

Nebraska Annual Social Survey Snapshot:

How are Nebraskans Fairing Financially?

Financial Satisfaction and Difficulty Have Remained Constant Over Time, But Differ in 2025 by Age, Race, and Education

By Amanda Ganshert & Kristen Olson

March 2026

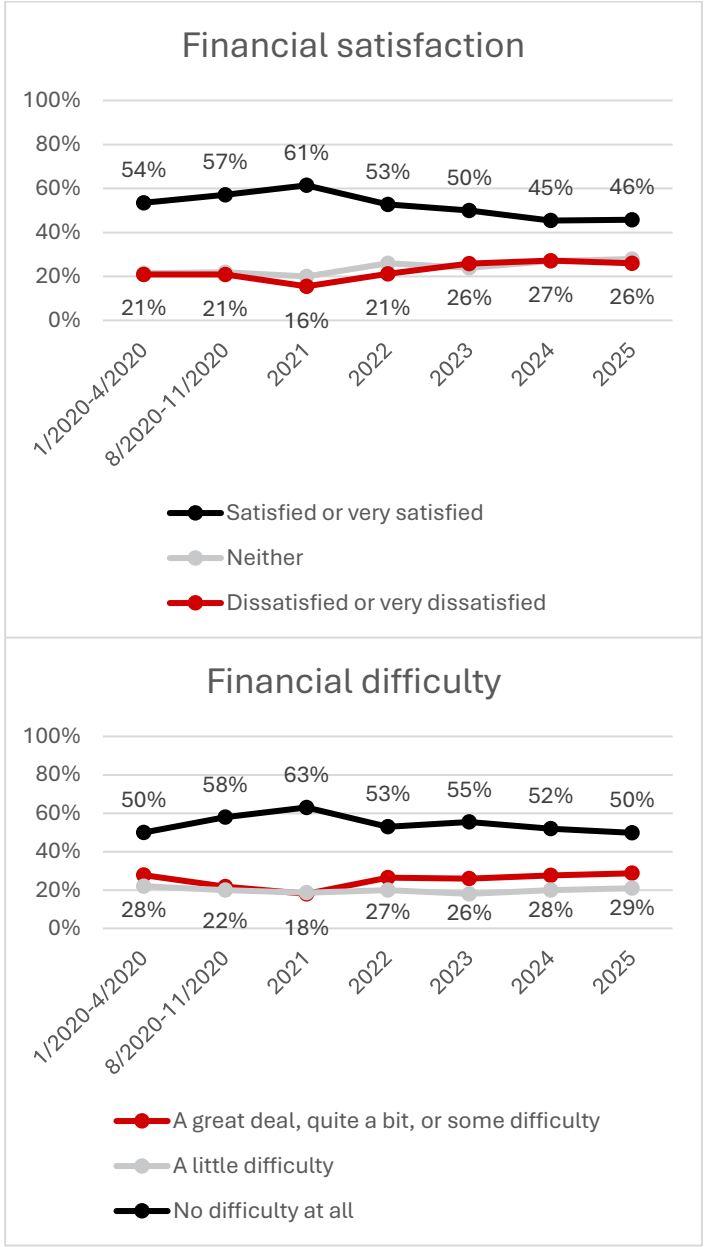
A survey of 977 Nebraskan adults conducted between July and October 2025 asked respondents “Overall, how satisfied or dissatisfied are you with your current financial situation?” with response categories of “very satisfied,” “satisfied,” and “neither,” “dissatisfied,” and “very dissatisfied.” “Very satisfied” and “satisfied” were combined for this report, as were “very dissatisfied” and “dissatisfied.” Respondents were also asked “During the past 12 months, how much difficulty have you had paying your bills?” with response options “a great deal of difficulty, quite a bit of difficulty, some difficulty, a little difficulty, and no difficulty at all.” “A great deal,” “quite a bit,” and “some difficulty” were combined for this report. Results from 2025 are shown in Table 1 below. We compare these data to reports for this question from Nebraska adults between 2020 to 2025. Data were collected twice in 2020: between January 2020 and April 2020 from 1584 Nebraskans; and between August and November 2020 from 2213 Nebraska adults. Data were collected during late summer and early fall in 2021 (1691 adults), 2022 (1455 adults), 2023 (1725 adults), and 2024 (2232 adults).

In this report we examine reports in 2025 overall, and across political parties, age, sex, education, race, and region. We also examine reports over time for the state as a whole and education. Patterns are similar to the overall trends for political party, age, sex, race, and region groups.

In 2025, 46% of Nebraska adults reported that they were very satisfied or satisfied with their financial situation and 26% reported they were dissatisfied or very dissatisfied (Figure 1). This proportion is down from reports in 2021

when 61% of Nebraska adults were very satisfied or satisfied with their financial situation and only 21% were dissatisfied or very dissatisfied (Figure 1). Reports for both of these categories have not changed significantly over the past four years. Similarly, 50% of Nebraska adults reported in 2025 that they had no difficulty paying their bills in the past 12 months and 29% reported they had some to a great deal of difficulty. The proportion having no difficulty declined from a high of 63%

Figure 1. Financial satisfaction and difficulty overall



in 2021, with 18% reporting some to a great deal of difficulty the same year. This pattern has remained largely unchanged over the past four years.

Nebraskans differ in financial satisfaction and difficulty by age, education, and race (Table 1). In 2025, 33% of 19- to 44-year-olds were very satisfied or satisfied with their financial situation, with 49% of 45- to 64-year-olds and 59% of those 65 and older reporting the same. Conversely, 42% of 19- to 44-year-olds had some to a great deal of difficulty paying their bills in the past 12 months, compared to only 23% of 45- to 65-year-olds and 19% of those 65 and older. There is a similar pattern in education – only 36% of those with a high school degree or less report being very satisfied or satisfied with their financial situation, compared to 39% with some college and 64% with a college degree or higher. The differences between education levels in difficulty paying bills are only between those with a college degree or above and those with less - 18% with a college degree or above had some to a great deal of difficulty paying their bills, while about one-third with some college and with a high school degree or less reported the same.

	Overall, how satisfied or dissatisfied are you with your current financial situation?			During the past 12 months, how much difficulty have you had paying your bills?		
	Very satisfied/satisfied	Neither	Very dissatisfied/dissatisfied	A great deal/quite a bit/some difficulty	A little difficulty	No difficulty at all
Overall	46%	28%	26%	29%	21%	50%
Age						
19 to 44	33%	23%	43%	42%	22%	36%
45 to 64	49%	30%	21%	23%	23%	54%
65+	59%	27%	14%	19%	18%	64%
Education						
High school degree or less	36%	38%	25%	32%	20%	48%
Some college	39%	26%	35%	34%	26%	41%
College degree or above	64%	17%	19%	18%	18%	64%
Sex						
Male	48%	27%	25%	23%	22%	54%
Female	43%	30%	28%	33%	21%	46%
Race						
White only	48%	27%	25%	27%	21%	52%
People of color	27%	36%	38%	42%	27%	31%
Party ID						
Democrat	43%	29%	28%	31%	25%	45%
Republican	48%	29%	22%	22%	19%	59%
Independent/Other	46%	22%	31%	34%	23%	44%
Region						
Panhandle	47%	24%	28%	41%	15%	44%
Southwest	62%	32%	5%	15%	22%	63%
South Central	50%	25%	25%	19%	22%	59%
North	28%	39%	32%	27%	21%	52%
Southeast, including Lincoln	48%	24%	28%	31%	23%	46%
Midland, including Omaha	46%	28%	26%	31%	21%	48%

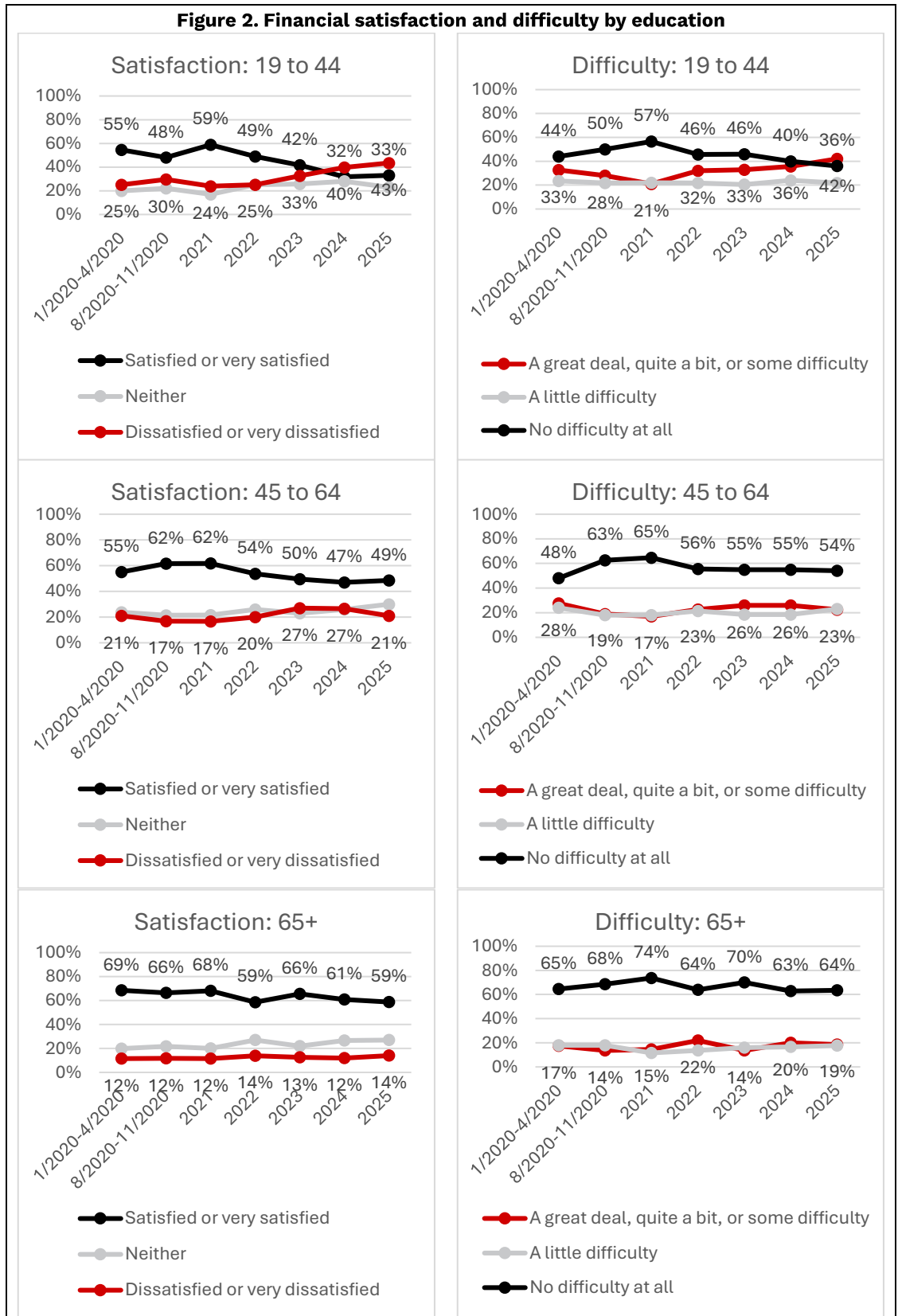
Note: Bold cells indicate that these groups significantly differ.

People of color reported less satisfaction with their financial situation than white only (27% compared to 48% were very satisfied or satisfied) and more difficulty paying their bills (27% compared to 42% had some to a great deal of difficulty). Women had more difficulty than men paying their bills, with 33% of women reporting some to a great deal of difficulty and only 23% of men reporting the same. Independents had the most difficulty paying their bills (34%), followed by Democrats (31%) and Republicans (22%).

Financial satisfaction and difficulty paying bills has not significantly changed over time by subgroups, except for age. There was a marginally statistically significant change in financial satisfaction. Although those 45 and older have a general downward trend in financial satisfaction over time, we see a steep decline in 19 to 44 year olds, dropping from 55% satisfied or very satisfied in early 2020 to 43% in 2025. There were no significant difference in difficulty paying bills over time.

Data Source and Methodology

The Nebraska Annual Social Indicators Survey (NASIS) is an annual statewide concurrent mail and web survey conducted by BOSR with multiple clients. NASIS uses an address-based sample of adults aged 19 and older (Nebraska's age of majority) and asks adults with the next birthday to participate in the survey. The 2025 NASIS consisted of a 12-page paper questionnaire that was



administered by mail with an option to complete by web to a sample of 5,000 Nebraska households. Data were collected from July to November 2025 with an AAPOR Response Rate 2 of 20.3% (n=977). Overall estimates have a margin of error of $\pm 4.5\%$. Significantly separate groups are reported from statistical tests with $p < .05$. The full methodology report can be found at <https://bosr.unl.edu/nasis>

WHO ARE WE? BOSR has been conducting survey research and providing research assistance to University of Nebraska–Lincoln faculty, departments, administrative units, students, and various government agencies and non-profit organizations since 1964. Operating as a 'one-stop research shop,' BOSR develops and manages mail, web, telephone, in-person, and mixed-mode surveys with academic rigor.