100 at 100 Research

August 2025

United Healthcare

Background, Objectives, & Methodology

Background

UnitedHealthcare seeks to explore the unique centenarian audience to inform potential considerations and public relations opportunities.

Research was conducted by: Human8 Market Research Agency

Objectives

- Unlock centenarian stories and identify meaningful moments
- Dive into topics such as health, family & relationships, technology, and culture
- In the 10 years since the last survey, how have centenarians changed?

METHODOLOGY

Sample

n=100

100+ year-olds

Screening Criteria

- Ages 100+
- Mix of gender, age, state
- Caregivers were able to assist participants in taking the survey



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Executive Summary

100@100 Key Insights

1 For centenarians, being healthy goes beyond absence of illness and encompasses a holistic view of body, mind, emotion, and spirit

"Having meaningful relationships offers consistent emotional support and encouragement. This combats isolation, which is very detrimental to both mental and physical well-being as you get older."

"This means eating a balanced diet, getting regular exercise, avoiding tobacco and drugs and getting plenty of rest."

2 Centenarians are consistently defying stereotypes around aging, expressing strong desire to remain active, adaptable, socially engaged, and mentally sharp

Centenarians are no strangers to change and adaptation. There have been incredible scientific and technological advances in the past century, and this population has consistently embraced these changes. They are active participants on social media, own and use smartphones and are engaging with newer technology such as ChatGPT.

3 Despite the outward signs of aging, centenarians feel 11 years younger today compared to centenarians 10 years ago

On average, they feel 68 and few cite a specific age as when they first started to feel "old." Rather, life changes/milestones contribute to the gradual realization of aging.

"I started to feel 'older' at age 99 when I had an unfortunate accident that had me in the hospital, rehab and bed for over four months…and had to move from my upstairs apartment because I could no longer manage the many steps to one on a lower lever which I'm still getting used to."

4 Over the years, centenarians have noticed significant changes in the definition of "healthy living" in society

Health has transformed from being almost entirely focused on physical health to now encompassing mental and emotional wellness, stress reduction, and financial health in addition to physical health. They have also noticed an increase in awareness around nutrition and trying to limit processed foods and increase fresh produce, the need for structured exercise routines, and an emphasis on preventative care including vaccines and check-ups as being core components of modern healthcare.

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For centenarians, being healthy goes beyond absence of illness, encompassing a holistic view of body, mind, emotion, and spirit

"Being healthy means having a good balance of physical fitness, mental clarity, and a sustainable lifestyle“.

Keys to staying healthy at 100+



Physical Well-Being

Not getting sick, having energy, maintaining physical independence

> *“It's being able to get out to my garden, sit and read a good book, or knit a new scarf for a grandchild. It's about being able to do the things that make me happy without feeling worn out.”*



Cognitive Health

Reading/Audiobooks, discussing complex topics, learning new skills, taking online courses

> *“You need to keep busy, whether it's reading, doing puzzles, having conversations with family or friends.”*



Mental and Emotional Health

Keeping a positive outlook, mental clarity, laughter

> *“I believe the key is a good sense of humor. Laughter is the best medicine, and it's free...A good belly laugh can make you feel better than any pill, I'll tell you that.”*



Lifestyle Choices

Consistent habits, avoiding harmful substances, healthy eating

> *“This means eating a balanced diet, getting regular exercise, avoiding tobacco and drugs and getting plenty of rest.”*



Social Connections

Emotional support from friends and family

> *“Having meaningful relationships offers consistent emotional support and encouragement. This combats isolation, which is very detrimental to both mental and physical well-being as you get older.”*

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Centenarians are consistently defying stereotypes around aging, expressing strong desire to remain active, adaptable, socially engaged, and mentally sharp

Despite their centenarian status, on average this group feels 68 and is dedicated to dispelling falsehoods that come with their ages

"Just because you are 100 does not mean there are few things you can do."

Many take pride in subverting stereotypes by engaging in physical activities like running, paddleboarding, and ziplining.

> *"I recently completed a challenging 10-mile hike with significant elevation gain."*

Centenarians are no strangers to change and adaptation.

There have been incredible scientific and technological advances in the past century, and this population has consistently embraced these changes.

> *"My children bought me a computer when I retired, and they helped me as I navigated my way through learning how to use it….I love communicating with others and find it easier to text or email than being on the phone for hours."*

Others believe that what they see as a normal part of living fully at their age is seen as extreme by others.

Many define "living fully" as maintaining their own independence, regularly spending time with friends/family, traveling, and learning new skills.

> *"Just yesterday I rode in the car with my daughter 3.5 hours to see my grandson who is a dentist and takes care of my teeth…when I was done at their offices, we drove home 3.5 hours."*

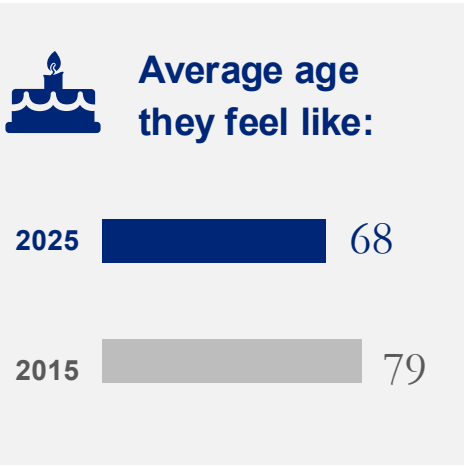
> *"Taking a shower by myself."*

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Detailed Findings

Despite the outward signs of aging, centenarians feel 11 years younger today compared to centenarians 10 years ago

While physical changes and limitations are acknowledged, many maintain a youthful spirit and do not identify as “old”





Few cite a specific age as when they first started to feel “old.” Rather, life changes/milestones contribute to the gradual realization of aging.

Most common physical indicators:

- Small physical changes over time (e.g., needing more rest, slower recovery from activities)
- Decreased energy, mobility issues, hearing/vision loss

> *“My knees would hurt after lots of activity and my hearing started to decline.”*

Most common life changes as indicators:

- Giving up driving
- Loss of independence (e.g., requiring assistance for day-to-day activities, moving into assisted living facilities)

> *“I started to feel ‘older’ at age 99 when I had an unfortunate accident that had me in the hospital, rehab and bed for over four months…and had to move from my upstairs apartment because I could no longer manage the many steps to one on a lower lever which I'm still getting used to.”*

Most common social indicators:

Some mention feeling out of touch with younger generations and/or cultural shifts as things that can enhance their sense of aging. This includes realizing music/trends from their youth are now “retro” or “classic

> *“…and noticing that music/movies from my youth are now considered ‘classic’ and ‘retro.’”*

> *“Sometimes it’s when you hear a song you loved and realize no one young knows it anymore.”*

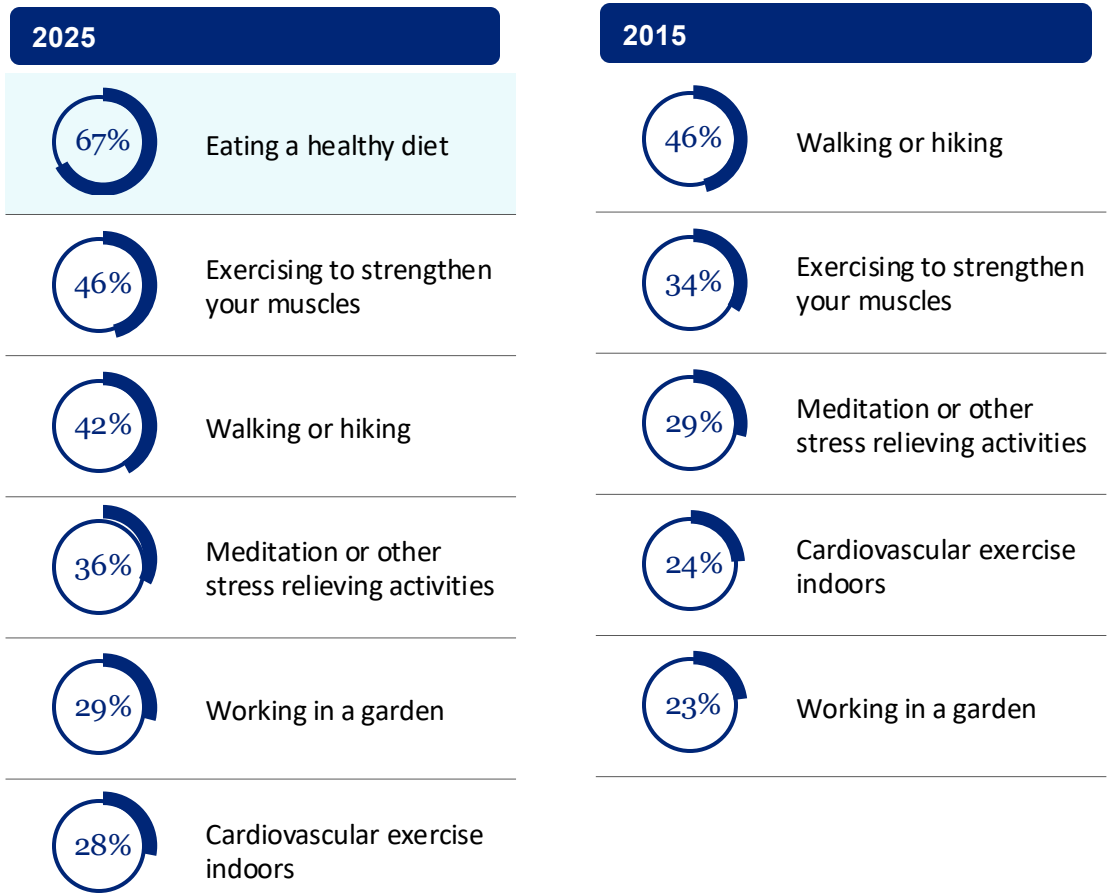
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Even compared to 10 years ago, centenarians are more actively engaged in managing their physical and mental health

Cardiovascular exercise (e.g., walking, hiking, indoor exercise) remains important, but today's centenarians are more likely to engage in strength training and meditation/other stress relief activities at least once a week

> *"I think the key to staying healthy is keeping active…walking is the way most people in my community keep physically active. We have long hallways and nice areas outside to walk."*
>
> *"Staying active keeps my heart strong, mind sharp, body moving, spirit high, and health steady every day."*

Which of the following, if any, do you do at least once a week?



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Over the years, centenarians have noticed significant changes in the definition of “healthy living” in society

How Definition of “Healthy” Has Changed Over Their Lifetimes

	Then	Now
Holistic Approach	Physical health-focused	Encompasses mental wellbeing, stress reduction, financial health
Dietary Awareness	No concern for labels/ingredients – emphasis on “home-cooked meals”	Label-consciousness, understanding the effects of processed foods, fresh produce, etc.
Physical Activity	Daily chores provided sufficient exercise	Structured routines, gym memberships
Mental Health and Stress	Less acknowledged, not seen as important	Just as crucial as physical health
Prevention and Proactivity	Less emphasized and/or accessible	Vaccines, regular health check-ups are a core component of modern healthcare

“When I was younger, health was mostly about avoiding illness and staying physically strong. Now, it’s much more holistic, people focus on mental well-being, social connections, stress management, and lifestyle habits like diet and sleep.”

“Exercise is now an added daily requirement. In the old days, just doing your daily chores provided all the exercise you needed.”

“Years ago, you rarely heard of organic foods and now some stores sell only food organically grown and non-processed meats.”



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Despite life's challenges, most maintain positivity with ease because of the wisdom, perspective, and emotional resilience they've gained over time

How easy or difficult are the following…

(Somewhat/Very Easy)





Though many acknowledge that aging often brings physical limitations, health issues, and loss of loved ones, most attribute their ability to maintain a positive attitude to their faith, gratitude, and a conscious choice to focus on the positive aspects of life.

> *"I have maintained a positive attitude throughout life by praying a lot."*

> *"You've seen enough to know that storms pass, and you learn to appreciate the sunshine when it's here."*

And, with age comes wisdom and perspective, especially the ability to appreciate simple joys even amidst hardship.

> *"It gets easier. When you're young, every little problem feels like the end of the world. But when you've lived a long time, you realize that most worries pass. You learn to let go of the small stuff and appreciate the little moments of joy. You have so much more wisdom to draw on."*

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Centenarians believe emotional resilience gained over time helps lead to a more profound understanding of life's value and an increased ability to find joy

The keys to emotional resilience, according to centenarians

1	**Support Systems**	Importance of strong social connections, family, friends, and community for resilience.
2	**Adaptability and Acceptance**	Need to accept change and be adaptable in the face of life's challenges.
3	**Self-awareness and Growth**	Importance of understanding oneself, emotional awareness, and learning from experiences.
4	**Positive Outlook**	Maintaining a positive self-perception, optimism, and gratitude to navigate hardships.
5	**Moral Foundation**	Having a moral compass and belief system can provide stability and guidance.

"Staying connected with supportive family and friends also provides comfort and strength during tough times."

"If you can change something, do it. If you can't change something, accept it."

"You must understand your own personal architecture; its load bearing walls and its vulnerabilities."

"It's a lot easier if you keep that smile on your face."

"Belief in God & asking for his help."



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Family is consistently described as the most important aspect of life, providing joy and a sense of purpose

Nearly 4 in 5 centenarians spend time with family and/or friends at least once a week, with many describing friends and family as their primary support system



Spend time with family/friends at least once per week



Centenarians express a strong desire for regular contact/gatherings, especially during the holidays, as a means for strengthening bonds with each other.

> *"They are everything to me. I try to spend as much time with my family as I can. Life is short; you never know when it'll be the last day."*

The relationship with family is seen as reciprocal, and includes both emotional and physical support, though centenarians say they rely on family now more than ever.

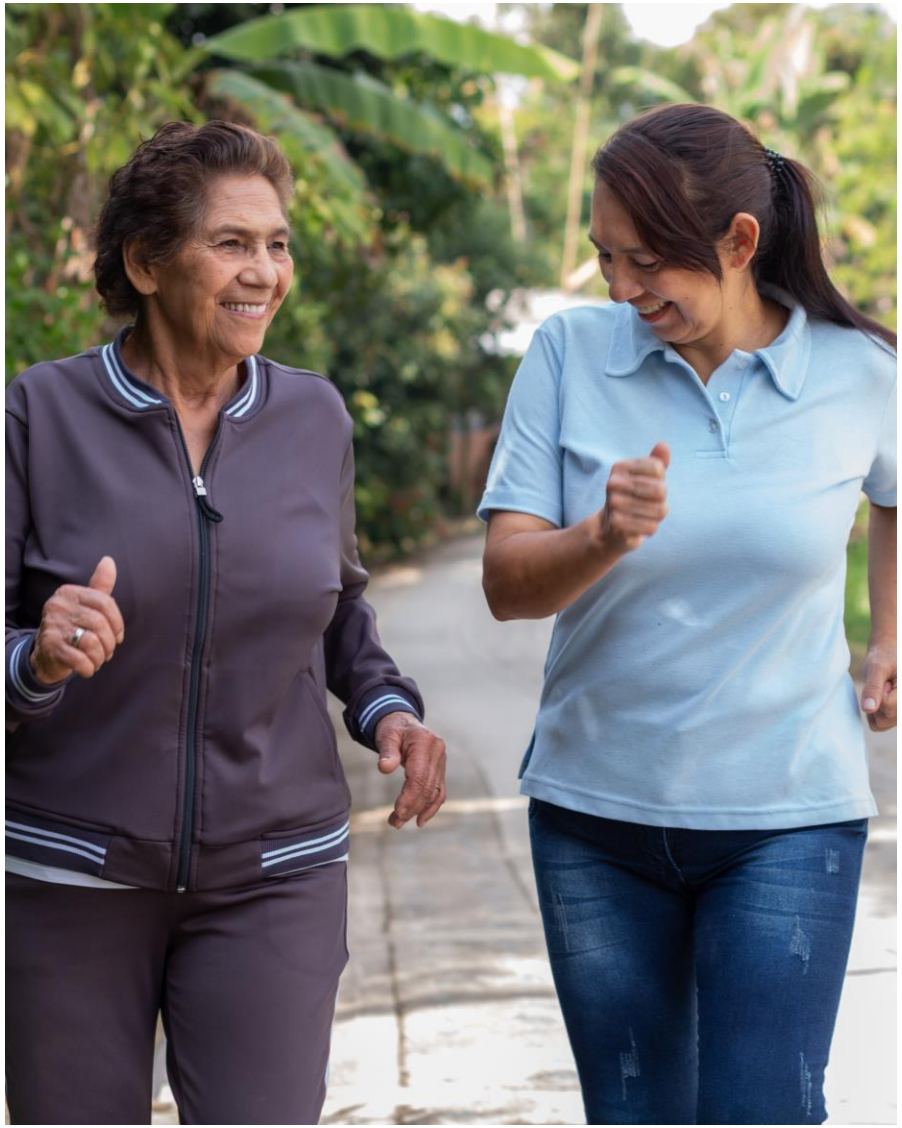
> *"They've always been moral support for me, but over time they've had to provide more physical support too."*

> *"As I've gotten older, my appreciation for my family has deepened, and I prioritize spending quality time with them above all else."*

The loss of those from their generation emphasizes the need for connection among remaining friends and family.

> *"In my youth, family was a public facing asset, a component of my professional brand. Now, that has changed entirely. Family is my private board of directors. They are the only people with whom I am truly transparent, and their counsel is the only one I trust implicitly."*

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Beyond family, centenarians have each developed a means of support that works best for them and their life circumstances

From specific individuals to their community, professionals, and spiritual connections, emotional support is multifaceted.

Many count on close friends to provide understanding and comfort during life's tougher moments.

> *"Beyond family, I rely on my close friends, the ones I've known for decades. We've been through so much together, and they understand me better than almost anyone."*

Others find peace via their church community or other spiritual connections.

> *"First and foremost, I talk to God."*

Professionals such as counselors and healthcare providers offer the trust that is often necessary when it comes to emotional support.

> *"Sometimes, I reach out to my healthcare providers through telemedicine for medical support, which has become easier with new tech."*

Introspection and self-reflection, especially when it comes to processing emotions, can also be very effective for many.

> *"I talk to myself."*

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Love at 100 is characterized by understanding, companionship, mutual support, and shared moments

Love is less about grand gestures, and more about shared experiences or simple acts of kindness.

> *“Love looks like my daughter and her daughter when they come to visit me. Love is me being able to see my great grandkids and they hug me.”*

Centenarians describe love as patience, acceptance, and a stabilizing force that acts as support through the challenges of aging.

> *“It is about being a partner who understands the weak points and the points of strength, and who supports the whole building without a single word needing to be spoken.”*

> *“It's the quiet understanding between two people who have shared almost a century of life's joys and sorrows.”*

Others connect love to a broader appreciation of life and gratitude, as well as their spirituality and inner peace.

> *“Love is appreciation of life and seeing God for all this worth at 100.”*



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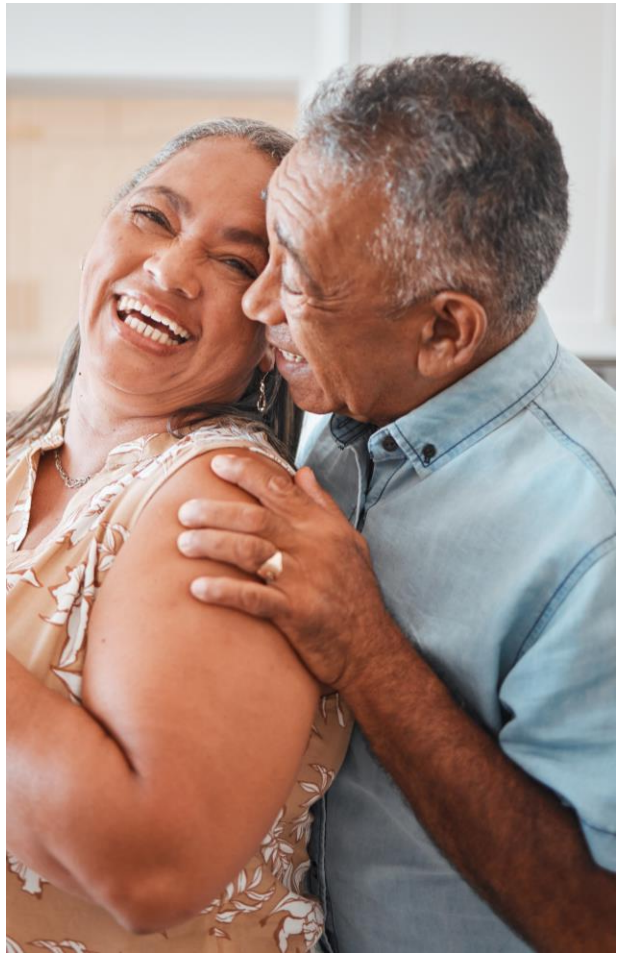
Love at an advanced age is often refined by decades of experience, providing a level of comfort that can only come from a long-standing relationship

Centenarians offer wisdom around long-term relationships and love

Effort and Evolution	Long-term relationships require ongoing effort and evolve significantly over time. While they may start with passionate love, they often transform into deep companionship characterized by understanding and kindness.
Friendship and Companionship	Shared laughter, respect, and companionship are crucial for enduring love.
Acceptance of Change	Relationships are not static; they can go through phases of closeness and distance. Learn to accept imperfections and evolutions.
Endurance of Love	Despite challenges, love can endure and grow deeper with age. Love never truly dies, even after the loss of a partner.
Patience and Care	Patience is necessary for relationships to thrive. Loyalty and caring actions outweigh other challenges.

"After many years together, couples tend to criticize each other less and laugh more, seeing each other through 'rose-colored glasses.' It's not just about passion but about deep companionship, patience, and humor that help sustain love over decades."

"I've learned that in long-term relationships loyalty outweighs many things physically and otherwise."



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Centenarians have gained perspective around the things that truly matter in life – health, family/relationships, and having the courage to be oneself

In reflection, centenarians offer key pieces of advice to their younger self:

Health	Keep active and healthy, but don't worry so much that it overshadows the more meaningful aspects of life.
Family and Relationships	Keep family close and appreciate every moment together, but don't stress too much over choices.
Self-Care, Courage, and Authenticity	Be authentic, brave, and ask for what you want in life; don't fret about the judgments of others.
Embrace Life's Journey	Let go of trivial worries and embrace life's messiness – it all works out in the end.
Career, Finances, and Success	Balance career/financial aspirations by minimizing the stress associated with career pressures, financial stability/obligations.

"Eat healthier and move your body."

"Good to have a big family with lots of children. They will take care of you in later years."

"…you can be what you want to be and don't let anyone tell you otherwise."

"I'd tell myself to embrace every messy moment because it all works out in the end. I really needed to hear that in my late teens when everything felt like such a big deal."

"Save even more money, because if you live to be 100, you're probably going to need it! The earlier you hear that advice, the better."

"If you don't ask, you don't get. I should have heard that early in my career because then I would have gotten promoted sooner."

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Centenarians: Witness to a Century of Change

Experiencing three wars by age 50 and a global pandemic at 95, centenarians showcase remarkable adaptability and resilience.

1939-1945: World War II
Ages: 14-20

1950-1953: Korean War
Ages: 25-28

1955-1975: Vietnam War
Ages: 30-49

1969: Apollo 11 Moon Landing
Age:44

2001: September 11 terrorist attacks
Age: 76

2020: COVID-19 pandemic begins
Age: 95

1925 — 1930s — 1940s — 1950s — 1960s — 1970s — 1980s — 1990s — 2000s — 2010s — 2020s — **2025**

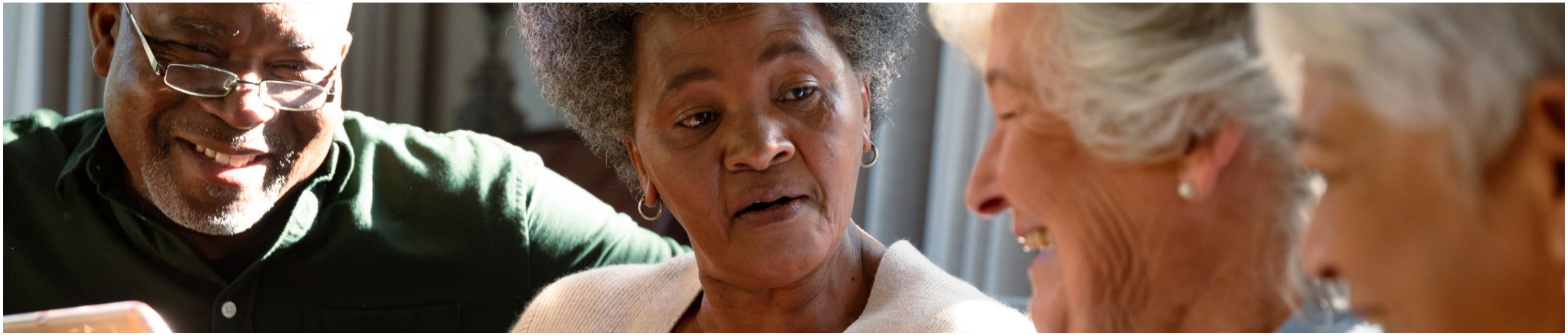
1929: Wall Street Crash leads to the Great Depression
Age: 4

1945: End of World War II, United Nations is founded
Age: 20

1963: Assassination of President John F. Kennedy
Age: 38

1989: Fall of the Berlin Wall
Age: 64

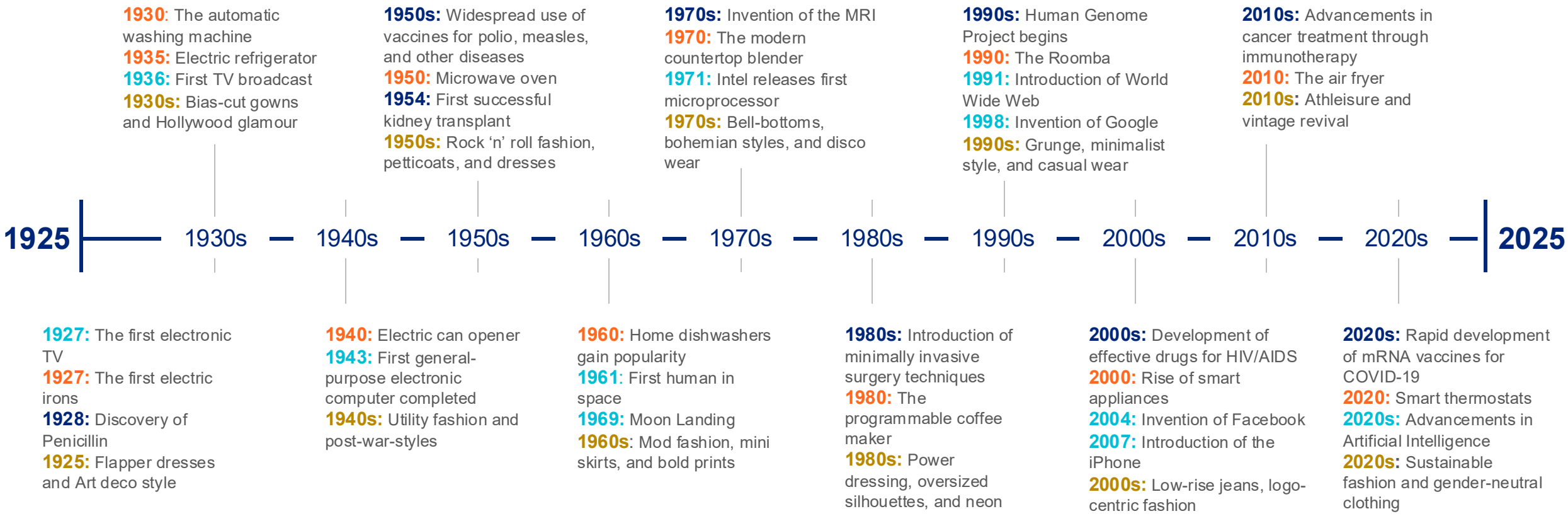
2008: Global financial crisis
Age: 83



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Centenarians, though they may marvel at today's advancements in areas like healthcare and artificial intelligence, are no strangers to adapting to new tech

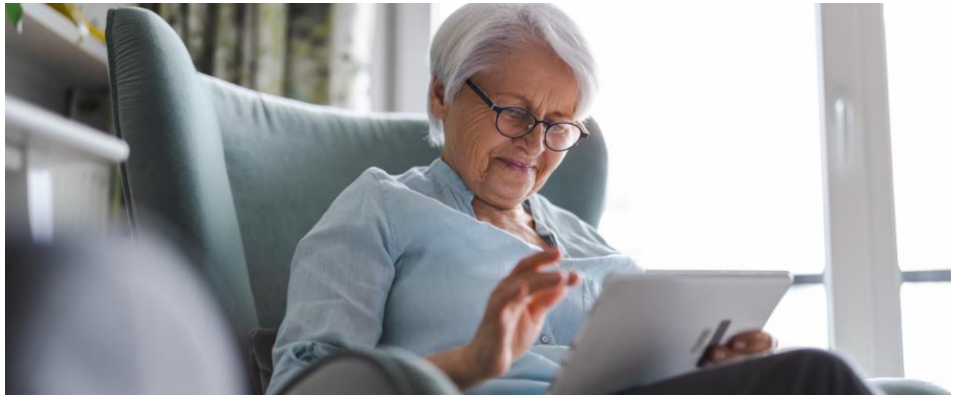
For perspective, here are some of the most significant advancements during the lifetimes of today's centenarians



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Internet/Electronics Health Fashion Appliances

Centenarians say the most impactful technological advancements of the last century have improved longevity and overall health, quality of life, and relationships



Modern Tech Utilized

46%	42%	40%	27%
Use social media to follow posts from friends and family and/or post on social media	**Text friends and family regularly**	**Play video games regularly** (on smartphone or other platform)	**Have asked ChatGPT or another AI platform a question**

Most impactful technological advancements over the last 100 years, personally or societally

Communication Technologies	The telephone/cell phones, video calls and social media have all made it far easier to maintain connections with friends and family.
Healthcare Advancements	Includes preventive medicine like vaccines, hearing aids, and other advancements that have increased their quality of life and longevity, as well as wearables to provide peace of mind around their health (e.g., Fitbit).
The Internet	Access to the internet specifically for easy access to information for learning, staying informed, and entertainment.
Household Tech	Advancements like air conditioning, microwaves, and the refrigerator have significantly enhanced comfort and daily living.
Personal Electronics	Smartphones and computers simplify daily life, make communication more accessible, and provide entertainment.

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Despite the positives that come with tech advancements, many are wary of new advancements such as AI, and struggle to keep up with the fast pace of change today

Feelings of confusion and fear regarding high-tech devices, AI, and smart home technology are prevalent.

> *“It makes me nervous because I’m afraid it’s going to take away a lot of jobs from people. I am also worried that people are going to stop thinking for themselves. It has the potential and power to do more harm than good.”*

Similarly, many have concerns around privacy, especially when it comes to potential misuse of their personal data.

> *“There's also that bit of unease about how much data it collects and who controls it all. It's a powerful tool, no doubt, but like any powerful tool, it needs to be handled with a lot of thought and care.”*

Many express a blend of fascination and concern about AI, acknowledging its potential benefits (like helping in healthcare and everyday tasks) while also worrying about job displacement and overreliance on technology.

> **Example**: "I have mixed feelings about AI. On one hand, it’s amazing how it can help with everyday tasks... On the other hand, I worry about privacy and how much we rely on machines instead of human connection.“
>
> **Example**: "I do not like AI. I don't trust it and I don't think it's beneficial anyway. People are just getting lazy."

Additionally, there is a prevalent theme of caution regarding AI, with fears about privacy, ethical implications, and the potential for AI to replace human interaction and critical thinking.

> **Example:** “I'm a little wary of it, to be honest. It's one thing for a machine to do a calculation, but to create stories and art? I just don't know if a machine can have a heart. It's impressive, but also a little spooky.”

Despite nearly one in four having used ChatGPT or another AI platform, many centenarians either do not understand AI or feel it is beyond their comprehension.

> **Example**: "I don’t know anything about that," and "I do not know who AI is and how it works at my age.“

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Centenarians look back fondly at the decades, characterizing each by what was most important to them at the time

What was the best decade of your life, and why?



Age 20-29

Youth and exploration

Carefree, exciting new experiences, travel, social experience



Age 30-39

Parenthood and families

The joys and responsibilities of raising children and building family connections/shared experiences



Age 40-49

Community and Relationships

Emphasis on social connections, friendship, and community ties



Age 50-59

Simplicity and Contentment

Life feels simpler, marked by satisfaction with personal achievements and relationships, especially as children gain independence



Age 60-69



Age 70-79



Age 80-89



Age 90-100



Age 100+

Personal Growth and Freedom

A time of self-acceptance, freedom, and clarity. Characterized by a sense of relief from responsibilities, allowing the exploration of personal interests/relationships without the pressures from earlier decades

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Looking ahead to the future, most centenarians are encouraged by what they see in today's society

Positive indicators of a society headed in the right direction, according to centenarians

- Advancements in communication and technology
- The involvement of younger generations in politics, social justice, and activism, advocating for equality and mental health awareness
- Increasing openness and acceptance of mental health issues, with a focus on reducing stigma
- The prevalence of heartwarming stories of people helping each other indicates a growing sense of community and compassion, inspiring hope
- A return to traditional values and spirituality

> *"I think the biggest sign is how much more open people are about mental health. For so long, people suffered in silence, but now, it's becoming something we can talk about."*

> *"I notice younger people getting involved in politics and social causes more than before. They care about fairness, equality, and justice, and they're not afraid to speak up. That energy and passion make me feel like we're moving toward a better, more inclusive society."*

> *"God's coming back in fashion."*

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When it comes to fashion, centenarians hold strong opinions about what should be in style

Whether they long for the more formal wear of the past, others seek bold, vibrant, or even casual clothing, it's clear that fashion is seen as a form of self-expression for many



Casual Wear ——— **Formal Wear**

Casual wear, oversized garments

> *"Matching sweatsuits, oversized hoodies, and joggers as everyday wear."*

Bold self-expression, vibrant colors, unique patterns, pieces to reflect individuality

> *"I'm talking about the wild prints, the clashing patterns, the leather and velvet mixed without shame, the statement accessories that screamed I am here."*

Modesty/Coverage (e.g., longer dresses, full clothing styles)

> *"I like the full loose clothing and shoulder pads. Too much skin is exposed in some of today's fashion."*

Dresses, suits, accessories (e.g., gloves) for everyday activities

> *"I'd love to see the dresses and suits for everyday wear come back. People used to dress up for everything, even to go shopping! There was a sense of occasion in just living your daily life that I miss."*

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