GAP IN NEBRASKA

FULL REPORT
March 2026

OmahaWomensFund.org

ACKNOWLEDGEMENTS

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HOW WOMEN'S FUND DISCUSSES GENDER

IMPLICATIONS FOR THIS RESEARCH

Women and girls includes anyone who identifies as a woman or girl. The work of the Women's Fund, including funding and advocacy efforts, is inclusive of all individuals, including transgender and gender expansive people, who experience gender-based oppression. We strive to center those most impacted in our research. Many institutions collect sex and/or gender data in the binary, including the U.S. Census Bureau, which is the primary data source used for the quantitative portion of our research. To balance this limitation, qualitative research outreach prioritized the experiences of marginalized individuals who are not typically centered in quantitative survey research, including gender expansive individuals. Please see the "Definitions of Data and Concepts" section in [Appendix A](#) of this report for more details about how sex and gender terminology are used throughout this report.

AT THE HEART OF UNEQUAL PLAINS

A MESSAGE FROM THE WOMEN'S FUND

As the Women's Fund of Omaha passes 35 years of advancing gender equity, we recognize both the progress made and the persistent barriers that remain—barriers that, in today's political climate, often feel more entrenched. Attacks on reproductive rights, widening economic gaps, and rising costs of care and housing continue to disproportionately affect women and gender expansive people across Nebraska.

Unequal Plains: Examining the Economic Gender Gap in Nebraska continues our legacy of utilizing research to illuminate the systemic nature of these challenges. We combined statewide data with the voices of more than 80 Nebraskans to root research in lived experiences. While quantitative numbers help us understand broader patterns, qualitative information illuminates depth and nuance, and explores why broader trends may exist. Quotes and stories in this report come from women and gender expansive people who shared their lived experiences in interviews and focus groups, offering vital insights into how they navigate economic challenges.

This research affirms what many already know: **our systems weren't built for everyone.** And they especially weren't built for Black women, Native women, Latina women, disabled women, LGBTQ+ people, rural women, older women and others who hold multiple marginalized identities. This report combines quantitative and qualitative research to explore economic security generally, and how it intersects with caregiving, housing and health. Findings also include how women in Nebraska have navigated systemic challenges with resilience and resourcefulness. While sections are separated out, they inevitably overlap. Across our research, participants made clear that economic insecurity rarely stems from individual choices alone. This report shows how deeply issues related to economics shape people's opportunities and outcomes—and the urgent the need for systemic change is.

At the Women's Fund, we believe research should not only inform strategy but spark action. We have included action steps as a starting point and invite you to join us as we continue to shift systems toward equity, center those most impacted and advance our vision of communities where all women and girls have the opportunity to reach their full potential. Thank you for helping us pioneer a new future for women and girls.



Jo Giles, Executive Director
Women's Fund of Omaha

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ECONOMICS

On a surface level, Nebraska has been praised for its low unemployment rate¹ and reasonable cost of living.² However, these topline figures don't tell the whole story. Especially when we disaggregate the data—by gender, race, geography, disability, immigration status, caregiving roles and other identities—a more complex and unequal reality emerges.

This section explores various aspects connected to economic life for women in Nebraska in general, especially the gender wage gap and inadequacies of public assistance. Despite women's high rates of workforce participation and education, the gender wage gap has persisted over time in our state. Many participants we spoke with described experiences with underemployment, working in undervalued occupations, and navigating gender-based discrimination in hiring and advancement.

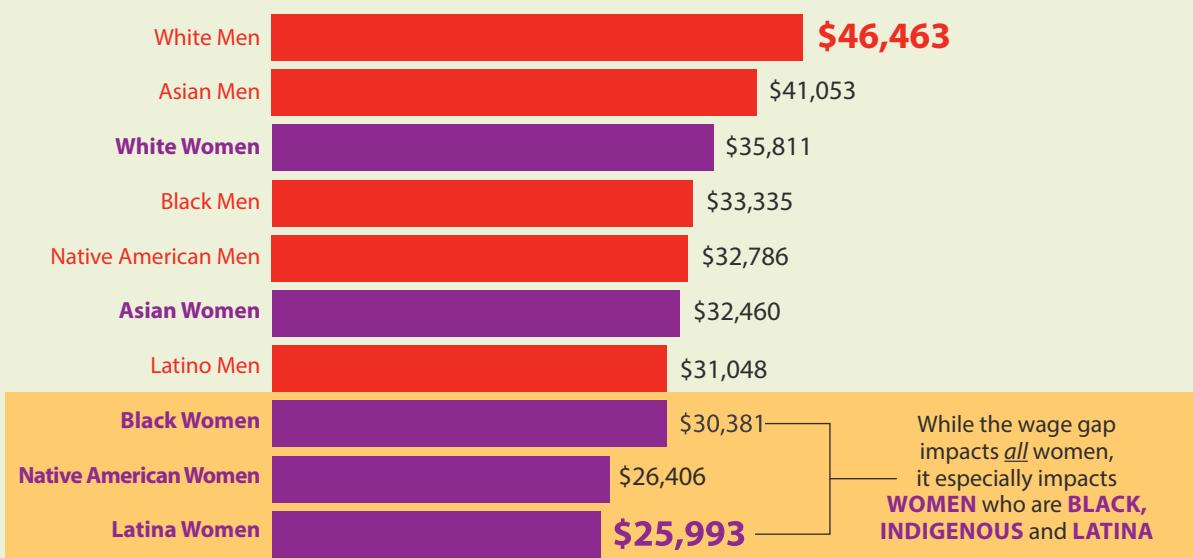
Nebraskans also described the daily strain of stretching limited income. When asked if they felt financially secure, the overwhelming response was "no." For those seeking stability through public assistance, systemic barriers persist. Women are both more likely to access programs such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), Women, Infants, and Children (WIC) or Medicaid, and more likely to receive smaller benefit amounts than men. Participants described confusing eligibility rules, cumbersome enrollment processes and the "benefits cliff" where even small increases in income can trigger a sudden loss of support. These experiences illustrate how policy choices surrounding public assistance disproportionately affect women—especially those raising children—and how the social safety net, weakened over decades of political disinvestment, too often fails to do what it was designed to do: provide stability in times of need.

These disparities are not simply the result of individual choices, but of systems that undervalue certain kinds of work, constrain access to resources and leave too many people without a stable foundation. The data and stories that follow in this section reveal both the scale and texture of economic insecurity experienced by women in Nebraska. Most importantly, they underscore how decision-makers in our legislature, businesses and communities must do more to increase the economic security of its residents and seek solutions that support the distinct needs of women and gender expansive neighbors, especially those who hold multiple marginalized identities.

THE LANDSCAPE: WORK, WAGES AND THE GENDER PAY GAP

The gender wage gap has persisted in Nebraska. In our state, the overall difference between men's and women's median annual earnings is \$16,853, representing a 38% difference in the wages of women and men. This gap is not uniform: while the wage gap impacts all women, it especially impacts Black women, Native American/Indigenous women and Latina women. **The widest disparity—a difference of \$20,470—appears between White men and Latina women.** While White women earn \$2,476 more than Black men, they still earn \$10,652 less than White men and \$5,242 less than Asian men.

WAGE GAPS BETWEEN WOMEN AND MEN PERSIST ACROSS RACIAL AND ETHNIC GROUPS



MEDIAN EARNINGS FOR FULL-TIME WORKERS BY GENDER AND RACE/ETHNICITY

See "Race/Ethnicity" under the Definitions of Data and Concepts section in [Appendix A](#) for more information about how race/ethnicity categories are constructed.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

When looking at the gender wage gap over time, there has been overall wage growth across genders since 2018, but the gender wage gap has continued to persist. Notably, national research using more recent data from 2024 indicate the wage gap has widened in the U.S. overall, with men's wages increasing at a more significant rate than women's, and both racial and gender wage gaps remaining profound.³

The analyses on the previous page represent unadjusted wage gaps, which do not account for other work and social factors such as occupation, hours worked, age, education level and whether someone has children at home. Researchers also analyzed the gender wage gap by controlling for a multitude of factors (i.e., adjusted gender wage gap). They found that **the overall difference in median annual earnings between men and women was \$13,570 when controlling for all factors.** In other words, even when comparing men and women with similar backgrounds, working in similar roles for similar hours, the gender pay gap endures.

NEBRASKA WOMEN MAKE \$13,570 LESS THAN MEN WHEN CONTROLLING FOR:

- Employment Status
- Occupation
- Education Attainment
- Metro Status
- Number of Children
- Marriage Status
- Race
- Ethnicity
- Class of Worker
- Hours Worked
- Field of Degree
- Migration Status

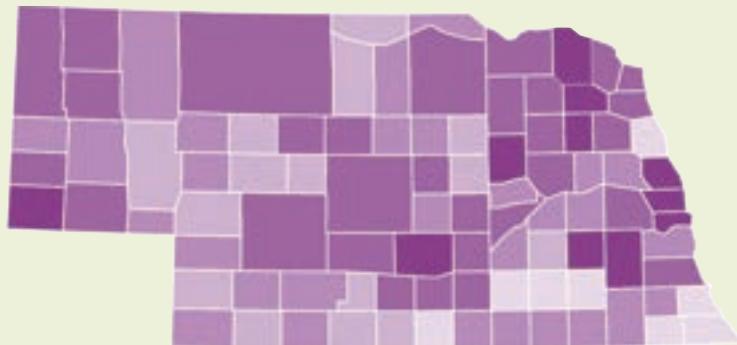
Researchers statistically analyzed (i.e., linear regression) the relationship between gender and income among Nebraskans ages 25–55. The analysis shows that gender accounts for a substantial share—more than 30%—of the differences in income within this group when controlling for all factors. These findings are statistically significant.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Notably, other states have made progress in closing their gender wage gap. For example, since the Equal Pay for Equal Work Act was implemented in 2021 in Colorado, pay for women working full-time in the state has increased from 78 cents to 85 cents for every dollar paid to similarly qualified men.⁴

Despite working and pursuing higher education, Nebraska women still face persistent wage gaps. Nebraska women are working at some of the highest rates in the country. **The employment rate among women ages 16 and older is 62.6%, which is the third-highest rate in the nation.** In other words, about three out of five women are working in our state. Across Nebraska's counties, women's participation in the labor force ranges from 44.3% to 68.2%. Black women have historically had the highest labor force participation rates among all women,⁵ which is a pattern that holds true in Nebraska, where 67.4% are in the labor force.

WOMEN ARE WORKING ACROSS THE STATE OF NEBRASKA

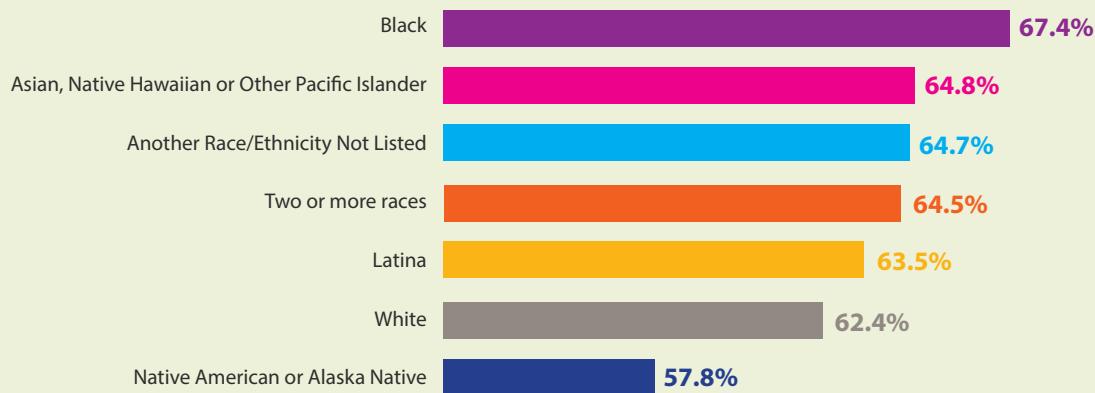


PERCENT OF WOMEN IN THE LABOR FORCE

44.2% **68.2%**

Analysis includes those 16 years and older who are participating in the labor force. This analysis does not include members of the U.S. Armed Forces. See [Appendix A](#) for more details.

LED BY BLACK WOMEN, NEBRASKA WOMEN WORK AT HIGH RATES ACROSS ALL RACIAL/ETHNIC GROUPS



PERCENTAGE OF WOMEN, 25 YEARS AND OLDER, EMPLOYED BY RACE AND ETHNICITY

See "Race/Ethnicity" under the Definitions of Data and Concepts section in [Appendix A](#) for more information about how race/ethnicity categories are constructed.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Women have also made strides in education, surpassing men in bachelor's degree attainment. As of 2021, 34.5% of Nebraska women ages 25 and older had a bachelor's degree or higher compared to 31.4% of men. Despite the fact that workers typically earn more with higher levels of education,⁶ **these gains have not translated into closing the wage gap between women and men.**

Many women we spoke with described taking on significant personal and financial tradeoffs—working multiple jobs, caring for family members and returning to school—to create more stable futures for themselves and their families. Yet, even with these efforts, they often found themselves underemployed or underpaid compared to their qualifications.

"When I was at [organization], I was the administrative assistant and it was just like, 'I didn't go to school all this time to answer phones all day.'"

For immigrant women, educational barriers were even greater. Degrees and professional experience from outside the United States were often disregarded by employers, forcing them to start over.

"I tried to find a job in my career [in aeronautical engineering] where I left back home. I apply numerous time to [aviation company] here. Every time I do the interview, I do the assessment and they said no. [So, I] go back to school . . . I feel like that's the only way I can change my life because when you come from outside the United States, they don't say like clearly we don't accept any degree from outside, but as soon as you apply for anything you don't get accepted."

Others expressed doubt or regret that higher education had improved their economic standing at all, citing high tuition costs, debt and time away from family as significant burdens.

"I got a graduate degree, trying to change, but it didn't change anything . . . if anything, it took, because I was trying to change my situation for me and my son, who's now 21 . . . if anything, I feel bad because I took so much time away from him, and all that he remembers is work and school, work and school, and now I'm not even in health care administration."

"I went back to college, and I think going back to college gave me that financial uncertainty . . . I was having to juggle all of these finances, and like I didn't really have enough financial aid at the time . . . I didn't have a job at the time, either, which I think also put a lot of stress on me."

These stories illustrate how the pursuit of education, while often framed as the pathway to opportunity, can also come with steep costs—particularly for women balancing unpaid caregiving and paid work. Many participants shared that their economic advancement required tradeoffs that few systems or workplaces are designed to support.

Occupational segregation also continues to limit women's economic mobility. Echoing established economic research, our data and stories illuminated several interrelated factors that contribute to the gender wage gap: occupational segregation both between and within occupations, gendered differences in amount of work experience levels and schedules, and gender biases in employment, including discrimination.⁷

Nebraska data show that women are overrepresented in care and service sectors such as education, child care and health care support—fields that, despite being essential to families and communities, remain among the lowest paid. Even within broad occupational categories, women earn less than men. According to our analysis (*see next page*), some of the most striking differences in earnings appear within overarching occupational categories, such as health diagnosing and treating professions, legal, and material moving. Women and men both have roles within these overarching job categories, but are often performing different roles with different pay levels. For example, the “health diagnosing and treating professions” category includes physicians, physician assistants, nurse practitioners, registered nurses and other health care professionals. Women are more likely to have roles within this occupational category that pay less relative to other roles in the same category (e.g., nurses versus physicians), though women are making gains in higher paying roles in health care.⁸

This pattern reflects occupational segregation within occupational categories, where women are clustered in positions with lower pay. Importantly, research shows this is not just about individual choice: the labor market tends to assign lower wages to jobs that are predominately done by women and other marginalized groups. Sociologists refer to this phenomenon as the devaluation theory.⁹ **This is why pay equity is not just about equal pay for equal work: it is also about equal pay for work of equal value.**¹⁰

WOMEN IN NEBRASKA ARE CONCENTRATED IN LOWER-PAYING OCCUPATIONS AND THEY EARN LESS THAN MEN ACROSS JOB CATEGORIES

OCCUPATION	NUMBER EMPLOYED		MEDIAN INCOME	
	WOMEN	MEN		
Architecture + engineering	2,781	13,636	\$58,929	●  \$76,665
Arts, design, entertainment, sports + media	7,403	6,586	\$27,901	●  \$42,128
Building, grounds cleaning + maintenance	12,311	19,302	\$17,042	●  \$28,369
Business + finance	29,783	27,026	\$53,653	●  \$68,349
Community + social service	14,403	5,306	\$41,256	●  \$44,441
Computer + mathematical	7,138	26,184	\$64,659	●  \$80,201
Construction + extraction	1,668	54,493	\$32,251	●  \$41,109
Educational instruction + library	53,889	18,090	\$39,708	●  \$53,600
Farming, fishing + forestry	2,553	10,383	\$17,012	●  \$35,525
Food preparation + serving related	31,313	18,990	\$12,555	●  \$13,970
Health diagnosing, treating practitioners, etc.	38,268	10,271	\$61,124	●  \$106,443
Health technologists + technicians	12,619	2,951	\$36,802	●  \$50,486
Healthcare support	26,965	3,780	\$25,119	●  \$25,298
Installation, maintenance + repair	1,624	34,701	\$45,568	●  \$50,505
Legal	4,511	4,216	\$52,460	●  \$96,932
Life, physical + social science	4,343	6,569	\$53,091	●  \$53,801
Management	44,185	75,919	\$55,876	●  \$68,674
Material moving	9,315	28,216	\$22,154	●  \$50,505
Personal care + service	19,693	5,516	\$16,495	●  \$17,777
Production	19,270	47,451	\$31,689	●  \$35,525
Protective service	3,655	17,551	\$31,045	●  \$52,216
Sales + office	127,153	76,080	\$30,501	●  \$43,943
Transportation	3,924	33,125	\$25,486	●  \$41,109

Wage gaps between occupations are unadjusted (do not control for additional factors). Occupations represent standardized categories from U.S. Census Bureau (see Definitions of Data and Concepts in [Appendix A](#)). Note: occupational categories are not the same as specific roles or positions, and wage gaps by occupation differ from those calculated when controlling for multiple factors such as hours worked, education and caregiving responsibilities.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Previous research has shown occupational segregation is the direct result of societal biases and policy choices.¹¹ Nebraskans we spoke with described devaluation of certain occupations as deeply systemic and rooted in long-standing gender and racial hierarchies that have historically undervalued care work.

"I taught 38 years . . . I earned a decent wage, because I did go ahead and complete three graduate degrees, so that my salary was, you know, on a salary scale. Nothing like in your private sector business with that much education would be making much more than I would as a teacher."

"I think just the systemic devaluation of people in education fields, and my wife is a chef, and so the devaluation of service workers, basically, we have both been, it's been difficult for both of us to make ends meet . . ."

"Personally, I think working in a child care, we should get paid more . . . But we're bottom of the totem pole . . . I barely have enough for my rent . . . I would like to [stay in child care], but I just need more pay so I don't see myself being here for the rest of my life."

In addition to broad patterns across occupations, Nebraskans spoke about gendered differences within fields. One participant working in agriculture reflected on how women are socialized to depend on men for certain skills or tools, reinforcing unequal access to opportunities and confidence in male-dominated industries.

"So, this is being in the field of agriculture is super male dominated. And I see that women are very intimidated by things like power tools. I'm including myself. I had to learn how to use a chainsaw and you know, these are things that women, I think, are very dependent on men for a lot of things, and that's the way we're raised, you know, that's our cultural kind of gender division."

Gender-based discrimination and bias continue to shape pay and employment experiences. Even after accounting for factors like education and occupation, women continue to face bias and discrimination that shape their pay and advancement. Nebraskans shared both overt and subtle examples of gender-based pay disparities.

"I earned less than my male coworkers, even though I did the same physical labor, such as lifting heavy animals on my own."

"I was getting paid \$15 an hour because men get paid \$20... I was told the law says men get paid more."

Others shared how race, immigration status and age intersected to compound bias.

"Being Black . . . they talk whatever you want to hear on the phone—until they meet you . . . If I sound a certain way on the phone, then when they meet you in person it's totally different."

"A lot of minorities don't get paid as much, especially if they're an immigrant. A lot of immigrants are underpaid, and it makes it harder for them to support their families."

"My age . . . they want younger people. And so I decided to take my Social Security now."

Visibility and perception also shaped workplace experiences for gender expansive Nebraskans, with difficult tradeoffs that come with navigating workplace norms. Especially for individuals perceived as male, this can lead to increased access to opportunities typically granted to men in professional settings, while also requiring them to hide key parts of their identity to maintain that access. This form of invisibility comes with a cost, especially when it means witnessing gender-based discrimination being openly expressed. The following participant highlights these experiences.

"I only recently came out at work. So prior to professionally coming out, I've been trans for years, but it was just outside of work. I would kind of just treat work as a separate thing, you know . . . So I do know for a fact, I have benefitted in the opposite way, because I am read as male most of the time. Especially in professional settings. I know I've gotten opportunities that I have seen my female coworkers just get passed over and then also just, you know, being present in certain conversations, hearing how some have been talked about . . . 'too hysterical to handle responsibilities' or things of that nature."

Another participant reflected on how the visibility of their equity and inclusion work limited opportunities in the current political climate. While they considered updating their resume to obscure aspects of their identity to get more interviews, ultimately they felt proud of their experience and wanted to find an organization that would welcome and support them as a person.

" . . . if you look at my resume you're going to be like, oh this person has a lot of like marginalized check boxes . . . I've applied for like eight or nine jobs . . . I think my resume is causing some barriers here. But then also I'm like I'm not going to change it because this is the work that I've done. And this is environments that I would like to go into so that I can feel safe as a Black queer person."

Caregiving expectations and gender roles limit women's economic opportunities. Many women we spoke with described the tension between paid work and caregiving, and how employers' expectations often made it impossible to balance both. Nebraska data show that women are more likely than men to work part-time, with nearly two in five women (38%) working 30 or fewer hours per week compared to one in five men (20%). Participants reflected on how caregiving responsibilities shape workforce participation, advancement and earnings.

"Caregiving limits your ability to work full-time or take on [a] higher-paying job. Many of us have to prioritize caregiving over our careers, which impacts our income and financial stability."

"... being open to hiring people when there is that gap on their resume and not saying like, 'Oh, you haven't worked in three years because you were at home with children. So you're less of a competitive candidate."

"There's paid and unpaid work."

Women also shared experiences of bias rooted in assumptions about caregiving.

"I once applied for a position and asked for the average salary that matched the role. However, the job was given to a man who received a higher salary than what I requested. The excuse given was that I might miss work due to family obligations, like needing to pick up my children. It's frustrating that assumptions about my role as a mother held me back from opportunities."

"When your kid is literally sick... your employer is looking at you like, 'Do I need to start finding somebody else?'"

"Employers don't understand the demands of caregiving. They may see it as a distraction and are less likely to hire or promote women they assume will miss work for caregiving duties."

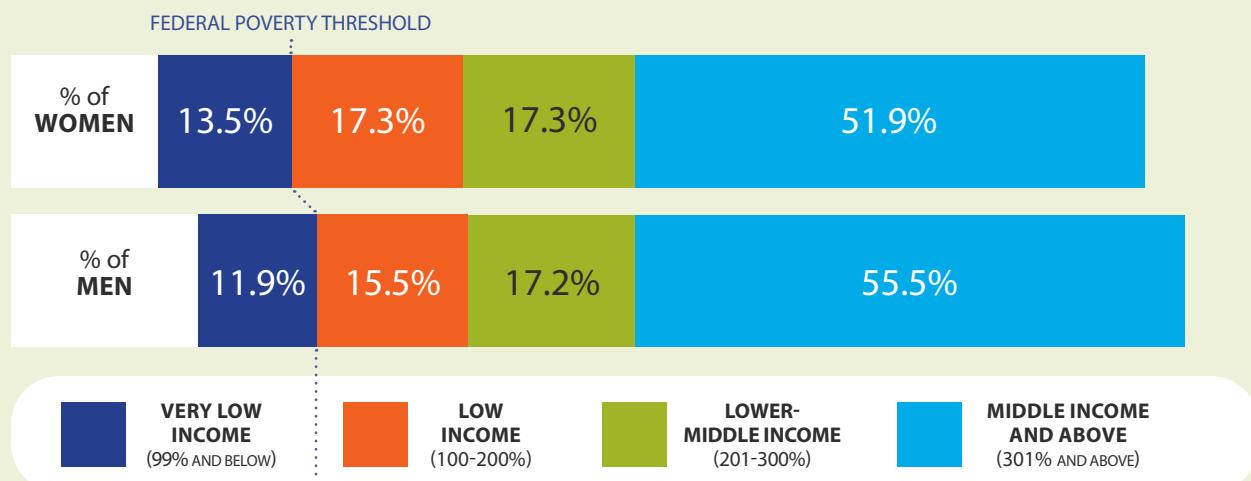
These stories make clear that the "choice" between caregiving and paid work is rarely a true choice. It reflects how **workplace structures, public policies and cultural expectations continue to undervalue caregiving and penalize those who perform it—most often women.**¹² The caregiving section of this report explores these findings and themes in more depth.

BEYOND WAGES: PUBLIC ASSISTANCE AND THE PRICE OF STABILITY

Women in Nebraska are more likely to experience economic insecurity and use public assistance more often to meet basic needs. Thus, when policies reduce or complicate access to public assistance, women are most negatively impacted. Conversely, when policies strengthen supports, women benefit most. More than 130,000 women and girls in Nebraska—about 13.5% of the state’s population—live below the federal poverty threshold. Yet this figure underestimates the true extent of financial hardship. Nearly one in three women in Nebraska, approximately 300,000 individuals, live at or below twice the poverty line (200% of the threshold). These numbers demonstrate that even women considered “above” the poverty line often struggle to make basic ends meet. **In general, with or without children, women in Nebraska are more likely than men to live at or near the poverty threshold.** Contrary to harmful narratives about poverty and work, many women experiencing economic insecurity are employed, with women in Nebraska about 12% more likely than men to be employed and have incomes at or below 200% of the poverty threshold.

The most recent poverty thresholds set by the federal government designate the poverty threshold for a family of four as \$32,130.¹³

WOMEN ARE MORE LIKELY THAN MEN TO HAVE LOWER INCOMES



Income categories were created using poverty thresholds from the U.S. Census Bureau. “Very Low Income” represents 99% of the federal poverty threshold (FPT) and below, “Low Income” represents 100-200% of the FPT, “Lower-Middle Income” represents 201-300% of the FPT, and “middle income and above” represents 301% FPT. See [Appendix A](#) for more information on poverty thresholds.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Even as women access public assistance at higher rates, they receive less support on average than men. Women comprise three in five of those accessing public assistance—including programs such as Supplemental Security Income (SSI). However, their median benefit amount (\$1,272) is lower than men's (\$1,326). These disparities matter because women are more likely to use benefits to support dependents. Of people experiencing poverty with children in the household, 69% of these households are led by women compared to 31% by men.

Strict eligibility rules and the “benefits cliff” make it especially difficult for many women to achieve economic stability. The “cliff effect” occurs when earning just a few dollars more disqualifies a household from public assistance, resulting in a sudden loss of critical supports like food assistance, housing vouchers, or publicly-provided health insurance. Nebraskans described how this creates a trap, underscoring how narrowly defined eligibility criteria discourage upward mobility and reinforce cycles of economic precarity.

“The sad part about what all of them are saying is if you get to a certain bracket to where you feel comfortable, everything that the state would give you, they snatch it.”

“They told me I wasn’t eligible for food stamps because I make \$5 over their guidelines. I’m like, ‘I have guardianship over a little boy that’s not even related to me, but I stand up to be his parent, could I get anything for him?’ They said, ‘Well...’”

“You can’t accept that raise... all your benefits is gone.”

Administrative barriers and confusing processes further limit access to support. Participants shared experiences of lengthy applications, unclear requirements and a lack of guidance when navigating assistance systems. The complexity of these programs leave many without resources they qualify for. These administrative burdens create yet another layer of inequity—penalizing those who have fewer resources to navigate bureaucracy.

“... the application [for MOBY – ADA Complementary Paratransit Service] is like 30 pages long, and you have to fill it out. Can you walk this far? Can you see at night time? I mean, some of the questions are crazy, but, you know, it’s a good service once they authorize it.”

“If you just apply for SNAP [Supplemental Nutrition Assistance Program] without ADC [Aid to Dependent Children], you won’t get transition [be eligible for SNAP at a higher income level when coming off ADC]...they’re not going to tell you these things. You have to read the fine print, or you have to ask the question, or have the resources.”

“I didn’t know that I should have been getting unemployment. I didn’t know to call all these places to help me pay rent. I didn’t know any of that.”

Overall, when directly asking if they felt financially secure, the vast majority of research participants we spoke with said “no.” Nebraskans spoke to the precariousness of their financial situations in various ways, such as describing the critical role of public assistance to provide a safety net, inconsistencies around feelings of stability and possibly losing support, and the stress caused by trying to ensure basic needs are met.

“... I’m allowed to work a certain number of hours or income a week, and right now that does work. But if I were to lose disability for any reason, or if they were to cut funding to those programs at all, like food assistance, Medicaid, I would definitely be struggling.”

“... roofs over our head. [I want people to know] how detrimental and how stressed out I know I am about that all the time. I can’t sleep at night.”

THE INTERSECTING COSTS OF CAREGIVING, HOUSING AND HEALTH

Economic well-being doesn't exist in isolation—it is shaped by the systems that surround us. For many women and gender expansive people in Nebraska, caregiving, housing and health are deeply intertwined with financial stability. These connections reveal that economic life is not only about wages or employment status, or the individual decisions people make about what they and their families need to participate fully in society but also the systemic challenges which result in uneven outcomes.

This section explores three key areas—caregiving, housing and health—that emerged as central to understanding economic security for women in Nebraska. Through both quantitative data and lived experience, we examine how women and gender expansive people navigate these intersecting systems. Their stories highlight the invisible labor that sustains families and communities, the instability that comes from unaffordable or discriminatory housing practices, and the physical and emotional toll of neglecting one's own health to meet competing financial demands.

Ultimately, this research illuminates that when caregiving responsibilities are unsupported, when housing is unstable or unsafe, and when health systems are inaccessible or unaffordable, financial insecurity deepens. These dynamics don't occur in isolation; they compound one another, shaping the tradeoffs people must make every day between caregiving, work and their own well-being. These challenges are also not experienced in the same way by all women: race, disability, immigration status, geography, and other intersecting identities can magnify barriers and deepen inequities, underscoring the need for solutions that account for this complexity.

Together, these insights reveal that true economic security isn't just about earning enough money to pay the bills—it's about having real choices. The freedom to rest when you are sick. To care for loved ones without sacrificing income. To live in safe, stable housing. To access a range of health care options and services when you need it. To imagine and pursue a life defined not by survival, but by possibility. Achieving this vision will require reimagining how our systems value caregiving, connection and community well-being as essential to economic life—not separate from it.

THE COST OF CAREGIVING: GENDERED EXPECTATIONS AND DIFFICULT CHOICES

Expectations on women as caregivers impact their economic well-being. As mentioned previously in this report around the gender wage gap, our research illustrates how caregiving is deeply intertwined with women's workforce participation in Nebraska, reflecting systemic gender biases and gaps in support. Further contributing to gendered disparities in earnings, our data supported what previous research has termed as the "motherhood penalty." After giving birth, women's pay falls behind pay of similarly educated and experienced men with children.¹⁴ **In Nebraska, the wage gap between men and women widens as the number of children increases.** While women's wages peak with three children and then decline, men's wages generally rise with each additional child.

THE MOTHERHOOD PENALTY IN NEBRASKA: **WOMEN** DO NOT GET AN INCOME BUMP FOR HAVING KIDS



Wage gaps in this analysis are adjusted to control for other factors, such as occupation, educational attainment and hours worked. See Appendix A for more details.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Despite these challenges, Nebraska women are likely to stay in the workforce after having children. Of women in Nebraska who had a baby in the last year, 71% are employed. Furthermore, among unemployed women that had a baby in the past year, at least 95% were looking for work. Only 8% of women left the labor force when they had a baby.

Nebraska women are more likely than men to head multigenerational households and carry caregiving responsibilities into older adulthood. Among households with two generations, 52% are headed by women compared to 48% by men. Within these households, there are either children or another adult generation present. In households with three or more generations present (i.e., multigenerational households), 58% of these households are headed by women, while 43% are headed by men.

While they may or may not live in the same home, older Nebraskans we spoke with described different impacts that being parents had on their workforce participation and ongoing caregiving responsibilities, even after their own children became adults and had children of their own. One participant described continuing to work multiple part-time jobs to support her children and grandchildren, while another described caring for grandchildren, many of whom still lived with her.

"If I didn't work the two part-time jobs it would be harder for me to help them. Because that money from those part-time jobs, I just use that. I really do. I really help my kids and my grandkids with that. The other money I get, like my social security, that's what I live off of, pay my bills off of. If I didn't have those two part-time jobs, then how would I help them?"

"Yeah, we have support for our grandchildren. They've lived with, well, five of them, but now it's just four that live at our house. But they've been there since birth. Okay. And the oldest is 20 and the youngest is 10. And so that's been a burden on my husband and I—our income—because they're not self-sufficient. You know, dad's away in prison and mom's you know, kind of unable to work for her health reasons."

Family gender roles and social norms continue to shape women's roles as caregivers. Stories from Nebraskans we spoke with illustrate how women are socialized into caregiving roles from a young age, reflecting established research on gender roles and caregiving.¹⁵ These expectations persist into adulthood, where women often manage paid work and family responsibilities simultaneously. Participants expressed the need for more flexible work arrangements and workplace cultures that value caregiving—whether for children, aging parents or other loved ones.

"Growing up, my mom was a single parent, so it was always up to me to take care of my little sister and my younger siblings. So once I turned 12, I actually started babysitting on the weekends."

"I work full-time outside of the home, and then I am a caregiver/parent for two small children, one is six and one is four. My son has a disability, he has Down syndrome ... and all of that keeps me busy."

"... you shouldn't be penalized for asking to flex your hours because you are in charge of taking care of your elderly parents. While also, like starting a conversation that's like, 'Hey, do my male coworkers need to flex their hours to pick the kids from school twice a week instead of it always being your wife?'"

Insufficient systemic supports contribute to women making unsustainable tradeoffs between unpaid caregiving and paid work. Nebraskans described making some kind of personal, professional or financial sacrifice in order to care for their children or other loved ones. For some, this meant stepping back from career advancement or working irregular hours to be more available at home. Others spoke about stretching every dollar to afford outside care or wanting to work but forgoing opportunities because of child care costs. Participants also described the additional labor they had put in once they were home and its toll on being able to spend time with their children.

Notably, the availability of options and ability to make choices about work and caregiving responsibilities is not experienced equally by all women. Black, Indigenous, and other women of color often face heightened constraints due to generational wealth gaps, pay inequities based on race, and other forms of structural racism.¹⁶ For example, national trends indicate Black women have historically the highest labor force participation rate among all women¹⁷—a trend that is also reflected in Nebraska-specific data (see “Work, Wages and the Gender Pay Gap” section in this report). **For many, not working isn’t a real option, which exacerbates the challenges surrounding both working and providing care.**

WOMEN “BALANCE” WORK AND CAREGIVING AMID UNSUSTAINABLE TRADEOFFS

“For me, it’s about making sacrifices. I’ve had to prioritize my family over career opportunities because I want to be there for my children. It’s not an easy decision, but it feels like the right one for us.”

“When I got my first paycheck, I said... ‘Here is my paycheck, to pay the babysitter.’ And cried.”

“It’s also expensive. Whether it’s paying for daycare, after-school programs or elder care, the costs add up quickly. For some of us, it’s more cost-effective to stay home and provide care ourselves.”

“I work at the Goodwill and also another store . . . then I go home to do other job . . . cook, do laundry, dishes.”

“Then, when I get off, I pick up my kids, start cooking, try to do something with them. But, you know, there’s not much time to interact with them when you’re cooking and trying to clean and doing everything.”

“I want to get a second job, but I’m like, if I get a second job, that’s just going to be going to pay for the daycare.”

“Even if I earned more, much of it went to babysitters or child care.”

Women experience stress, burnout and missed opportunities as they navigate employment and caregiving tradeoffs. Nebraskans described the emotional and economic toll of balancing paid work and unpaid caregiving responsibilities. Some remained in the workforce while providing unpaid care to loved ones, while others stepped away from paid work entirely due to a lack of affordable, accessible options for child care. Regardless of their path, many expressed feelings of stress, burnout and regret over trade-offs they often felt forced to make. These experiences underscore how current policies and workplace norms make it difficult, if not impossible, for many women to thrive as providers and caregivers for their families.

“What I would have, should have done years ago is I should have gone to work. I made a trade-off then to not get a job because for whatever reason . . . I was a stay-at-home mom.”

“It has been my daughter and I her whole life . . . so, being that I’m the only adult in her life, it was always me. So holding a full-time job has been a huge struggle.”

“Get the kids ready for school early, go to work, make invoices, get estimates. In other words, it was too much stress, too much, too much . . . I put so much on my brain, I put so much on my body, more than my body could handle.”

“I don’t want to be tired anymore, I don’t want to be stressed anymore and I want to have time for me and my family.”

“It is heartbreaking to realize that years spent working long hours didn’t pay off because, in the end, I neglected my family. My children didn’t get the time or attention they deserved because I was so focused on work.”

HOUSING AS HOME: CONFRONTING BARRIERS TO STABILITY



Nebraska women face a higher housing burden with an **average rental cost that is approximately 19% more than men's.**

*Data Source: American Community Survey (ACS)
5-year estimates (2021), analyzed by UNO CPAR.*

Stable housing is a cornerstone of economic security, yet Nebraska women face a higher housing burden with an average rental cost that is approximately 19% more than men's. This difference is likely due to more women living with children in their home and thus, requiring larger and more expensive housing units. Participants we spoke with highlighted how difficult it is to secure housing that can accommodate families. These challenges are compounded by factors like race, immigration status and source of income, which often lead to discriminatory treatment by landlords.

"Some landlords are hesitant to rent to families with many children or immigrants."

"There is no two, three bedrooms available to rent... if you have assistance... they will not accept it."

"... when they see us, we are already judged. Oh, who's your boyfriend? Who's your baby daddy? What about your kids? Or do they got guns? Just because I'm Black don't mean I come from a whole bunch of hoodlums."

Beyond renting, single women in Nebraska are also less likely to own homes compared to single men. While general research has shown single women are more likely to own homes than single men,¹⁸ that is not the case for single women in Nebraska. While 47% of single women own a home in Nebraska, for single men that number increases to 50%. A participant alluded to home ownership feeling out of reach and the ramifications of this for building wealth.

"Just kind of feels like I'm always going to have to rent and you know that in and of itself is just a good chunk of income going to someone else."

Rising rents, hidden fees and power imbalances further strain renters. Nebraskans repeatedly emphasized how rapidly increasing rents and unrealistic income requirements make stable housing feel out of reach. Additionally, many participants described financial challenges beyond the cost of rent. Application fees, steep penalties and exploitative charges are upheld by systems that leave tenants with little recourse, deepening financial strain.

RISING COSTS, LITTLE CONTROL: LIFE AS A RENTER IN NEBRASKA

"Rent is high. They're price gouging. Rent is going up every year."

"I think realistically housing is such a barrier like when they say you need to make three times your rent like let's be real you know, that's almost impossible in this economy."

"I signed a two-year lease. They, upon me signing the lease, said they would not raise my rent for those two years. They did, in fact, still raise the rent."

"And right now, I'm dealing with the landlord. We have to pay for everything. You can't complain. We have to pay for the dumpster and everything. And last month, it was like \$5 for the delivery of the dumpster every month. But now they charge extra, like \$10."

"I even had an application that said, 'Have you ever sued a landlord before?' I sent you the money to do an application which is \$50, \$40 every application, and why are you asking people those questions in the application?"

"Late fees are 10% of your rent, so that's another \$108 on top of your rent."

"They require a lot of upfront money—security deposits, first and last month's rent—which can be overwhelming."

Systemic inequities compound housing costs and shape where women can afford to live. Nebraskans pointed to the lasting influence of discriminatory systems such as redlining and risk-based pricing. One participant shared how she moved to decrease her rental expenses, but her car insurance went up after moving to a “high-risk” area, as determined by her insurer. These overlapping inequities magnify the financial strain of low-income households, especially for women of color.

“I’m on 90th, and then I moved down to a house on 30th, and they’re like. ‘Oh yes, that’s going to be an extra \$100,’ so I said, ‘Why?’ ‘Oh, it’s a high-risk area.’ What does that mean? They don’t want to explain what that means though . . . you’re charging people more money and then you don’t understand why they don’t have the money to pay [it] off.”

Housing instability carries an emotional toll related to financial security. Participants spoke about the mental and emotional weight of housing instability, revealing the importance of safe and affordable housing to economic well-being. They describe how constant fear of losing their homes or having to choose between essential expenses, like groceries, car payments or utility bills, created persistent stress.

“Not knowing how you’re going to have a house in a month or two months, skimming together, hustling. That’s like a stress on you. It’s a stress on your kid. The housing situation is not getting any better. Being scared about being homeless.”

“Recently I had to decide over if I could pay my car loan or my house rent . . . I had to pay the rent first.”

STRETCHED THIN: TRADEOFFS BETWEEN HEALTH, WELL-BEING AND ECONOMIC STABILITY

Health care is a necessity, not a luxury, and it directly shapes Nebraskans' ability to stay financially stable. At the same time, financial instability can force women to make nonviable tradeoffs about their care. Getting access to and paying for health care was a topic that emerged organically as participants discussed indicators that they are not financially secure. Nebraskans shared that even with coverage, they often faced steep out-of-pocket costs and described forgoing health care due to financial constraints. In cases where individuals could not forgo care, but still could not afford it, they described the need to compensate with added work or creative budgeting to pay off their medical debt.

ACCESS TO SEXUAL AND REPRODUCTIVE HEALTH CARE IS CRITICAL, YET GAPS INCREASE

About half of Nebraska's 93 counties are considered a "maternal desert," defined by the Centers for Disease Control (CDC) as any county without a hospital or birth center offering obstetric care.¹⁹ Women living in maternity care deserts in Nebraska travel 3.8 times farther to reach their nearest free or low-cost clinic, compared to people living in full access counties—which either contributes to them not seeking care or having to increase the expense of accessing care.²⁰

"I got insurance, but I can't pay the co-pay."

"I had to choose between the MRI for my brain or the mammogram for potential cancer. So I chose the mammogram because it was cheaper. Honestly."

"I went to the ER because one day both of my hands were numb. So, I went to ER . . . Then later on I went to another hospital where they said that they're going to do an MRI. So, they did an MRI and they said that I had to get an injection to relax my muscles . . . So, later on, from all these hospitals that I went because [I thought] I was having a heart attack, I got all the bills . . . So, then later on I was like, okay, I have 10 grandbabies. I have 10 grandbabies and I have my three kids. So, I'm going to have to give some payments to these hospitals, and absolutely no one is going to get no presents for Christmas, and we have no dinner or anything."

While the majority of women in Nebraska have health insurance (93%) and are insured at rates comparable to men (92%), this coverage doesn't necessarily translate to affordable or adequate care. Furthermore, public insurance like Medicaid and Medicare provides critical support, but eligibility rules and limited coverage make them especially precarious sources of support. About 1 in 3 insured women in Nebraska have publicly-provided health insurance such as Medicaid or Medicare, and women in Nebraska are more likely than men to rely on public health insurance programs. This means

policy changes to Medicaid or Medicare disproportionately affect women. Participants spoke of working fewer hours or turning down jobs to avoid losing Medicaid eligibility, which impacts income and career growth. Others pointed out that Medicaid doesn't cover all essential services, particularly dental care, forcing them to pay out-of-pocket for urgent procedures. One participant described Medicare fails to provide sufficient coverage to meet all needs.



About

1 IN 3 INSURED WOMEN IN NEBRASKA

have publicly-provided health insurance such as **Medicaid** or **Medicare**.

Data Source: American Community Survey (ACS)
5-year estimates (2021), analyzed by UNO CPAR.

"They literally lower their hours to keep those benefits . . . it's a financial constraint to work."

"You lose your benefits, so then you don't have any medical coverage for your kids."

"I want to say it's [location out-of-state]. That's the closest dentist we could find that would accept [my daughter's] Medicaid payment, and so I finally just paid out of pocket. I took her to a local dentist [and] paid out of pocket because she'd been complaining of a tooth hurting. Turns out her tooth had completely crumbled away. All that was left were the roots. And so, then I had to pay out of pocket to have that tooth extraction done again."

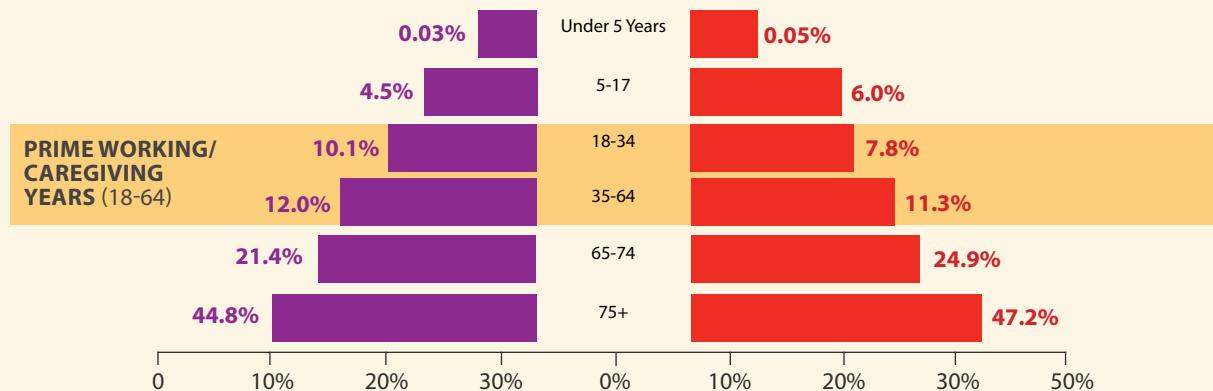
"Medicare is very what I call stingy with especially my diabetic needs. They will give me, you know, a month of this. Now I ended up having maybe a little extra with my Blue Cross that if something happened that one of the equipment, like the pods for my insulin or stuff, I would have extra, not with Medicare, you know, you don't."

When workplaces and other systems fail to provide flexibility and support, navigating employment alongside health challenges, chronic illness or a disability can create additional barriers to economic opportunity. While some participants we spoke with based health care decisions on their economic situation, others found their economic prospects limited by their current health status, finding their professional goals limited by the need to address health concerns. For women in particular, health challenges can intersect with caregiving and household demands.

"And I currently have some health issues that I'm trying to take care of. So I'm not really, one, able to run [our small ranch by myself] and then work the job I need to."

Furthermore, women are more likely than men to experience a disability during their prime working and caregiving years (ages 18-64). For example, among Nebraskans ages 18-34, 10.1% of women reported a disability compared to 7.8% of men. National research shows the percentage of adults living with a disability is highest in rural counties.²¹

MORE WOMEN THAN MEN EXPERIENCE A DISABILITY DURING PRIME WORKING AND CAREGIVING YEARS



Percentage of men and women with any of six disabilities by age group. See Definitions of Data and Concepts in [Appendix A](#) for a description of disabilities included.

Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

This means that **when workplaces and communities are designed to accommodate a range of health and access needs**, everyone benefits, and the impact is especially significant for women. For instance, one participant underscored how vital access to Medicaid is for her daughter and worried about potentially losing it.

"I have a daughter with Down syndrome. She's on Medicaid and gets, you know. She works. She works like three hours a day, so she contributes. She pays taxes, she's doing stuff. But the fear of losing that Medicaid is horrible."

Supportive, well-paying jobs can both build economic stability and protect health and well-being, including mental health. However, for many Nebraskans work was a source of ongoing stress. Some juggled multiple jobs just to make ends meet, often without breaks or time to rest. Others described the emotional and physical toll of toxic or unsupportive work environments, including the difficult decision to leave jobs that were damaging to their mental health.

"I mean, as far as leaving the job I didn't want to leave the job but the person I worked for. It was not good for mental health anyway."

" . . . I would be stacking these shifts on top of each other. So I don't get to eat lunch, because neither job is giving me a lunch break."

"Some days, I feel good. I wake up positive every day. There's not a day that I don't wake up. It's days that I do get up and be like, I just don't want to, everything's for nothing."

"Sometimes when I go to my bed at night, I feel like my bed is spinning."

"We work so hard, we don't even have time sometimes to worry about our mental health."

Furthermore, participants underscored how mental health care is essential to overall well-being. Nebraskans shared how deeply financial pressure, unpaid caregiving responsibilities, and work stress affected their mental and emotional health. While many recognized the value of mental health care as a protective factor, they also pointed to major barriers—especially time and cost. Responses underscore the need for more accessible, affordable and flexible mental health services.

"Financial stress takes a toll on mental health, but many people don't have access to counseling or support."

"There needs to be more mental health services."

"Caregiving is exhausting, both physically and mentally."

"Don't forget about the mental health impact of financial and caregiving stress. There needs to be more support for people dealing with these pressures."

NAVIGATING ECONOMIC CHALLENGES WITH COLLECTIVE RESILIENCE AND RESOURCEFULNESS

Despite the systemic barriers outlined in this report, Nebraska women and gender expansive people continue to demonstrate extraordinary resilience, creativity and interdependence. Through our conversations and reflected in the data, it's clear that people are navigating economic insecurity through entrepreneurship, persistence and mutual care.

Importantly, these stories do not suggest that the systems in place are sufficient or that only minor improvements are needed. Rather, they reveal how individuals and communities adapt in spite of inadequate support. As Nebraskans shared, internal strength and persistence matters, but it's not enough on its own when external barriers persist. Importantly, economic well-being isn't just about what an individual or family achieves on their own. It's about whether our communities and systems make it possible for everyone to participate and thrive.

In this section, we highlight the many ways Nebraskans demonstrate resilience and resourcefulness amid economic constraint. Drawing from both data and lived experience, we explore how women use creativity and entrepreneurship to meet financial needs, how personal perseverance and hope fuel their pursuit of stability, and how family and community networks serve as crucial sources of strength and solidarity. Together, these stories illuminate both the limits of individual effort and the collective power that emerges when people continue to adapt, support one another, and imagine new possibilities for the future.

CARRYING ONWARD: HOW WOMEN ADAPT AND PERSIST IN SPITE OF BARRIERS

Nebraska women are resourceful, using creativity and entrepreneurship as strategies to navigate economic insecurity. While Nebraska has one of the highest labor force participation rates for women in the country, many participants we spoke with shared that formal employment alone wasn't enough to meet their financial needs. The percentage of women in Nebraska who are self-employed has grown from 27% in 2016 to 32% in 2021, signaling both creative adaptation to earn income that better align with needs, while also potentially highlighting how rigid or unsupportive workplaces are pushing some to seek alternative paths.

THE PERCENTAGE OF SELF-EMPLOYED WOMEN HAS GROWN OVER TIME



Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Nebraskans shared how they turned to side hustles, small businesses, and entrepreneurial efforts to supplement their income and increase their stability. Furthermore, some women pursued entrepreneurship not only to support themselves but to meet the needs of others in their community.

"We've also started a side business . . . everyone keeps telling us nobody is doing in home computer services in [our] area. So we have started a side business, basically going in and when people have their, you know their networks aren't working, or they want to put in security cameras or their printers. We're doing that."

"To make ends meet, I bake cakes to sell and use coupons to save money."

"I opened my own company landscaping . . . now we opened another one, food industry."

"I started just recording videos on TikTok. I got over 60K followers on TikTok. I built up a following from them. I'm starting a YouTube. I just want to build my brand, basically, YouTube cooking and stuff like that."

Nebraska women demonstrate personal perseverance rooted in hope, adaptability, and belief in themselves and better possibilities. Even within systems that limit opportunity, Nebraska women nevertheless shared stories of strength, creativity and persistence in navigating economic insecurity. **Their resilience does not mean the system is working.** Rather, it reflects how individuals adapt when the support they need is missing. This perseverance is grounded in perspective and a determination to keep going despite uncertainty. It reminds us that true economic security is not just about having sufficient income—it's about having the freedom to make real and meaningful choices, even when facing challenges.

Many participants expressed deep belief in themselves and what they deserve, describing how confidence and persistence helped them achieve goals ranging from improving credit to buying a home.

"I'm going to work for what I know I'm gonna earn. Work towards what I know I should be earning."

"My credit has been my main thing. After learning that I kept getting denied, I will not let my credit score go under 700. I won't even apply for anything. Sounds crazy, but I just won't, not until I get that house I want, that I deserve."

"I closed on my house in 2023, November . . . Now they can't kick me out because it's my house."

Some Nebraskans described how they navigate limited resources with discipline and foresight: budgeting carefully, rethinking priorities and making difficult tradeoffs while still planning for stability.

"So I've gone through with a budget and just been like these are our necessities. These are the nice to have, but don't need, and that's also getting into the [decision to buy a tractor], is this the best time for us right now to do this."

"I ended up getting into a car accident, and they totaled the car. And we kind of said, 'Hey, what if, instead of being a two-car family, if we became a one-car family, and used this lump sum to help us put a down payment on a house.'"

"I do have a savings account which I think helps me more often than not . . . like last year. I had to replace all my tires on my car, and it was kind of just like a random out of nowhere. You know, this just happened . . . I try to make sure that I don't go below like a certain amount . . . I won't go under this amount in my savings, and I think that kind of helps me like feel a little more secure, just knowing that I have that."

While financial management skills are vital, they are not a solution to widespread economic insecurity; and many Nebraskans do not have enough income to budget their way into stability. However, some participants nevertheless described finding fulfillment in self-directed ways, demonstrating tenacity even when options felt limited.

"Well, I always lived through it but it's scary. And I hope that I can find other ways to come up with an income. I think I will."

"I keep trying to tune things out and just do like I'm here. This is where we're at like just do the things until you meet a wall."

"... just trying to like stay in a positive mindset while I do it and keep doing things that get bring me joy, make me feel good and keep my head, right?"

COMING TOGETHER: COMMUNITY AS CARE

Nebraskans frequently pointed to the role of family, friends, and community networks in helping them develop strong financial habits, navigate challenges, and stay hopeful. This interdependence was a quiet but consistent theme. However, being part of a supportive community does not mean systems are adequately meeting people's needs, and individuals should not have to count on money from family or resources from a local organization in order to get by. Nonetheless, families, neighbors and community organizations can step in, which reinforces that economic well-being depends not only on individual stability, but on our ability to care for one another.

Some shared how early financial literacy and modeling from parents or grandparents helped build a foundation of resilience and self-sufficiency.

"I think a lot of it came from my mom. She and my dad divorced when I was a toddler, and so she was a single parent, and she put herself through college even as a parent... when I was really 10 years old, or something, she gave me a book on like children's finances budget."

"My parents have always tried to, like, tell me this is what you should do with your money. My grandma has always been like a really big . . . she saves all of her money, and she always told me, like as a kid she was like I used to put this money in my sock drawer, and you know she kind of instilled that you need to save a little money."

Additional participants currently in college described how they receive direct monetary support from their family, with one participant acknowledging the privilege of having this type of support. Others acknowledged how this type of support made them feel more financially secure.

"... and in the end I got very lucky, because my grandparents were able to kind of help me out and pay half of the remaining balance [of my student loan]. I was very privileged in that situation with my grandparents being able to help."

"Probably because my mom does help me with some, like with part of the school costs, so that alleviates some stress from [finances]. But yeah, if she wouldn't, then yeah, I would feel a lot more stress."

Others reflected on how practical support from friends, neighbors or community groups helped them get through difficult times—from shared caregiving to access to local resources.

"I feel good to be able to help other people who know where to go if they have something they are going through and they need help . . . I want to continue in that. I am going to invite more people to come to this [local community group] . . . because we do make a difference."

"That's one thing I love about [local organization]. If you're talking to them, they're going to lead you to the right people when a landlord is doing you wrong. I got used to [mistreatment] for years until I actually met [organization leader] and the people upstairs."

"Support groups and workshops, like [a local community group], are also very helpful."

TAKING ACTION TO REACH GENDER EQUITY

Our research deepened what we already know about the systemic barriers to economic security women face while illuminating how Nebraskans have navigated these barriers with creativity and resilience. We also acknowledge this research has limitations—for example, the economic data we used only captures sex in the binary, which we used as a proxy for gender, and some perspectives remain underrepresented. Even so, this combination of quantitative data and personal narrative reveals the lived realities of what it takes to make ends meet, and where real change is necessary to ensure all Nebraskans are not only surviving but thriving.

As Nebraskans shared their stories with us, they also shared ideas for solutions. **What we heard makes it clear that lasting change requires persistence in advocating for what we need—such as paid sick leave and affordable housing—as workers, caregivers and contributors to the economy. It also means changing narratives that limit progress, including outdated ideas about gender roles and harmful stigmas around public assistance.** Systems change for gender equity requires policy reform as well as a broader cultural shift toward valuing caregiving and interdependence on one another. It's clear that we also need to create new ways of moving forward that are responsive to the diverse needs and experiences of all Nebraska women. Here are a few actions we can all take considering the roles we have in our families, neighborhoods, organizations and state.

WHAT ALL NEBRASKANS CAN DO

GROW CONNECTIONS Nebraskans we spoke with emphasized the need to continue to gather to listen to each other and validate experiences, and learn about needs and priorities. They especially emphasized the need for the general public to understand the diverse experiences women have. Read this report and other research to understand the lived realities of Nebraska women, and talk about it with your friends, family, coworkers and community.

ADVOCATE FOR CHANGE We need policies that support women and their families; and leaders in our legislature, workplaces, and communities who are focused on creating economic opportunities for women, particularly women of color, gender expansive people, and additional individuals whose experiences are often not considered when developing solutions. Vote for candidates who prioritize the economic security of women and families. Use your influence to create change, whether that means shaping workplace practices, challenging limiting gender norms or advocating for effective public policies.

GIVE SUPPORT As we work toward larger systems change, we should support the immediate needs of people who currently face economic insecurity. You can donate and volunteer with organizations working to impact the lives of local women and girls. You can also help neighbors find and access existing resources or support them directly.

WHAT ORGANIZATIONAL LEADERS CAN DO

EXAMINE PAY GAPS Analyze your own organizational data to determine if there are pay differences between women and men in similar roles with similar education, experience and tenure. Ask why these gaps exist and take steps to remedy inequitable differences.

CREATE MORE FLEXIBLE WORKPLACE POLICIES Everyone has loved ones, pets, health concerns and other circumstances that require time away from work. Ensure that workplace policies allow all employees to balance their work and personal needs. This can include paid time off, working from home and flexible working hours.

DEVELOP LEADERS Examine what your organization is doing to grow women's leadership, particularly for women of color and other historically marginalized groups. Consider mentorship, professional development and affinity groups to increase the upward mobility of women in your organization.

"Listen to us. We're the ones living these experiences, and we know what we need better than anyone else."

"Treat women as equals in the workplace. Pay us fairly and give us the same opportunities as men."

WHAT POLICYMAKERS CAN DO

PASS AND STRENGTHEN LAWS ON PAID LEAVE Nebraska women continually uplift the challenge of working while spending significant time on unpaid caregiving duties. Economic opportunities for women are contingent on being able to take time away from work to care for themselves and their families without compromising economic security. Strong laws requiring all employers to offer paid sick and family leave are necessary to level the playing field.

INVEST IN CHILD CARE The only way to make child care affordable is through public investments. As our economy has transitioned to one that requires many families to have at least two incomes, government investments in flexible and affordable child care are needed to support essential economic infrastructure that ensures caregivers can afford to work.

INVEST IN AFFORDABLE HOUSING AND HEALTH CARE Housing and health care are consistent barriers to economic progress for women in Nebraska, with public assistance programs failing to fully meet needs. Access to affordable health care, and safe and affordable housing are essential to ensure women can advance economically.

"Focus on creating policies that support working families, especially mothers. We need more affordable child care, better workplace protections, and support for education and housing."

APPENDIX A: ABOUT THE RESEARCH

RESEARCH DESIGN AND METHODOLOGY

This research began in 2023 with a broad exploration of economic data through a gendered and gender-intersectional lens to understand the current economic status of women in Nebraska. After reviewing early findings with an advisory board, the team identified important gaps, especially around lived experience and the limitations of available data. In response, a qualitative component was added in early 2024 resulting in an emergent mixed-methods design, which occurs when a second approach (qualitative or quantitative) is added after a study is underway.²²

After recognizing the benefits of including qualitative data, the study ultimately followed a convergent parallel design, meaning quantitative and qualitative research were conducted independently but brought together during analysis to deepen understanding.²³ The mixed-methods approach allowed the project to combine the breadth of statewide data with the depth of personal experiences. Notably, the qualitative strand of research was designed to expand and deepen inquiry, rather than only add validity to or confirm quantitative findings.

QUANTITATIVE RESEARCH DATA COLLECTION AND ANALYSIS

The quantitative component used secondary data from the U.S. Census Bureau's American Community Survey (ACS) to assess economic and related patterns (e.g., general demographic, workforce, housing, education) for women in Nebraska. Initial analyses primarily using ACS 2021 five-year estimates began in 2023. While additional updates to ACS data were planned in fall 2025 (using 2023 five-year ACS), researchers were unable to access updated data in time for inclusion into the final report due to the federal government shutdown that occurred from October 1 – November 12, 2025.

The ACS is a large-scale, representative survey. Rather than collecting information from every household, the ACS relies on statistically weighted samples to estimate population characteristics. Because of its large sample size and robust methodology, the resulting estimates are highly reliable. However, the ACS estimates remain approximations rather than exact counts. To improve accuracy, the report draws on five-year estimates where possible, which combine multiple years of data to produce more stable results, especially for smaller subgroups such as women by race, geography or family structure.

Researchers used a combination of descriptive statistical methods and inferential statistical methods where appropriate (e.g., multivariate regressions to control for multiple factors that may contribute to the gender wage gap). They also used microdata sources when available and provided a range of cross-tabulated analyses. Overall, these efforts allowed the team to share intersectional differences among women, including by race, ethnicity, age, and temporal and geographic differences that go beyond publicly available data tables. Results were reviewed collaboratively with the Women's Fund of Omaha for interpretation and later visualized in Tableau dashboards and narrative summaries.

The ACS does not directly include all relevant dimensions of economic life, such as unpaid caregiving or informal labor, and the Census Bureau's current measures of sex (male/female) do not include gender identity. These limitations informed the decision to add a qualitative component to provide richer context and inclusion of underrepresented voices.

QUALITATIVE RESEARCH DATA COLLECTION AND ANALYSIS

The qualitative strand included three data collection methods: focus group discussions, in-depth interviews and mini-interviews. These formats offered multiple ways to participate, balancing privacy, accessibility and opportunities for dialogue. Focus groups and mini-interviews were conducted in-person, while in-depth interviews were virtual.

Qualitative data collection took place between December 2024 and April 2025, encompassing 22 discrete collection activities that engaged 81 participants across Nebraska. More information on select participant demographics is located in a subsequent subsection of this appendix.

The research team designed semi-structured interview and focus group guides in partnership with Women's Fund, which allowed for researchers to ask follow up questions on emergent themes while leaving space for participants to surface aspects of their identity and reflect on the experiences they felt were most relevant to the conversation. Most participants were asked a version of the following questions:

- 1) **How do you perceive your current economic security and future opportunities?**
- 2) **What would you like to change about your economic situation?**
- 3) **What choices have you made to improve your economic opportunity?**
- 4) **What resources do Nebraskans need to feel like they can lead a good life?**

Recruitment was conducted in partnership with community-based organizations across the state who were identified by researchers and Women's Fund. This enabled participation from people with diverse geographic, racial, linguistic and employment backgrounds. Two focus groups were conducted with Spanish interpretation and two were in English only. Participant eligibility criteria included Nebraska residents ages 19 and older who identified as women, transgender, gender expansive or otherwise experiencing gender-based oppression. In particular, intentional outreach was made to encourage participation from rural Nebraskans, gender expansive individuals, individuals with disabilities and older adults. Participants were provided an optional questionnaire to track general demographics of those who decided to participate in the study.

All sessions were recorded (with consent) and transcribed for analysis, and transcriptions were organized in qualitative analysis software (MAXQDA) to allow for keyword searches and preliminary analysis. A Framework Analysis system guided the qualitative coding and analysis process, which is a frequently used pragmatic approach within the social sciences that balances pre-identified themes with the flexibility to integrate inductive, emergent codes through an iterative process.²⁴ Detailed qualitative research findings were provided to the Women's Fund in a final narrative report organized by themes and sub-themes, with brief discussion and extensive exemplar quotes.

The research team and Women's Fund chose to recruit participants based on a mixture of purposive and convenience sampling, prioritizing individuals whose experiences were not as fully captured with quantitative survey research as well as individuals who have a relationship with a partner organization who supported recruitment efforts. The tradeoff of this choice means that qualitative findings were not designed to be statistically representative or generalizable to a full population. Additionally, with limited resources, researchers and Women's Fund opted to offer focus groups and interviews in only English or Spanish, which means we were unable to engage participants who speak additional languages. Additionally, we were unable to reach individuals such as incarcerated women, people experiencing homelessness, or others whom traditional research projects often fail to reach or include.

Ethical Research Compliance. The proposed research protocol, recruitment materials, and data collection tools were reviewed and approved by the University of Nebraska Omaha/UNMC Institutional Review Board (IRB) as Exempt Research. Participants received digital consent forms prior to their focus group or interview and were given multiple opportunities to ask questions before participation. All participants provided informed consent and agreed to recording. Participant compensation ranged from \$5 for mini-interviews to \$25 for focus groups, acknowledging participants' time and contribution.

MIXED-METHODS ANALYSIS AND FINAL REPORTING

Following convergent parallel design analysis processes, quantitative and qualitative findings were analyzed separately (as described above) then brought together during interpretation and final reporting.²⁵ This process involved comparing results for areas of convergence (agreement), divergence (contrast), and expansion (new insight) to build a more comprehensive and nuanced understanding of gendered economic life in Nebraska.

To facilitate interpretation and integration, Women's Fund organized and reviewed qualitative and quantitative data via an iterative process that involved several staff, grouping quantitative indicators alongside related qualitative themes and quotes and discussing interpretations. These processes were incorporated into final reporting, which includes additional framing as needed. Some quantitative findings were translated into different units for enhanced readability (e.g., converting numbers to percentages). Additionally, some quotes were edited for clarity (i.e., removing false starts/repeated words, using ellipses to shorten or brackets to add a missing word), but were otherwise unaltered and verified against transcripts for both accuracy and meaning. Once finalized, reporting was verified with quantitative and qualitative research teams.

DEFINITIONS OF DATA AND CONCEPTS

DISABILITY

Because of the multitude of possible functional limitations that may present as disabilities and in the absence of information on external factors that limit disability, surveys like the American Community Survey (ACS) are limited to capturing difficulty with only selected activities. In an attempt to capture a variety of characteristics that encompass the definition of disability, the ACS identifies serious difficulty with four basic self-reported areas of functioning: hearing, vision, cognition and ambulatory movement. These functional limitations are supplemented by questions around difficulties with select activities surrounding self-care and independent living.

EMPLOYMENT RATE AND LABOR FORCE PARTICIPATION RATE

Both these measurements from the census concern the percentage of the population who are in the workforce. The key difference is that the employment rate calculates this percentage with only those who are employed, while the labor force participation rate also includes unemployed people who are actively looking for work. Calculations can include both people in the civilian labor force as well as members of the U.S. Armed Forces.

HOUSEHOLD AND HOUSEHOLDER

A household includes all the people who occupy a housing unit while a householder or head of household is the person (or one of the people) in whose name a housing unit is owned or rented. If a house is owned or rented jointly by a married couple, the householder may be either person.

MULTIGENERATIONAL HOUSEHOLD

Family households consisting of three or more generations. This can include 1) a householder, a parent or parent-in-law of the householder, and a child of the householder; 2) a householder, a child of the householder, and a grandchild of the householder; or 3) a householder, a parent or parent-in-law of the householder, a child of the householder, and a grandchild of the householder.

OCCUPATIONAL CATEGORY

Open-ended, self-reported responses to occupation questions are coded by the Census Bureau using a classification system which consists of 569 specific occupational categories as of 2018, including four military codes. These codes are arranged into 23 major occupational groups, which represent the occupational categories included in this report. These categories are slightly different from the Industry measure in the American Community Survey.

OCCUPATIONAL SEGREGATION

Occupational segregation occurs when one demographic group is overrepresented or underrepresented in a certain job category, driven by historical, social and policy-based forces.²⁶ Gender, race, ethnicity and their intersections are the demographics most extensively studied.

POVERTY THRESHOLD AND POVERTY GUIDELINE

The Census Bureau uses poverty thresholds to calculate all official poverty population statistics and is the measure used in this report. Sources used to determine income include, but are not limited to, earnings from work, social security, unemployment compensation and child support. The poverty threshold differs slightly from the poverty guideline, which is a simplified version of the federal poverty threshold that is used for administrative purposes—for instance, determining financial eligibility for certain public assistance programs. These guidelines are issued yearly by the federal Department of Health and Human Services. The federal government adjusts both the thresholds and guidelines each year for inflation but does not account for variations in local cost of living, housing prices, caregiving expenses, etc.

PUBLIC ASSISTANCE

Within this report, we use the term public assistance to refer broadly to both cash and noncash benefits provided by the government including programs including but not limited to Temporary Assistance for Need Families (TANF), Supplemental Nutrition Assistance Program (SNAP), Women, Infants, and Children (WIC), Aid to Dependent Children (ADC), Medicaid and Supplemental Security Income (SSI). The Census Bureau has various measures for public assistance that may or may not include certain programs.

RACE/ETHNICITY

The main terms we use throughout this report to represent racial/ethnic categories, especially in quantitative analyses, are: Asian, Black, Latino/a, Native American, Native Hawaiian or other Pacific Islander, Two or more races, White and Another Race/Ethnicity not listed. The Women's Fund recognizes individuals may prefer additional or other identifiers, and this results in limitations with the available quantitative data that we used for this report. Some analyses include only a selection of these racial and ethnic categories to understand effects of a single racial/ethnic category, or combine categories when needed to ensure all race/ethnicity data can be included due to statistical limitations surrounding sample size. The racial categories used on the ACS generally reflect a social definition of race used in the United States and are not an attempt to define race biologically, anthropologically or genetically. The ACS includes self-identification in which participants choose the race or races with which they most closely identify and indicate whether they are of Hispanic or Latina/o origin, which is asked separately and the only category offered for ethnicity on the ACS with attached subcategories (e.g., Cuban, Puerto Rican). In this report, race/ethnicity was analyzed as a combined variable. The Latino/a category includes anyone who identifies as Latino/a. All other race categories exclude Latina/o individuals.

SELF-EMPLOYMENT

We use American Community Survey Class of Worker categorizations to identify workers who are self-employed. Subcategories of self-employed workers include: owner of non-incorporated business, professional practice or farm; owner of incorporated business, professional practice or farm; and, worked without pay in a for-profit family business or farm for 15 hours or more per week. Additional classes of workers include private sector (subcategories: for-profit company or organization; non-profit organization) and government (subcategories: local government; state government; federal government civilian employee; Active Duty U.S. Armed Forces or Commissioned Corps).

SEX AND GENDER

The American Community Survey offers two options to individuals to self-report their sex: either “male” or “female,” which are used as proxies for gender in our reporting. The Women’s Fund recognizes that sex and gender are separate, different concepts, and this results in limitations with the available quantitative data that we used for this report. In report narrative, Women’s Fund refers to women and/or girls to be inclusive of all individuals—including transgender, nonbinary, queer and gender expansive people—who experience gender oppression. Gender expansive terms are also used in report narrative to make further gender identity distinctions as needed.

WAGE GAP

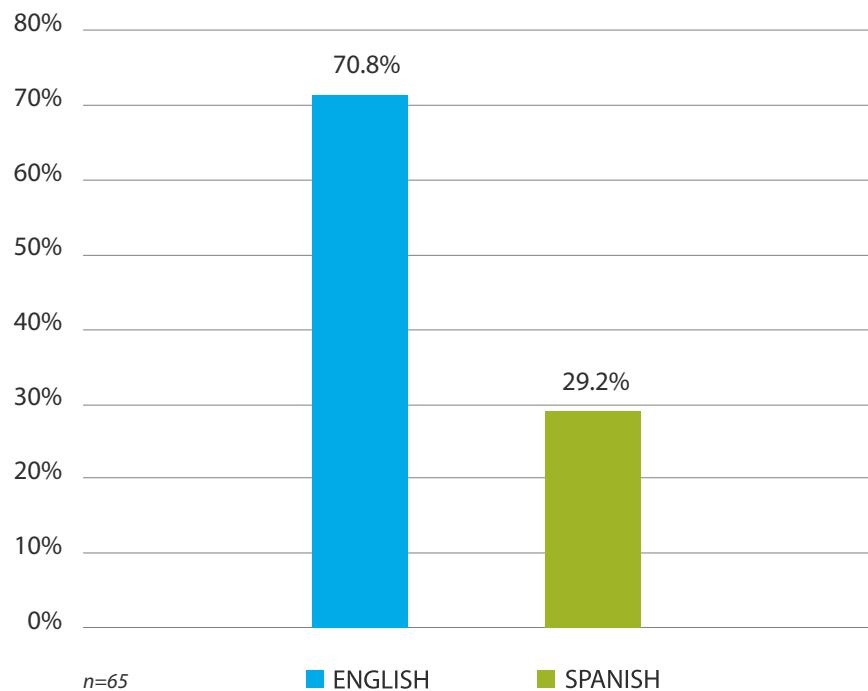
The wage gap is measured as the difference in median annual earnings between demographic groups of people. Within this report, the wage gap is measured by gender (i.e., gender wage gap) and by both gender and race/ethnicity in select places. Other research may measure the wage gap as a ratio of what one group makes compared to another group (e.g., women earn 82.7% of what men earn, or approximately 83 cents for every dollar a man earns). “Not controlling for factors” reflects the overall gap (i.e., unadjusted wage gap), while “controlling for factors” applies statistical analyses that control for occupation, education, hours worked, family structure and other factors to isolate the effect of gender (i.e., adjusted wage gap).

QUALITATIVE RESEARCH PARTICIPANT DEMOGRAPHICS

Below are aggregate demographic characteristics of participants who completed the optional questionnaire (n=65). As such, these summaries give a general impression of who participated in the qualitative research—demographic data for all participants is not available, though many participants elected to provide this information.

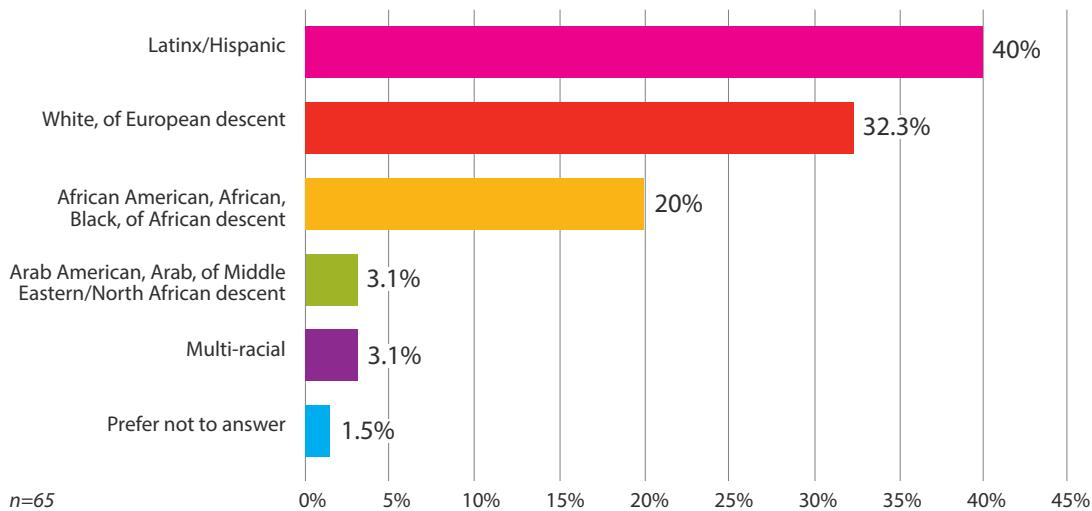
As mentioned in the qualitative methodology section above, due to choices to prioritize purposive and convenience sampling over statistically representative forms of sampling, qualitative findings were not designed to be statistically representative or generalizable to a full population. However, based on the demographic information available, those who participated in the research are from a variety of identities, experiences and backgrounds.

LANGUAGE OF PARTICIPATION



Data Source: optional questionnaire responses provided by qualitative research participants.

RACE/ETHNICITY

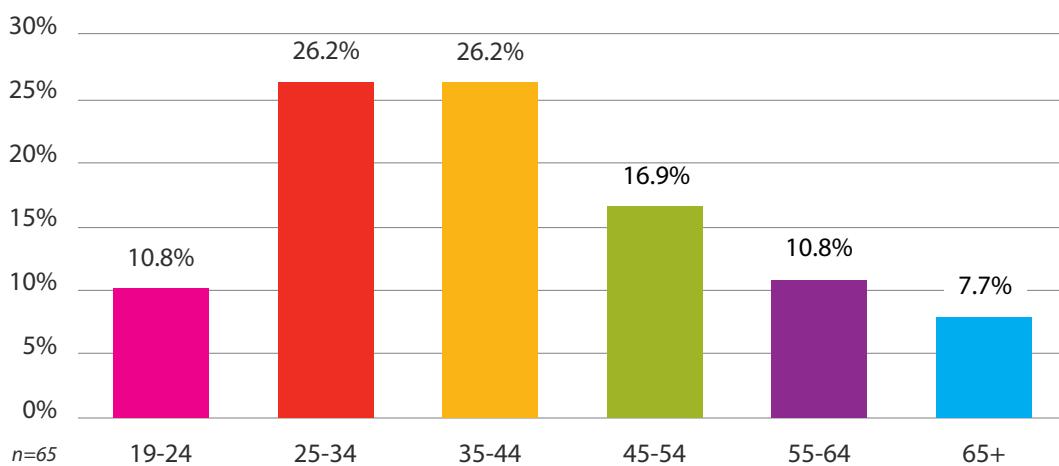


The following additional race/ethnicity options were also offered. No participants who opted to respond to the questionnaire selected them:

- American Indian, Native American, Alaska Native, Native Hawaiian, Indigenous
- Asian American, Asian, Pacific Islander, Southeast Asian, of Asian/Pacific Islander descent

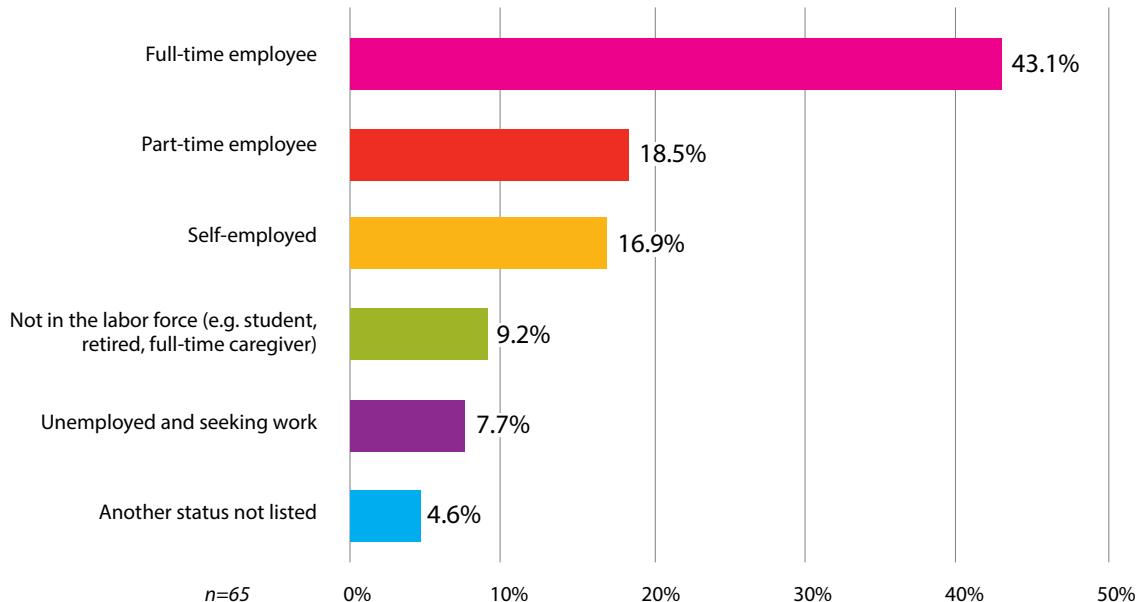
Data Source: optional questionnaire responses provided by qualitative research participants.

AGE



Data Source: optional questionnaire responses provided by qualitative research participants.

EMPLOYMENT STATUS



Data Source: optional questionnaire responses provided by qualitative research participants.

ADDITIONAL CHARACTERISTICS:

- 89.2% of questionnaire respondents identified as Female/Woman, while 7.7% identified as Nonbinary, genderqueer or not exclusively male or female, and 1.5% identified as Transgender Female/Woman.
- 92.3% of questionnaire respondents indicated they did not have a disability, 6.2% indicated they did have a disability. Additionally, we know some respondents are primary caretakers for individuals with disabilities, though this was not specifically asked about on the questionnaire.
- Participants came from across the state with most from the three largest cities; Omaha, Lincoln and Grand Island. Other communities included Dunning, Filley, Fremont, Grant, Johnson, La Vista, McCook, Oakland and Papillion.

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Unless otherwise specified, quantitative data presented in this report are based on analyses of the 2021 American Community Survey (ACS) 5-year estimates conducted by the Center for Public Affairs Research at the University of Nebraska at Omaha. Microdata were obtained from IPUMS USA, University of Minnesota (www.ipums.org).

Percentages presented throughout this report (i.e., in charts, tables, or select narrative text) may not add up to exactly 100% due to rounding or small variations in data estimates.

Narrative and quotes from Nebraska women and gender expansive people were gathered through focus groups and interviews facilitated by the Women's Fund of Omaha and independent research contractors from December 2024 through April 2025. See [Appendix A](#) for more details.

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