Methodology
Harris Poll® fielded the study on behalf of National Endowment for Financial Education from April 7-9, 2014, via its QuickQuerySM online omnibus service, interviewing 2,025 U.S. adults aged 18+. Data were weighted using propensity score weighting to be representative of the total U.S. adult population on the basis of region, age within gender, education, household income, race/ethnicity, and propensity to be online. No estimates of theoretical sampling error can be calculated; a full methodology is available.

Key Findings – Most Important Financial Goals
The top financial goal U.S. adults would like to achieve in their lifetime is having enough money for/in retirement (50%), higher among women (53%) than men (47%).
13% feel owning their own home is their most important financial goal.
6% feel retiring early is most important, significantly higher among men (8%) than women (4%).
5% feel paying for their child’s education is most important.
4% feel having money to invest is most important, which is significantly higher among men (7%) than women (2%).
3% either feel that owning a car is most important, starting their own business is most important or paying off their college loans (higher among women than men, 4% vs. 2%).
6% feel something else is most important, while another 6% feel that there are no important financial goals they’d like to achieve.

Key Findings – American Dream Statements
63% of U.S. adults aged 18+ agree that a significant obstacle to their achieving the “American Dream” is an inability to save enough, while 37% disagree.
59% of U.S. adults aged 18+ agree that financially, their parents achieved the “American Dream,” while 41% disagree.
Three in five (60%) U.S. adults aged 18+ agree that in thinking about their own financial situation, they feel they are achieving the “American Dream,” while 40% disagree with this statement.
52% of U.S. adults aged 18+ who gave an applicable response agree that a significant obstacle to their achieving the “American Dream” is managing their debt, while 48% disagree.
  • Men (55%) are significantly more likely to agree with this than women (49%).

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