

Methodology

Harris Poll® fielded the study on behalf of the National Endowment for Financial Education from April 23-27, 2015, via its QuickQuery online omnibus service, interviewing 2,015 U.S. adults aged 18+ (among which 1,003 have ever used technology to set/achieve a goal). 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 – Technology Usage

Over half (54%) of U.S. adults have used technology to set/achieve a goal. Three in ten have used a mobile app (30%), a quarter (24%) have used social media, and one in five have used a website (22%) or gaming console (20%). Interestingly, only 15% have used a wearable device, and only 9% have used an online game or something else to help them set/achieve a goal.

- Men are significantly more likely than women to use a website (26% vs. 18%) or gaming console (24% vs. 17%) to set or achieve goals.

Key Findings – Specific Goals

A majority (72%) of those who used technology to set/achieve a goal had a weight or fitness goal, and a third (34%) used technology to change their diet. More than one third (37%) used technology to learn a new skill/refresh an existing skill, and a quarter (27%) used it to better manage finances. Less than one in ten used it to quit smoking (8%) or set/achieve some other goal (5%).

- Not surprisingly, women are significantly more likely than men to have used technology to set/achieve a weight/fitness goal (80% vs. 63%) or change their diet (39% vs. 29%).
- Men, however, are significantly more likely than women to have used technology to learn a new skill/refresh an existing skill (42% vs. 32%), better manage finances (32% vs. 23%) or quit smoking (12% vs. 5%).

Key Findings – Success at Achieving Goal

Among those who have used technology to set or achieve a goal, three quarters (77%) had success. 38% were able to reach their goal, but 11% say they weren't able to maintain it. One in five either made a lot of progress, but didn't achieve their goal (20%), or made a little bit of progress toward their goal (19%). Only 2% didn't make any progress towards their goal using technology. One fifth (21%) are still working towards achieving their goal.

- Interestingly, overall, men (82%) are more likely than women (72%) to say they had some success using technology to reach their goal.
 - Specifically, men (34%) are significantly more likely than women (20%) to have reached their goal using technology.

Key Findings – Technology’s Role in Achieving Goal

Among those who had success using technology to reach their goal, almost all (96%) say technology helped them reach their goal. While only one in ten (12%) say technology was crucial to achieving their goal, two in five say it was a large part or helped a little bit in achieving their goal (both 42%). Only 4% said technology did not help at all in achieving their goal.

Key Findings – Reasons Haven’t Used Technology to Set/Achieve Goal

Among those who have never used technology to set/achieve a goal, the majority (52%) say they didn’t have a need for it. One quarter (27%) prefer not to, 16% are uncomfortable sharing their information, 14% haven’t found a program that does what they need, 12% feel it’s too expensive, and 10% don’t know how.

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