

SIGNALS AND TRENDS

The Reality for Working Families

October 2026



UNITED WAY
of the Midlands

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EXECUTIVE SUMMARY

Understanding the experiences of working families provides important context for how economic conditions are affecting households across the Omaha–Council Bluffs metro.¹

While conventional markers, including economic growth and strong employment, point to a resilient regional economy, increases in the cost of housing, food and other essential needs have placed greater strain on household budgets. Poverty, which had been steadily declining across the metro area, reversed course in 2021 and has since risen.

The metro area consistently has a higher percentage than the national average of families under the poverty line working. While poverty is one of the most familiar measures of financial hardship, it does not capture the full picture. Financial instability extends beyond the poverty line, affecting working families who are earning income and actively supporting their households but have less room in their budgets to absorb rising costs or unexpected expenses.

UWM partner organizations report increased demand and are serving families across a broader range of household incomes as households above the poverty line struggle to make ends meet. At the same time, data from 211 illustrates how families experiencing chronic hardship continue to face persistent and complex needs.

This report examines publicly available economic and demographic data alongside data from United Way of the Midlands direct service and partner programs. Together, these sources provide unique insight into how the experiences among working families in the Omaha–Council Bluffs metropolitan area have evolved between 2018 and 2024.

¹ This report focuses specifically on working families and the economic conditions affecting their stability. We recognize that other populations are also experiencing important and evolving needs, particularly older adults, whose population is growing and is projected to exceed the youth population in the metro.



Key Findings

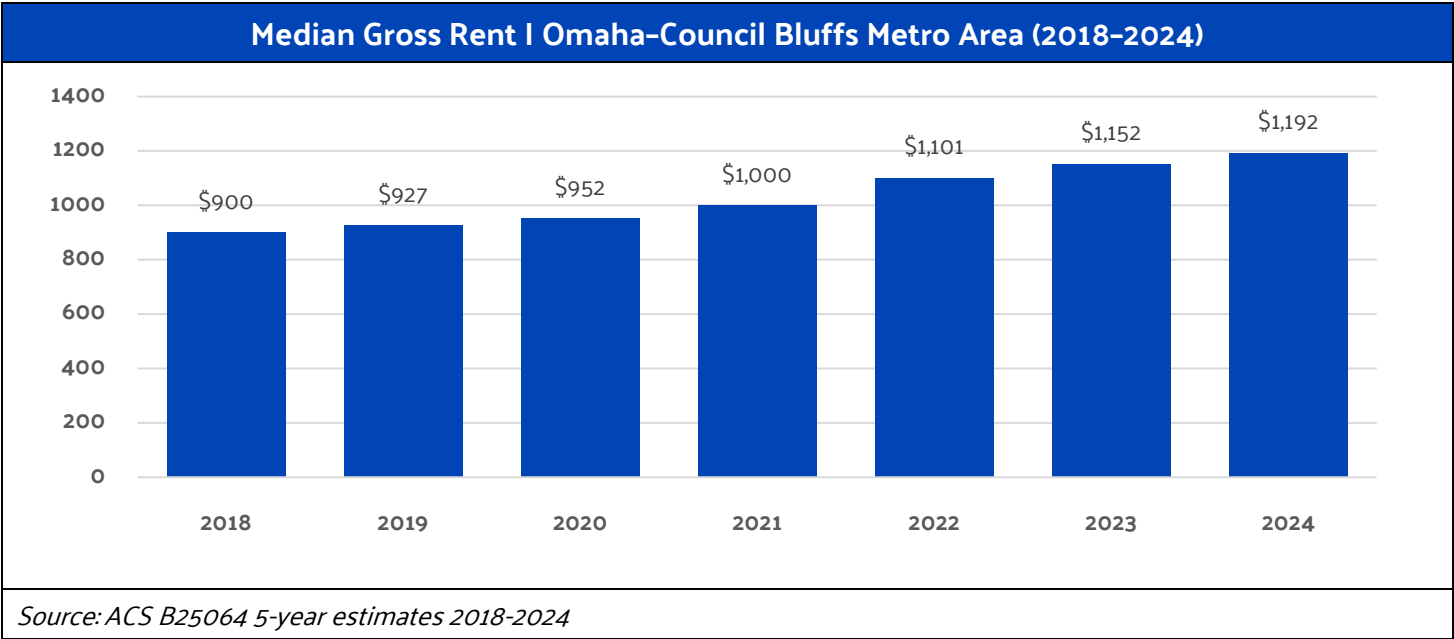
- **Hardworking families are still struggling to make ends meet.** 3 in 5 households in poverty in the Omaha-Council Bluffs metro have at least one working member and the metro area consistently has a higher percentage of households in poverty working than the U.S. as a whole.
- **Rising costs are making financial stability harder to maintain. For some families, poverty is episodic while for others, financial insecurity can create a constant state of uncertainty.** Costs for essentials are outpacing wages, requiring constant recalculation from families as they adjust spending, delay expenses, make tradeoffs and seek support to keep their budgets balanced as costs and circumstances shift.
- **Multiple factors influence a family's financial stability.** Employment alone does not ensure financial stability. Rising costs for housing, food and childcare among other necessities can strain household budgets, with 1 in 4 metro households lacking the savings to cover a \$400 emergency expense.
- **UWM partner organizations are serving clients across a broader range of incomes, as rising costs and financial pressures lead more families to seek community resources and support.** For five food pantries, more than half of working age households that sought assistance were already employed.
- **Persistent hardship often involves multiple, interconnected needs.** Of callers to 211 last year across geographies, 6.5% were repeat users. Most frequent users called for the same need as their first call in subsequent calls to 211. Often with other additional needs, as well.
- **Greater coordination across community organizations and early support can prevent a temporary setback from becoming a deeper financial crisis.** Connecting families to the right resources at the right time can provide critical breathing room, helping them regain their footing before one challenge compounds into persistent need. Community organizations can support hardworking families by making resources easier to access without adding to the demands they already face. UWM connects existing resources while supporting programs that help families address persistent needs and create pathways toward greater financial stability.



A PULSE ON COMMUNITY NEEDS

Through 211, community partnerships and ongoing research, United Way of the Midlands has a unique view into both the immediate needs bringing people to seek help and broader trends affecting families across the metro.

Among people contacting 211 for assistance, five needs consistently rise to the top: housing, utility assistance, transportation, income support and food. Housing and utility assistance alone account for more than half of needs, while transportation remains an important factor in helping people get to work, school, healthcare and other essential services. Income-support requests are largely related to tax assistance, and food and meal needs continue to be an important reason people seek help.



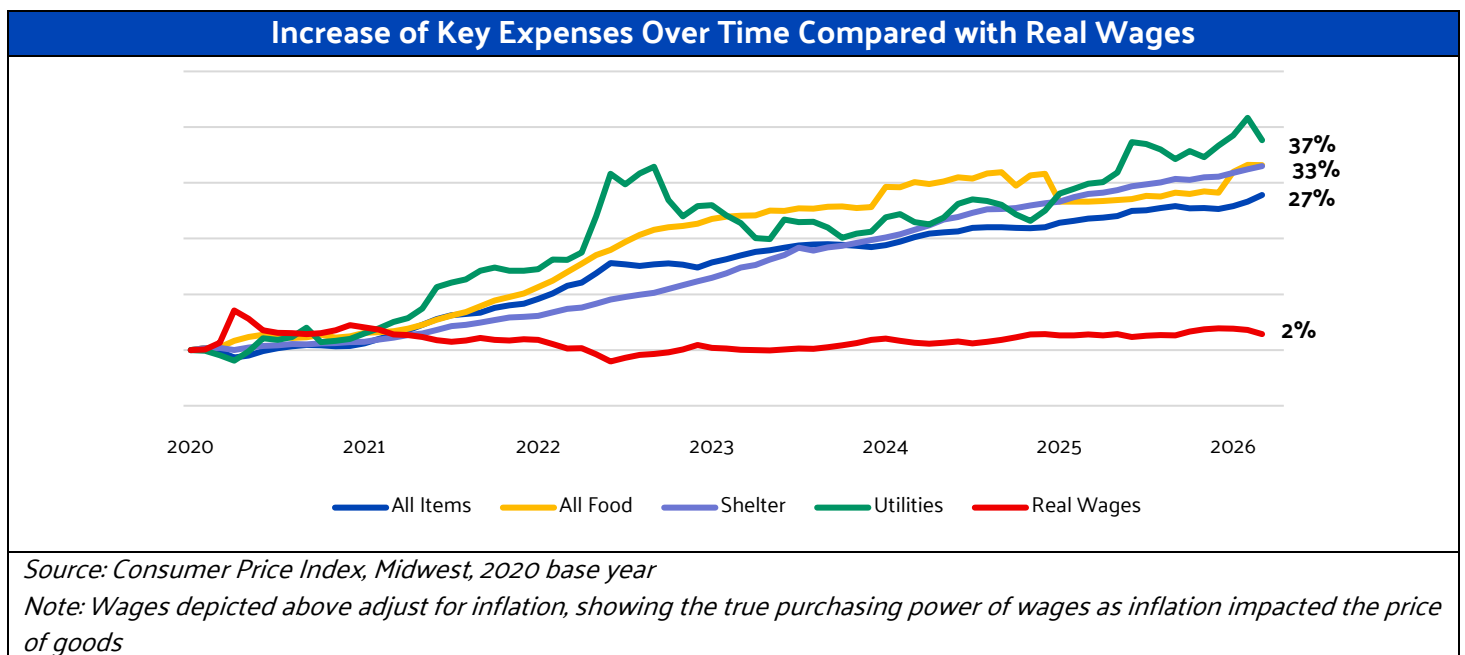
While the top needs remain relatively consistent, how those needs show up changes over time as families respond to shifting costs and available resources.

- While the top five needs to the 211 Helpline have been consistent over time in Nebraska and the Omaha-Council Bluffs metro, across our 211 coverage area, transportation replaced income assistance as the third most frequent need behind housing and utilities. Similarly, approximately 10% of 211 callers indicated transportation was a key factor in their ability to access services.²

² Community Resource Survey, 2026.



- Housing costs continue to rise steadily. Between 2018 and 2024, median rent in the metro increased from \$914 to \$1,207 a month (+32%)³. With more of each paycheck going to housing, the number of households spending too much⁴ of their income on rent increased 13%⁵, from 53,000 in 2021 to nearly 60,000 now.
- Food costs rose sharply and remain elevated. A market basket that once cost \$100 now costs around \$130. Food insecurity also reversed its previous downward trend, with 1 in 6 children in the region experiencing food insecurity by 2023⁶.
- Utilities fluctuate and create unpredictable pressure month to month.



Together, these trends create both sustained but unpredictable financial strain, making it more difficult to plan, absorb shocks or recover from disruption. Ultimately, rising costs across categories have compounded and outpaced the growth in many household budgets, particularly among lower-income working families. Even when wages and household income increased, rising costs for housing and other essentials absorbed more of those gains, creating added stress on working families⁷.

³ ACS B25064 5-year estimates 2018-2024

⁴ Households are considered rent-burdened if they are spending 30% or more of their income on rent

⁵ ACS DP04 5-year estimates 2018-2024

⁶ Feeding America Douglas, Pottawattamie and Sarpy County estimates 2014 - 2023

⁷ Consumer Price Index, Midwest, 2020 base year



As these pressures build, families often rely on one form of assistance to create room for another essential expense. Food assistance, for example, can help families manage other household costs, even as food pantries report challenges keeping shelves stocked amid continued demand. Housing needs have also shifted as temporary supports such as Emergency Rental Assistance have ended and families look to other resources to remain housed.

These immediate requests are one part of a larger picture. Existing community assessments, partner reporting and other local data continue to highlight several systems-level needs affecting family stability. In addition to our top five 211 needs, local assessments point to childcare as a critical issue for working families with an estimated gap of 4,700 more children than childcare slots available in the metro⁸. Physical and mental healthcare are also areas of heightened attention, particularly as changes to Medicaid may affect how people access and pay for care.

Together, these signals show that financial stability is shaped by and reflected in a range of interconnected factors. Looking more closely at the experiences of working families helps us understand how these factors put stress on family budgets across the metro.

WORK AND FINANCIAL STABILITY

Employment remains an important foundation for financial stability, but across the Omaha-Council Bluffs metro, the ability to meet basic needs even when working has become increasingly complex.

Between 2018 and 2024, median household income and average annual pay increased, employment recovered following the COVID-19 pandemic, educational attainment improved and unemployment remained comparatively low. By many conventional measures, the metro experienced economic progress⁹. At the same time, the increase in essential household expenses is creating additional pressure on family budgets.

⁸ Working Families, Working Economy. First Five Nebraska, 2026.

⁹ ACS B19030 5-year estimates 2018-2024



Federal Poverty Line by Family Size | U.S. 2026 (Excludes Alaska and Hawaii)

Household Size	Federal Poverty Line
1	\$15,960
2	\$21,640
3	\$27,320
4	\$33,000

Source: Department of Health and Human Services

For a growing number of families, that financial pressure is reflected in rising poverty. After years of decline, the poverty rate began increasing in 2021. By 2024, nearly 10,000 more individuals, including approximately 2,000 more families, were living below the poverty line than in 2021¹⁰. The increase in the poverty rate indicates that this growth reflects a greater share of families struggling to make ends meet, not simply an increase due to population growth¹¹.

The depth of that hardship is also significant. Approximately half of individuals living in poverty are experiencing deep poverty, meaning their household income falls below 50% of the Federal Poverty Level. After years of improvement, deep poverty has also increased, returning to levels last seen around 2014. For families already living with very limited resources, this can mean even less flexibility to manage rising costs, unexpected expenses or disruptions in income.

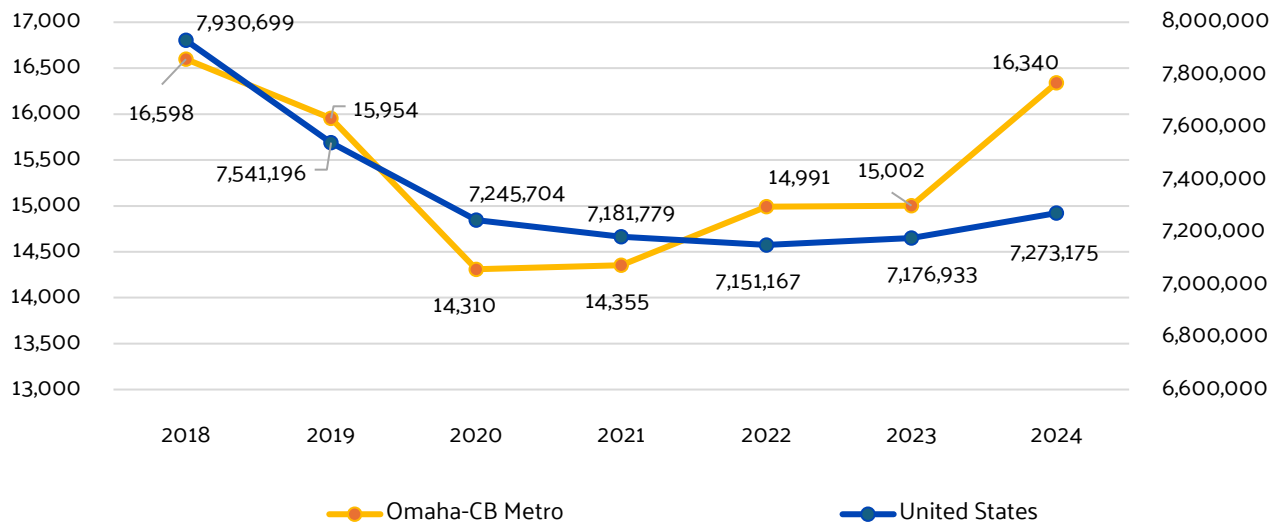
Nebraska has a strong tradition of work, and the data shows that most families experiencing financial pressure, including those living in poverty, are participating in the workforce.

¹⁰ ACS B17016 5-Year Estimates 2018-2024

¹¹ ACS B17016 5-Year Estimates 2018-2024



Total Families in Poverty | Omaha-Council Bluffs Metro Area vs. U.S. (2018-2024)



Source: ACS B17016 5-Year Estimates 2018-2024¹²

Workforce Participation Among Families in Poverty

In the Omaha-Council Bluffs metro, poverty and participation in the workforce are not mutually exclusive: 3 in 5 households in poverty in the metro area have at least one member of their home already working¹³. That's well above the national average and has been for some time. From 2018 to 2024, more than 60% of families in poverty remained connected to employment, even as poverty increased slightly¹⁴.

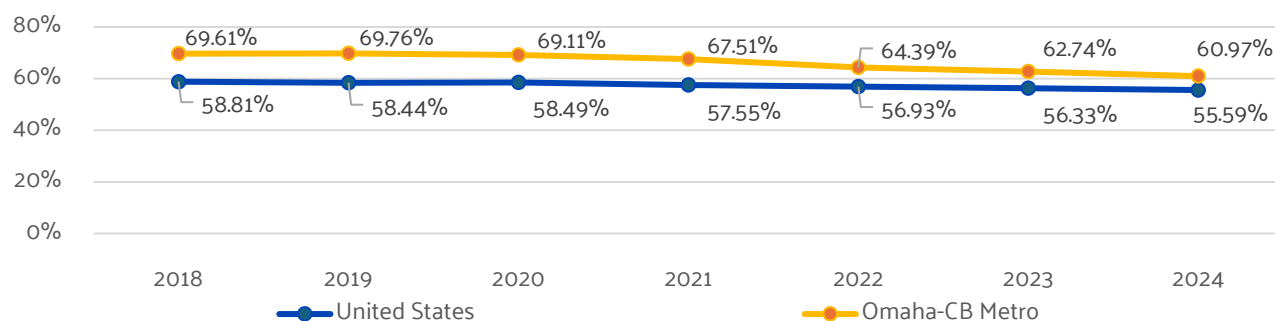
¹² Poverty in both the metro and U.S. as a whole had been decreasing prior to the COVID19 pandemic. In the metro, poverty began trending upwards in 2021, even while national poverty was still declining. Nationally, the decline continued through 2022 before reversing in 2023 and 2024. Total families in poverty is based upon the federal poverty line calculated by the Dept. of Health and Human Services

¹³ ACS B17016 5-year estimates 2018-2024

¹⁴ ACS B17016 5-year estimates 2018-2024



Families in Poverty with Workforce Participation | Omaha-Council Bluffs Metro vs. U.S. (2018 – 2024)

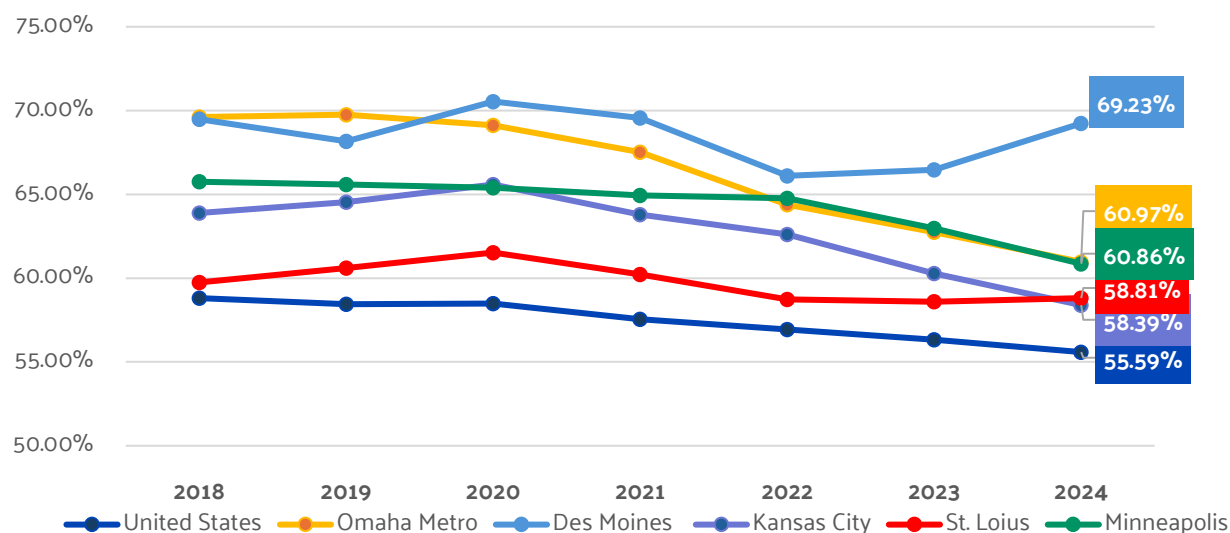


Source: ACS B17016 5-Year Estimates 2018-2024

Working Families Across the Midwest

Omaha is not alone. Across Des Moines, Kansas City, Minneapolis-St. Paul and St. Louis, more than half of families living below the poverty line were participating in the workforce between 2018 and 2024¹⁵. Each metropolitan area examined also recorded higher percentages of families in poverty working than the national rate¹⁶.

Share of Families in Poverty with Workforce Participation Midwest Metro Areas vs. U.S. (2018 – 2024)



Source: ACS B17016 5-Year Estimates 2018-2024

¹⁵ ACS B17016 5-year estimates 2018-2024

¹⁶ ACS S17016 5-year estimates 2018-2024



While workforce participation remains high among families experiencing poverty, the share in the Omaha–Council Bluffs metro has declined from nearly 70% in 2018 to just over 60% in 2024. This decline is consistent with the direction seen across the comparison metros, although Omaha–Council Bluffs experienced a somewhat faster decrease. The shift likely reflects a combination of factors rather than a single cause. Challenges such as the cost and availability of child care, health and caregiving responsibilities, and difficulty finding work can make it harder for individuals to enter or remain in the workforce. At the same time, a greater concentration of families experiencing deeper poverty may also influence the overall rate. Rising costs can compound these challenges, making the path out of poverty more difficult even when employment is attainable.

But the poverty line tells only part of the story. Financial pressure also extends to working families whose incomes place them above the federal poverty threshold, but still leave too little to consistently cover the cost of essentials.

BEYOND THE POVERTY LINE

National research estimates that 29% of U.S. households are employed and earn above the poverty line yet still do not earn enough to cover the essentials¹⁷. Low-wage jobs, or jobs that do not have an annual income that meets the cost of living, in the U.S. increased by 63% from 2007 to 2018, accounting for 40% of jobs by 2018¹⁸. These households include people in jobs our community relies on every day, including childcare providers, personal care workers and retail workers¹⁹.

In the Omaha–Council Bluffs metro, we estimate approximately 21% of individuals in the metro experience this type of financial instability²⁰. For families already living on the edge of affordability, even

¹⁷ On Uneven Ground, ALICE and Financial Hardship in the U.S. 2020 National Report, pg. 3

¹⁸ On Uneven Ground, ALICE and Financial Hardship in the U.S. 2020 National Report, pg. 8

¹⁹ ALICE Essentials Index 2024 Report, pg. 8

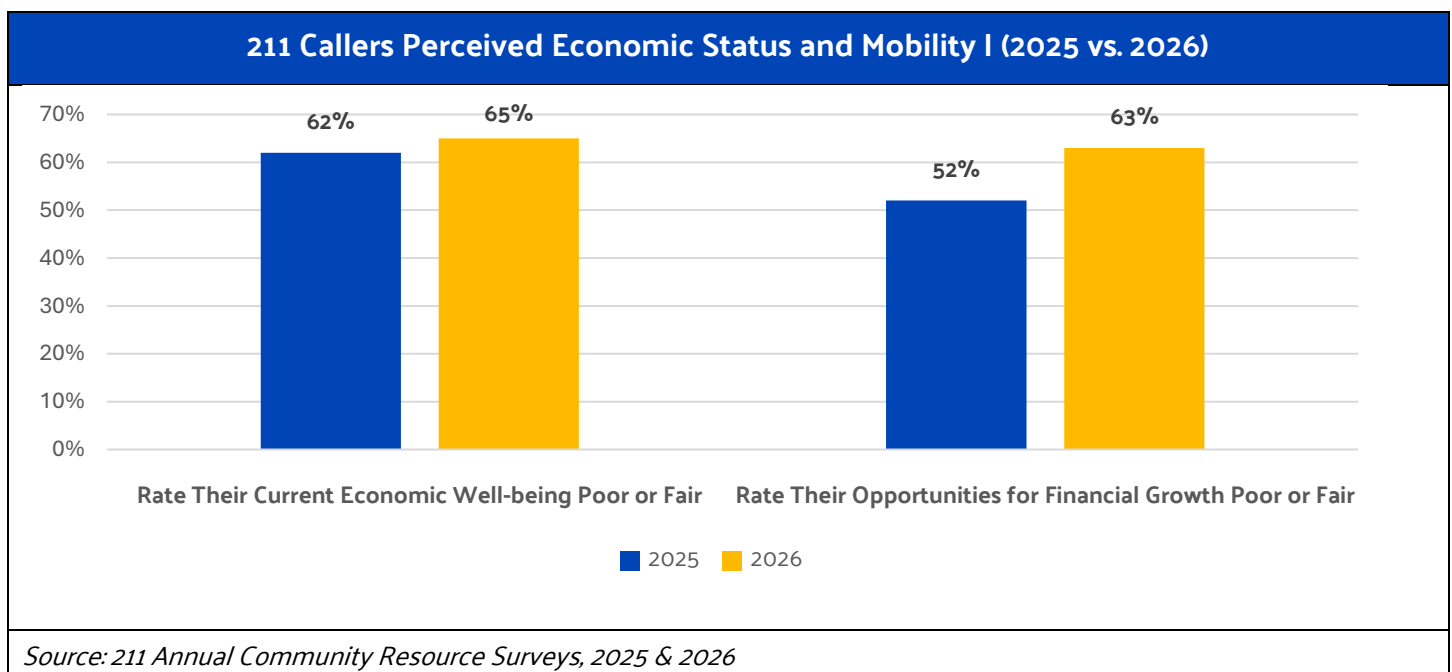
²⁰ This estimate uses 250% of the Federal Poverty Level (FPL), or approximately \$82,500 for a family of four, as a threshold for financial instability. This is a conservative estimate; other measures of the income needed to meet basic household expenses are higher. For example, one living-wage calculation estimates an annual household budget of approximately \$116,000 for a family of four in the Omaha–Council Bluffs metro.



small increases in food prices, rent or other basic needs are enough to fall behind. Combined with a poverty rate of 10%, we estimate that about one-third of individuals in our community experience financial instability. One-time emergencies, such as an unexpected medical bill or car repair can be catastrophic to households in this category. One in four households in the United States does not have the savings for a \$400 emergency expense²¹. Within households that utilized 211 within the last year, that figure was 9 out of 10²².

For households already operating with limited financial flexibility, these new pressures can make it more difficult to build savings, respond to unexpected expenses and make progress toward greater stability. When surveyed, two-thirds of 211 callers or 65% rated their economic situation as poor or fair. When those same users were asked to rate their opportunities for financial growth, two out of three (63%) said poor or fair, an 11% increase from just one year ago²³.

This means financial hardship reaches much further into our community than poverty rates alone suggest. When working households cannot consistently afford the basics or manage an unexpected expense, the path toward greater financial stability becomes increasingly difficult and often relies on a combination of additional formal and informal supports.



²¹ U.S. Federal Reserve <https://www.federalreserve.gov/consumerscommunities/sheddataviz/unexpectedexpenses.html>

²² 211 Annual Community Resource Survey, 2026

²³ 211 Annual Community Resource Surveys, 2025 & 2026



Resources like 211 can help families identify and access available support when an unexpected expense or other challenge threatens their financial stability. By connecting people to housing, utility, food, transportation and other resources already available in the community, 211 helps families navigate a complex network of support and find assistance that fits their needs. For families facing multiple or recurring challenges, those connections can also provide an important entry point to broader support from local partners and the network of health and human service supports available.

Changing Needs Across UWM Partner Organizations

When families need help, they often first turn to people they know and trust. But when this informal support is unavailable or cannot meet the need, schools, churches, healthcare providers, nonprofits and other community organizations become an important part of the safety net.

A strong, connected network of essential services helps ensure families have somewhere to turn. Data from UWM-funded partners provides another window into who is seeking that support and what they need.

Working poverty is not simply a statistical pattern observed in Census data. It is also reflected in the experiences of households turning to community organizations for assistance²⁴.

Working households, especially those with limited or fixed incomes, make constant adjustments and recalculations to stretch household resources across competing needs. And in that adjustment, food is often where tradeoffs happen first.

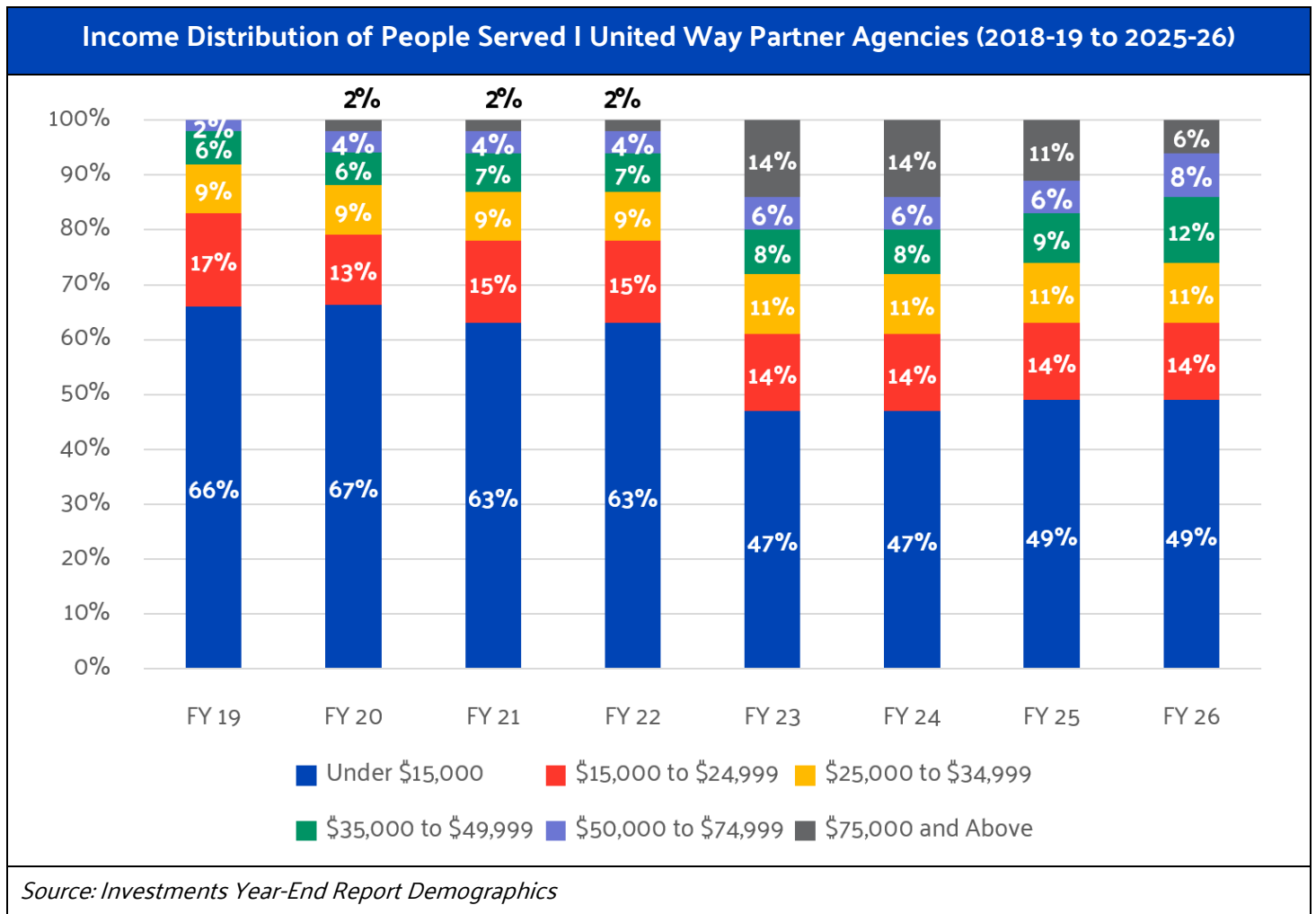
Among five UWM partner food pantries, more than half (53%) of working-age households seeking food assistance had someone who was employed, with that figure reaching 70% at two pantries. Of pantry clients outside working age, under 18 or 65 and older, 11% or one in 10 were part of working households.

Partners are also serving a broader range of household incomes. During fiscal year 2019, 66% or two-thirds of those served by UWM partner agencies reported incomes of \$15,000 or less. In fiscal year 2026, the share of earners in the \$15,000 and under category dropped to just under half, or 49%, as the percentage of those in higher income categories increased. While households earning \$15,000 or less

²⁴ Taken from UWM end-of-year investments reports submitted by funded agencies



continue to represent the largest share of those served, an increasing share of assistance requests now come from households with higher incomes than traditionally associated with community support programs. This shift reflects financial pressures extending beyond households typically considered most economically vulnerable.



At the same time, partners report growing demand and increasingly complex needs.

UWM partner organizations report demand for pantries surpassing their expected amount of food distributed and even having to expand programming to meet the demand for food assistance. Partner organizations that provide shelter cite increasingly complex client circumstances making it harder to place individuals in long-term housing and leading to longer shelter stays. One shelter reported being forced to turn away more than 500 families during the last fiscal year (July 1, 2025 – June 30, 2026) as they were already at capacity.



Together, these trends point to both a broader reach of financial pressure and deeper need among families experiencing the greatest instability. UWM's network of nonprofit partners provides an important foundation for responding to these changing needs. Continued investment in strong community organizations helps ensure families can access food, housing and other essential supports when they need them.

Prevention is an important part of that work. Through efforts like the United Housing Network and Goodfellows, families can receive support to stay in their homes, keep essential bills paid and regain their footing before a temporary challenge becomes a larger crisis. Paired with longer-term supports and opportunities, that stability can give families greater capacity to build a stronger financial trajectory for themselves and their children. For young people, education and preparation for employment can be an important part of building that longer-term pathway.

Building Pathways to Stability for Young People

It is not just working age adults that are impacted when a family cannot afford basic needs, children feel the strain too. Jobs for America's Graduates (JAG) students in Nebraska qualifying for free or reduced lunch are likely to face other barriers to success in the classroom such as having a sibling or child dependent, or chronic absenteeism²⁵. This has impacts on overall school performance. Children in low-income families are six times more likely to not graduate high school than children from high-income families²⁶.

For some lower-income families, financial pressure can extend to the young people in the household. Research suggests lower-income students who work are more likely to work longer hours²⁷. Working more than 20 hours per week has been associated with lower grades and a higher likelihood of dropping out²⁸. Dropping out of high school has impacts on one's earning potential and ability to afford basic necessities. In the short term, the majority of youth who drop out of high school to work are employed in low-wage and labor-intensive jobs²⁹. And this gap doesn't go away as children age into adulthood.

²⁵ UWM Jobs for America's Graduates (JAG) Barrier Survey, 2025-26 school year

²⁶ National Center for Education Statistics, 2016

²⁷ National Library of Medicine, Is Adolescent Employment Still a Risk Factor for High School Dropout, June 2021

²⁸ National Library of Medicine, Is Adolescent Employment Still a Risk Factor for High School Dropout, June 2021

²⁹ Center for Law and Social Policy. Clasp. <https://www.clasp.org/blog/complex-challenges-working-out-school-youth/>



Individuals in the metro without a high school degree earn on average \$5,000 less a year with a 25% higher chance of unemployment than those with a degree³⁰. Youth who drop out are more likely to struggle to afford basic necessities for their own families, continuing a cycle of financial instability.

Programs that support students as they navigate the barriers that make staying in school difficult can interrupt this cycle. Jobs for America's Graduates (JAG) is one such program, focused on helping young people remain connected to education, build career readiness and prepare for employment. With strong support from the Nebraska Departments of Labor and Health and Human Services, JAG has achieved a 99% graduation rate as it grows to reach 5,500 students in 90 programs this year. By supporting children in low-income families, programs like JAG help create a stronger foundation for long-term financial stability.

UNDERSTANDING PERSISTENT NEED THROUGH 211

Employment, education and career opportunities, the cost of essential needs, access to community resources and the ability to navigate unexpected challenges all influence a family's ability to remain stable and move forward. Understanding how these factors intersect can help identify where existing resources are working and where stronger connections or sustained support may make a difference.

The vast majority of 211 callers are households looking for one-time assistance. These represent callers who are either repeatedly accessing the referrals they are given by 211 – for example going back weekly to a pantry they are referred to - or callers who are experiencing one-time hardship rather than chronic need. By providing resources for these callers experiencing one-time hardship, there is an opportunity to prevent the progression of need into chronic poverty.

One-time callers to 211 are reflective of the reality that most families experiencing financial instability are not living in poverty. Instead, many are living on the edge, where an unexpected expense, loss of income or other setback can quickly put a household under financial strain. Connecting people with resources during these moments can help stabilize families before a temporary hardship becomes a more persistent financial challenge.

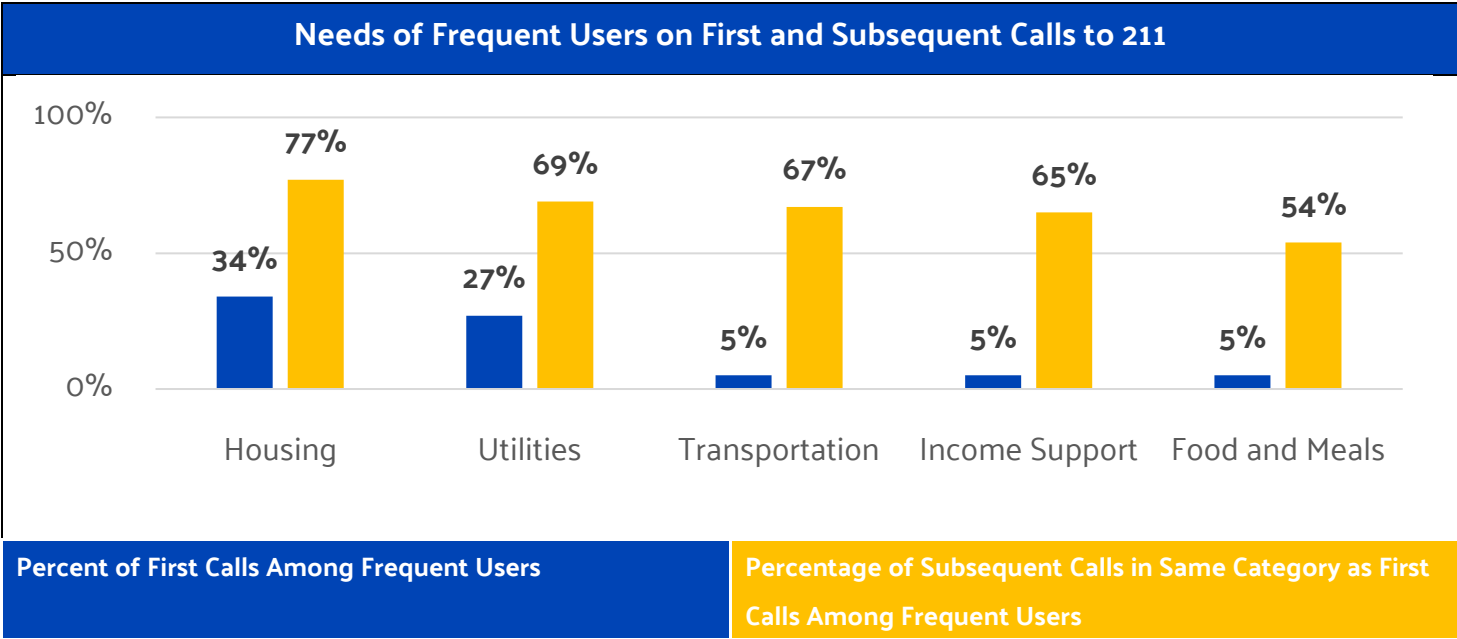
³⁰ U.S. Census Bureau, "Median Earnings in the Past 12 Months (in 2024 Inflation-Adjusted Dollars) by Sex by Educational Attainment for the Population 25 Years and Over," American Community Survey



For some families, however, hardship is not a one-time disruption. UWM’s 211 data provides a window into how needs can persist and compound over time³¹. From July 1, 2025 – June 30, 2026, 211 received 388,000 contacts, providing resource referrals for everything from housing and utility assistance to transportation. Of our 132,400 unique callers to 211, frequent users³² comprised 6.5% of callers to the 211 Helpline from July 1, 2025 – June 30, 2026. The majority of these users were from Nebraska (48%), followed by Iowa (29%) and Illinois (23%).

By examining the needs of 211’s frequent users, it is possible to see that for callers in chronic need the hardships they face are persistent and are often a cumulation of multiple needs occurring simultaneously.

The top five needs of all callers to 211 and those of frequent users are the same, but what separates frequent users is the persistence of those needs. For instance, among frequent users whose initial call included a housing need, 76%, or 3 out of 4 callers, had a housing need in their additional calls to the 211 Helpline.



Source: 211 icarol data 2025-26 fiscal year

³¹ Covering the entire states of Nebraska and Iowa and 85 counties in Illinois, the 211 Helpline is uniquely positioned to understand the needs of the communities it serves and draw comparison to other similar communities.

³² While the vast majority of 211’s users are one-time callers, there is a subset of users who 211 identifies as its frequent utilizers. These frequent users, or those who call the 211 Helpline more than once outside of a 30-day period, tell us about chronic need in the community.



The same is true for other top need categories. Almost 70% of frequent users who had a utility assistance need in their initial call to 211, had another utility assistance need in their follow-up calls to the 211 Helpline.

Of the top 5 needs of frequent users, food and meals had the lowest recurrence with just over half (54%) of callers who had an initial food and meals need having a food and meals need again. This is still a much higher chance of having a food need than found in 211 calls overall (1 in 20 needs from 211 as a whole were for food and meals).

The recurrence of needs suggests that some families may benefit from support that extends beyond a single referral or intervention. Connecting immediate assistance with sustained programs and opportunities can help families address persistent needs while continuing to work toward greater stability. In fact, research suggests that regaining stability is often a longer-term process, particularly for families facing multiple or recurring needs. While some family-stability programs are designed around an 18-month period, longitudinal research suggests families facing persistent needs may benefit from longer or more intensive support for sustainable progress over time³³.

For families facing sustained financial pressure, working toward stability can be further complicated by multiple needs occurring at the same time. Understanding how those needs intersect is important to identifying what can help families move forward.

How Needs Intersect

211's frequent users can also give us a window into how needs show up together. For callers whose first call had a housing need, only 1 out of 3 callers utilized 211 again for just housing needs, while almost half of callers had other needs present in addition to housing. In all five top need categories, a frequent user was most likely to call again for both their original need and other concurrent needs. This pattern is the strongest for callers who had food and meals needs. Only 6% of callers had solely food and meals in additional calls while almost half (48%) of callers had food and meal needs plus other needs present in subsequent calls. While all need categories had high incidences of concurrent need, food and meals is uniquely likely to be a part of a broader set of material hardships rather than an isolated need for frequent users.

³³ HUD, Family Options Study



211 Frequent Users: Follow-Up Needs		
Initial Need	Follow-Up Calls for the Same Need Only	Follow-Up Calls for the Same Need Plus Additional Need Categories
Housing	31%	46%
Utility Assistance	27%	42%
Transportation	29%	38%
Income Support/Assistance	30%	35%
Food/Meals	6%	48%
<i>Source: 211 icarol data 2025-26 fiscal year</i>		

The presence of additional needs when needs do recur also tells us that hardship does not exist in a vacuum. Families often face multiple needs simultaneously, which reinforces the importance of interventions that acknowledge the impact that hardship has on all aspects of a person's life and ability to access basic necessities.

Even when a caller does not call multiple times, 211 callers often express more than one need per call³⁴. Trained 211 specialists use motivational interviewing to better understand a caller's circumstances and connect them to appropriate resources. For more complex situations or targeted populations, callers can also be connected to navigators who provide more individualized support in accessing services.

The presence of multiple needs reinforces the value of a connected network of support. Rather than creating a new program for every need, stronger coordination among UWM, nonprofits and community partners can help families more easily access existing resources while connecting those experiencing persistent hardship to sustained support. For households experiencing chronic hardship, greater collaboration across programs can help address immediate needs while creating a more coordinated path toward long-term stability.

As community organizations serve more working families struggling to make ends meet, the data also points to a subset of households experiencing persistent hardship. For these families, changing their financial trajectory may require sustained support over time, rather than a one-time intervention.

³⁴ 211 call data 2025-26 fiscal year



IMPLICATIONS AND NEXT STEPS

The findings throughout this report provide a clearer picture of the experiences among working families navigating limited budgets. Employment remains an essential foundation for financial stability but is not the full picture as many households seeking assistance are already connected to the workforce. Looking at both household income and the cost of basic necessities provides important context for understanding where families are experiencing financial pressure.

The data also shows that financial hardship is rarely defined by a single need. Housing, food, utilities, transportation and income challenges often overlap and, for some families, persist over time. For these families, the connection between immediate assistance and sustained support can be especially important. A referral may meet one need, while more individualized navigation and longer-term support can help families address interconnected challenges and build greater stability over time.

Understanding these patterns can help community organizations and partners better coordinate existing resources, respond to interconnected needs and support families as they work toward greater financial stability. Community organizations can support hardworking families by making resources easier to access without adding to the demands families already face. Education, career pathways, opportunities to build skills and credentials, access to resources and sustained support also play a role in helping families strengthen their financial footing and change their long-term trajectory. While many financial literacy resources exist, services can be fragmented or duplicative, reinforcing the need for an approach that connects financial knowledge with practical resources and ongoing support to address immediate needs and barriers³⁵.

United Way of the Midlands is working across this continuum. 211 connects people to available resources across the community, helping make those resources easier to find and access. Jobs for America's Graduates helps young people across Nebraska overcome barriers, stay connected to education and prepare for future employment and opportunity. The United Housing Network and Goodfellows help families address immediate needs while supporting greater stability. The 211 Nebraska Warmline provides families with support and connections when challenges arise, helping address needs before they escalate to child welfare involvement.

³⁵ Improving Financial Literacy: The Role of Nonprofit Providers. (2011)



United Way of the Midlands is also joining United Ways across Nebraska in taking a closer look at households that are working but still struggling to afford basic necessities. Our collaborative work together will provide additional data and insight into the financial realities facing working households and deepen our understanding of the opportunities to help families across Nebraska build and sustain financial stability.

Government, nonprofits, businesses and philanthropy each bring different strengths, and stronger coordination can help families receive the right support at the right time. For families experiencing persistent hardship, that can mean meeting an immediate need while also creating opportunities for education, upskilling, employment and longer-term financial stability.

United Way of the Midlands plays an important role in bringing these pieces together. Through our programs, investments and partnerships, UWM helps connect families to immediate resources while strengthening pathways to longer-term stability. Our broad view of community needs also allows us to identify where resources already exist, where stronger connections can make them more effective and where additional investment can have the greatest impact.



ABOUT SIGNALS AND TRENDS

Signals and Trends was developed by United Way of the Midlands' Strategy team to bring data and local insight together for a clearer understanding of the forces shaping our community. The project was guided by UWM's Chief Strategy Officer, Lauren Kimball, and led this year by Maret Wibel, 211 Community Research Manager, with support from other UWM team members. This includes Dani Kotch, JAG Data Manager, and Seun Jide Akinbowale, a research associate currently completing his master's degree at the University of Nebraska-Omaha. Together, the team analyzed economic, demographic, 211 and partner data to identify emerging trends and provide actionable insight into the experiences of working families across the Omaha-Council Bluffs metro.

