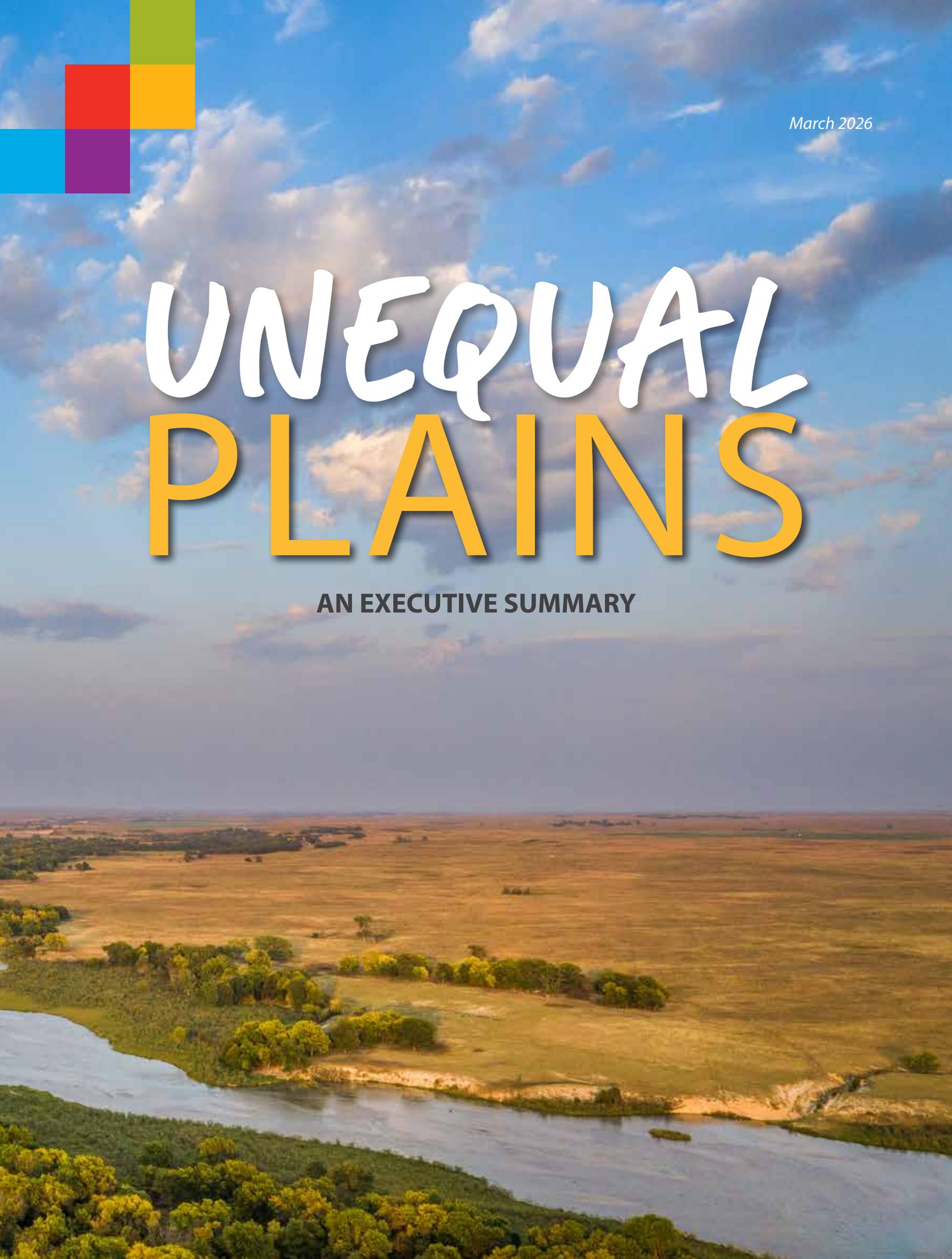




March 2026

UNEQUAL PLAINS

AN EXECUTIVE SUMMARY



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: economic disparities are widening, public supports are eroding, and costs of caregiving, housing and health care continue to rise. These burdens fall disproportionately on women and gender expansive people, especially Black women, Native women, Latina women, disabled women, LGBTQ+ people, rural women, older women and others who hold multiple marginalized identities.

Unequal Plains: Examining the Economic Gender Gap in Nebraska continues our legacy of utilizing research to illuminate systemic challenges and reaffirms our commitment to using localized research as a tool for change. Research is how we amplify and deepen what's already known in our communities.

Using a mixed-methods approach, we draw from both traditional economic data and the lived experiences of more than 80 women and gender expansive people across Nebraska. While the full report offers deeper data analysis and broader context, which explores economic well-being and how it intersects with caregiving, housing and health, this summary highlights key findings and actionable insights.

It is clear that economic well-being is about more than having enough to pay the bills. It's about whether systems are in place so everyone has resources to plan for the future, care for themselves and their loved ones, and participate fully in our communities. This research makes it clear that **women cannot fully thrive in Nebraska until our institutions, policies and cultural norms meet the needs of everyone.**



MAPPING UNEQUAL PLAINS: An Executive Summary

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HOW THE WOMEN'S FUND DISCUSSES GENDER 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 full report for more details.

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KEY FINDING

THE GENDER WAGE GAP IN NEBRASKA IS PERSISTING

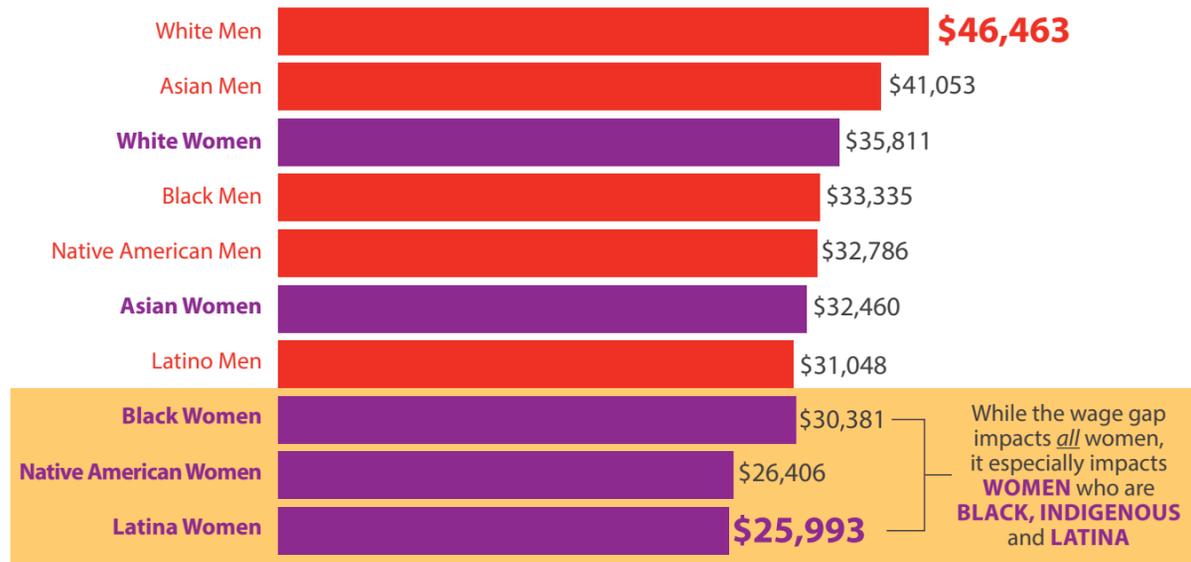
The overall wage gap between men and women in Nebraska is \$16,853, representing a 38% difference in the wages of women and men. While wages for men and women have both increased in recent years, the wage gap has persisted even when controlling for all factors and even though women are individually taking steps that are typically expected to increase earnings. For instance, **Nebraska women have the third highest employment rate relative to other states, and women in Nebraska have started outpacing men in having higher levels of formal education.**

\$20,470 IS THE WIDEST GAP
 This is the difference in median annual earnings of **White men** and **Latina women**.

White women make more than **Black men** (\$2,476 more).
 However, they make less than **White men** and **Asian men** (\$10,652 and \$5,242 less, respectively).

Echoing established economic research,¹ our data and stories illuminated several interrelated factors that contribute to the gender wage gap. For example, **Nebraska women reported facing workplace bias rooted in traditional caregiving expectations**, which limits their hiring and promotion opportunities. They also highlighted how work typically done by women is consistently undervalued and underpaid. Quantitative data reflected experiences of occupational segregation, showing that Nebraska women more often have lower-paying care and service jobs, and even when working in the same occupations as men, they consistently earn less. **Furthermore, stories from Nebraskans highlighted aspects around gender discrimination that quantitative data does not capture—with some pointing out that bias gets worse when it overlaps with age or immigration status.**

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 of the full report for more information about how race/ethnicity categories are constructed.

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

"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."

"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."

All wage gap data on pages 4 and 5 of this Executive Summary are unadjusted. This means the analysis did not account for other work and social factors such as occupation, hours worked, age, education level, etc. Our research also analyzed the gender wage gap by controlling for these factors and others (i.e., adjusted gender wage gap). See full report for more details.

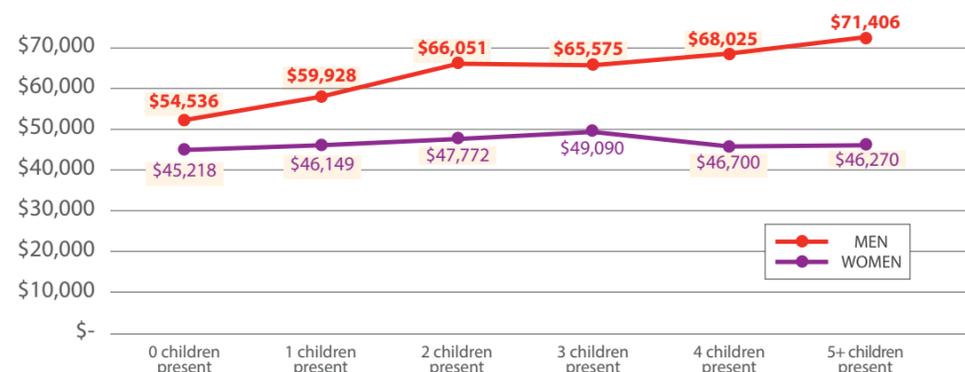
KEY FINDING

EXPECTATIONS ON WOMEN AS CAREGIVERS IMPACTS THEIR ECONOMIC WELL-BEING

Care work—though vital to families, communities and the economy—is often invisible, unpaid and undervalued. In Nebraska, caregiving is closely tied to women’s workforce participation, revealing systemic gender biases and support gaps. **Women face a “motherhood penalty,”² where wages decline after childbirth, especially as the number of children increases. Meanwhile, men’s wages tend to rise as they have more children.**

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

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 in full report for more details.

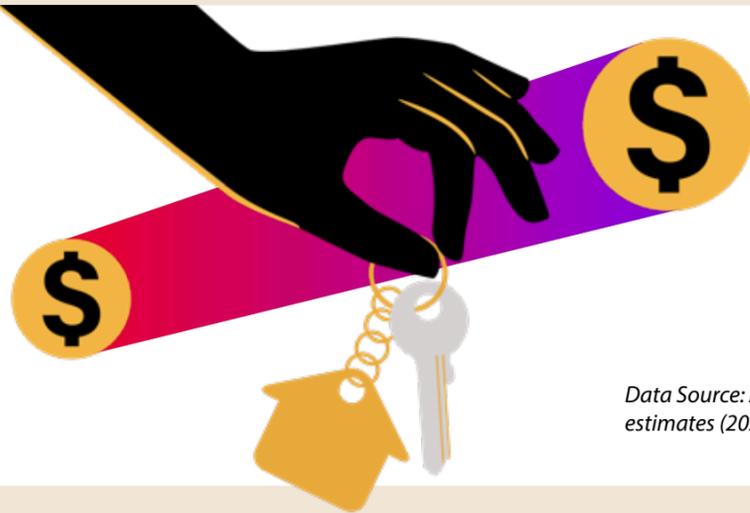
Data Source: American Community Survey (ACS) 5-year estimates (2021), analyzed by UNO CPAR.

Despite these challenges, most Nebraska women stay in the workforce after having children, with 70% employed and only 8% leaving the labor force after having a baby within the last year. However, they often manage a “double shift” of paid work and caregiving, a burden seen as necessity rather than choice. And without strong support systems, many face unsustainable tradeoffs such as limiting career growth, working irregular hours or struggling to afford child care.

Importantly, not all women experience the same level of choice. Black women have historically had the highest labor force participation rate among all women—a trend that is also reflected in Nebraska.³ **Many women work out of necessity to provide for their families, intensifying the challenges of juggling paid work and unpaid caregiving responsibilities.**

KEY FINDING

NEBRASKA WOMEN FACE HOUSING CHALLENGES



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.

Having safe and affordable housing is vital to being economically secure. In our state, women pay about 19% more in rent than men. The difference is that more women are caregivers and more likely to live with children, meaning they need larger, and thus, more expensive homes. Nebraskans 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."

Additional stories from Nebraska women who rent highlighted their experiences of how rapidly increasing rents make housing feel out of reach, and are often faced with hidden fees, higher costs and power imbalances that leave them with fewer options.

"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."

KEY FINDING

ACCESS TO AFFORDABLE HEALTH CARE IS OUT OF REACH FOR MANY NEBRASKA WOMEN

Nebraskans shared that health care is essential to financial security—not a luxury. While most women in Nebraska have health insurance, many still struggle to afford or access the care they need. Public insurance like Medicaid is vital but unstable, with some women navigating no-win situations such as reducing work hours or turning down jobs to keep coverage. Even with insurance, gaps remain, especially in dental, mental, and sexual and reproductive health care, forcing people to pay out-of-pocket or go without the care they may need. Mental health care needs were especially high, but time and cost often kept people from getting support.

"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."

"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."



“You lose your benefits,
so then you **don’t have**
any medical coverage
for your kids.”



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.

KEY FINDING

CHANGES IN PUBLIC ASSISTANCE POLICIES DISPROPORTIONATELY IMPACT WOMEN

Women in Nebraska are 13% more likely than men to live at or near the poverty level. Additionally, women comprise nearly two-thirds of those accessing public assistance. These numbers underscore how poverty is a policy choice, and those decisions are negatively impacting women in Nebraska. When asked if they felt financially secure, most women we spoke with said “no.” Their stories reveal the weight of economic insecurity while navigating rigid and inadequate public assistance systems: highlighting difficult hurdles they had to jump through to access assistance, the tradeoffs they had to make to maintain it, and the emotional toll that comes with not knowing if assistance will continue.



WHEN ASKED IF THEY FELT FINANCIALLY SECURE, MOST WOMEN WE SPOKE WITH SAID **NO**.

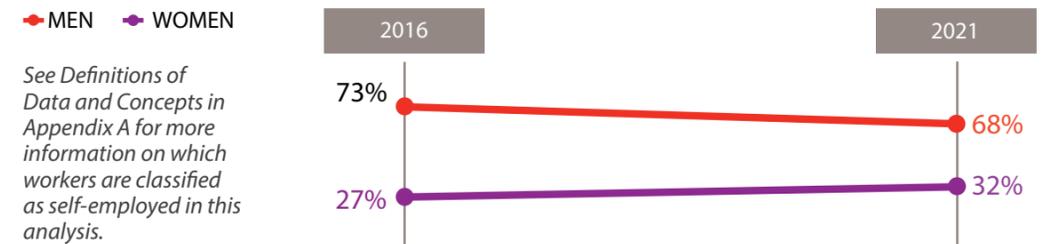
“I’m allowed to work a certain number of hours or income a week, and right now that does work. But if I were to lose disability for any reason, or if they were to cut funding to those programs at all, like food assistance, Medicaid, I would definitely be struggling.”

KEY FINDING

NEBRASKA WOMEN ARE RESILIENT AND RESOURCEFUL

Despite systemic barriers, many Nebraska women have demonstrated resilience and resourcefulness, and have both benefitted from and provided community support. Self-employment among women in the state increased from 27% in 2016 to 32% in 2021, indicating a **shift toward flexible, independent ways of earning income with local women adapting creatively to meet personal and caregiving needs to maneuver around shortcomings of traditional workplaces.** Many turned to side hustles and entrepreneurship for financial stability and to support their communities. These efforts reflect resilience, but they don’t mean the current systems are working—real structural change is needed to address ongoing challenges.

THE PERCENTAGE OF SELF-EMPLOYED WOMEN HAS GROWN OVER TIME



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

“Yes, so I take on a lot of [extra] work at [my organization] that is compensated. So, I do extra research in the summer. I might teach an extra class . . . So I’ve been very fortunate that I probably make 1.5 times what I would be making because I have access to supplemental income. We would be in a much more financially insecure position if I was not able to do that.”

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, 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. What follows 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 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.

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.



ABOUT THE RESEARCH

HOW WOMEN'S FUND DISCUSSES GENDER Women and girls includes anyone who identifies as a woman or girl. Our work, including funding and advocacy efforts, is inclusive of all individuals, including transgender and gender expansive people, that experience gender oppression.

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REFERENCES

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).

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 full report for more details about our research methodology and data definitions.

- 1 Gould et al. (2016, October). "What is the gender pay gap and is it real?" Economic Policy Institute. <https://www.epi.org/publication/what-is-the-gender-pay-gap-and-is-it-real/>
- 2 Ibid
- 3 Yellen, Janet. (2020, May). "The history of women's work and wages and how it has created success for us all." Brookings Institute. <https://www.brookings.edu/articles/the-history-of-womens-work-and-wages-and-how-it-has-created-success-for-us-all/>





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