



UnitedHealthcare 100@100 Survey

2014 Results

March 2014

SURVEY OVERVIEW

Objective & Methodology

- **Objective:** The ninth annual UnitedHealthcare 100@100 survey polled 65-year-old baby boomers in addition to 100-year-olds to examine how the attitudes and lifestyles of Americans entering their retirement years compare to those who hit that same age 35 years ago.
- **Methodology:** Penn Schoen Berland conducted 406 telephone interviews between Feb. 6–24 among the following groups:

Audience	Definition	Sample Size	Margin of Error
Centenarians	U.S. residents at least 100 years old, or who will turn 100 this year	104	+/- 9.61
65-year-old baby boomers	U.S. residents currently age 65, or who will turn 65 this year	302	+/- 5.64

Survey Topics

- The survey focused on six key themes:

Body & Soul

**Reflecting on
Personal Life**

Technology

**Staying
Connected**

**The United
States: Then &
Now**

Fun Topics



KEY THEMES

Key Themes

Most centenarians and baby boomers say they feel younger than their age but that their physical health has been more difficult to maintain over the years than their mental health or social connections.

#1 Body & Soul

- **Exceeding Expectations:** Most centenarians **did not expect to live to 100**, and most baby boomers do not expect to reach that age. Both say that **attitude and physical health are equally important** to reaching 100.
- **Keys To Longevity:** For centenarians, **staying close to friends and family** is most important to healthy aging (91%), while baby boomers say it's maintaining their **sense of independence** and **sense of humor** (tied at 87%).
- **Daily Activities:** Watching TV, talking with family members, laughing and healthy eating are part of the daily routines for both groups. However, centenarians are more likely to get a full night's sleep, and baby boomers are more likely to exercise.

Key Themes

Centenarians say they feel happy and blessed to have lived to 100; few feel lonely and none feel sad. About half say the best part about reaching this age is more time with family and friends.

#2 Reflecting on Personal Life

- **Early Adult Years Remembered Fondly:** Centenarians and baby boomers are most likely to say that their **30s was the best stage of their lives.**
- **Marriage, Children Key Milestones:** Centenarians are most likely to say **getting married** was the most memorable event in their lives (27%), while baby boomers say it was the **birth of a child** (32%).
- **Grateful For Health, Relationships:** Centenarians are most likely to be **thankful for their health** (28%), while baby boomers are most **thankful for the people in their lives** (36%).

Key Themes

Nearly three-fourths of centenarians do not have Internet access, and therefore are not as concerned as baby boomers about online security.

#3 Technology

- **Technology Awareness:** A majority of centenarians (56%) have heard of both Facebook and Twitter, but only about 1 in 10 (12%) have heard of Instagram.
- **Boomer Tech Literacy:** Almost all baby boomers (87%) **have Internet access**; have **heard of social media sites** such as Facebook (96%), Twitter (94%), and YouTube (93%); and **use technological devices** such as desktop computers (82%).
- **Online Security Concerns:** Risk of identity theft has prevented 38% of baby boomers from doing things online.

Key Themes

Many centenarians and baby boomers have remained close with childhood friends.

#4 ***Staying Connected***

- **Social Connections:** More than a third of centenarians (34%) remain close with friends they've known for **75+ years**, and 41% of baby boomers remain close with friends they've known for **50+ years**.
- **Staying In Touch:** For both groups, **landline phones are the most popular** way to stay in touch with family and friends (94% centenarians, 95% baby boomers).
- **Caregivers:** Three-fourths of baby boomers are not caregivers, and more than half (53%) of **centenarians do not have a caregiver**.
- **Pets:** Most centenarians (78%) do not have a pet, but more than half (54%) of baby boomers do. The majority (95%) of both groups who have pets say it improves their overall sense of well-being.

Key Themes

Baby boomers are more cynical about the current state of America than centenarians, as a majority of them think the country is headed in the wrong direction (58%) and that the U.S. is the most politically divided it's ever been (73%).

#5 The United States: Then & Now

- **Economic Concerns:** Both audiences say the struggling economy and unemployment are the biggest issues America is currently facing (23% centenarians, 26% baby boomers).
- **American Values:** Centenarians are most likely to say hard work is the most important American value (66%), while baby boomers say it's accountability (87%).
- **America's Youth:** Both groups have negative attitudes about America's youth; however, baby boomers express this opinion more strongly.
- **Moral Compass:** Nearly all centenarians (89%) and baby boomers (93%) see illegal drugs as morally objectionable but are more divided on other issues such as an unmarried man and woman living together.

Key Themes

#6 Fun Topics

- **Dinner Guest-In-Chief:** Centenarians would most like to invite Barack Obama to dinner (71%), while most baby boomers would invite actress Betty White (83%).
- **Important Inventions:** Centenarians say household appliances are the most noteworthy technological invention (26%) of the last century, while baby boomers say it's the personal computer (38%).
- **Mission Accomplished:** A majority of centenarians (53%) say they have accomplished all they have wanted to do in their lives, and do not wish for any more time.
- **Dream Jobs:** Centenarians are more likely to have secured their dream jobs during their working years compared to baby boomers (50% versus 42%).

DETAILED FINDINGS



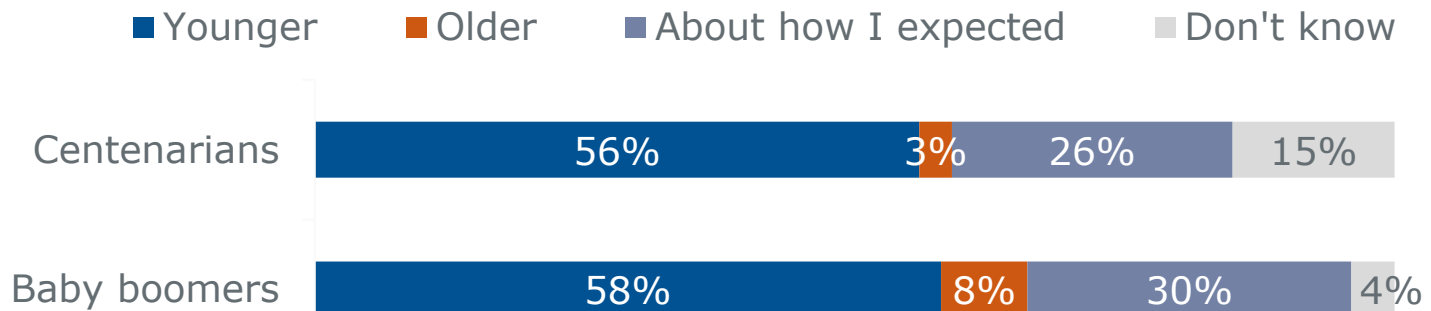
BODY & SOUL



Both centenarians and baby boomers are likely to say they feel younger than their age

- Centenarians feel nearly 20 years younger than they are; baby boomers feel 10 years younger

Think for a moment about how you typically feel. Do you feel younger than you are, older than you are, or about how you expected to feel at this age?



What age do you feel like?
OPEN END (Showing average)

Centenarians

83

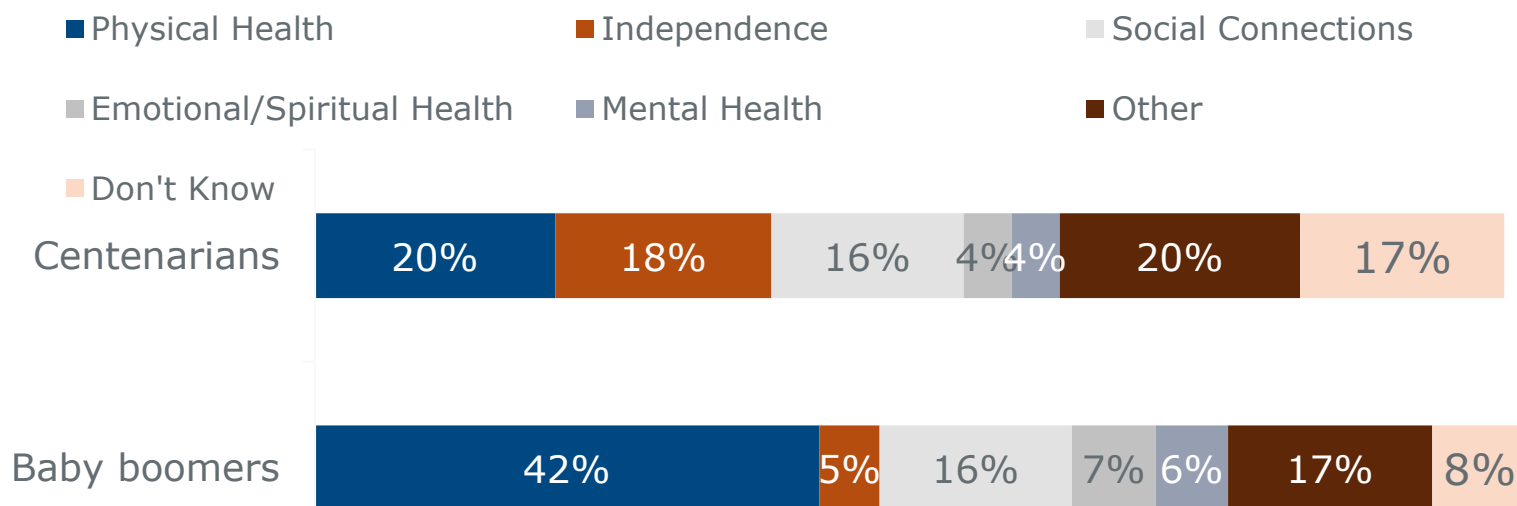
Baby boomers

55

Maintaining physical health has been the most difficult aspect of aging, especially for baby boomers

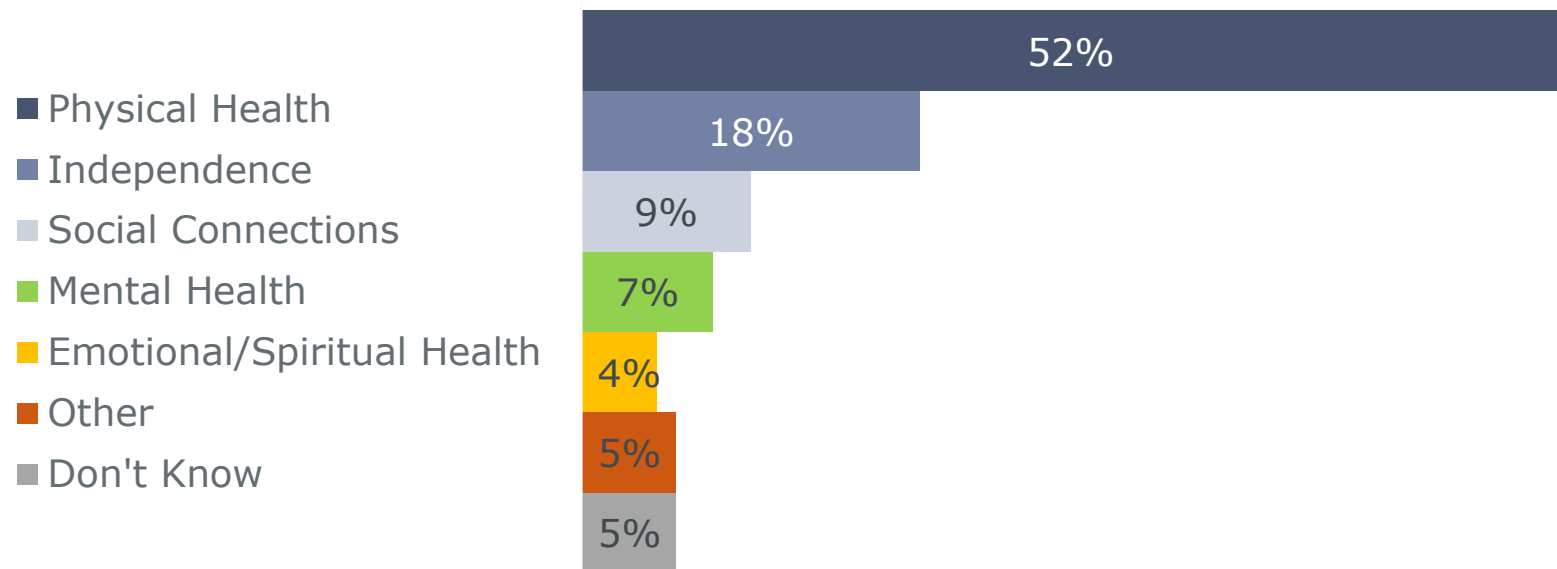
- Maintaining independence is more of a challenge for centenarians

Which one of the following has been the most difficult to maintain as you age? Is it your...?



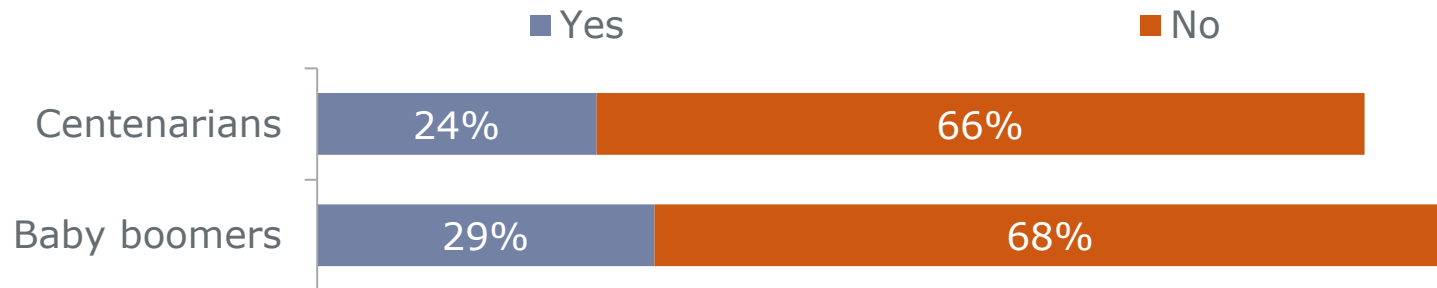
Baby boomers also anticipate that their physical health will be the most difficult thing to maintain moving forward

IF BABY BOOMERS: Considering your experiences with aging so far and your observations of the aging process for people who are older than you, which of the following will be most difficult to maintain moving forward? Is it your...?

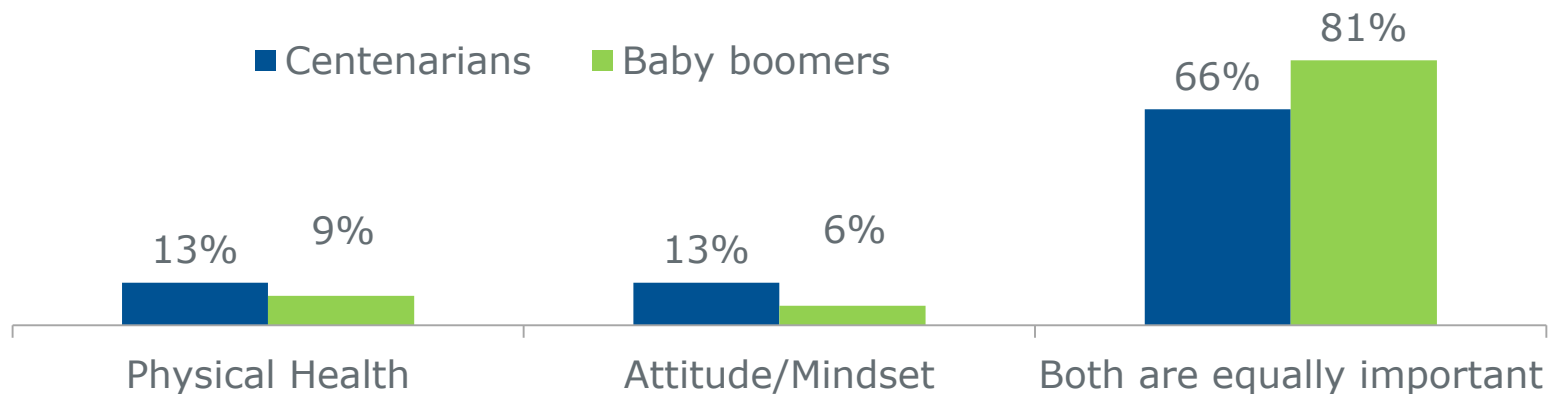


Most did not or do not expect to live to 100; physical health and attitude seen as equally important to reaching 100 years

IF CENTENARIANS: Did you expect to live to 100?
IF BABY BOOMERS: Do you expect to live to 100?



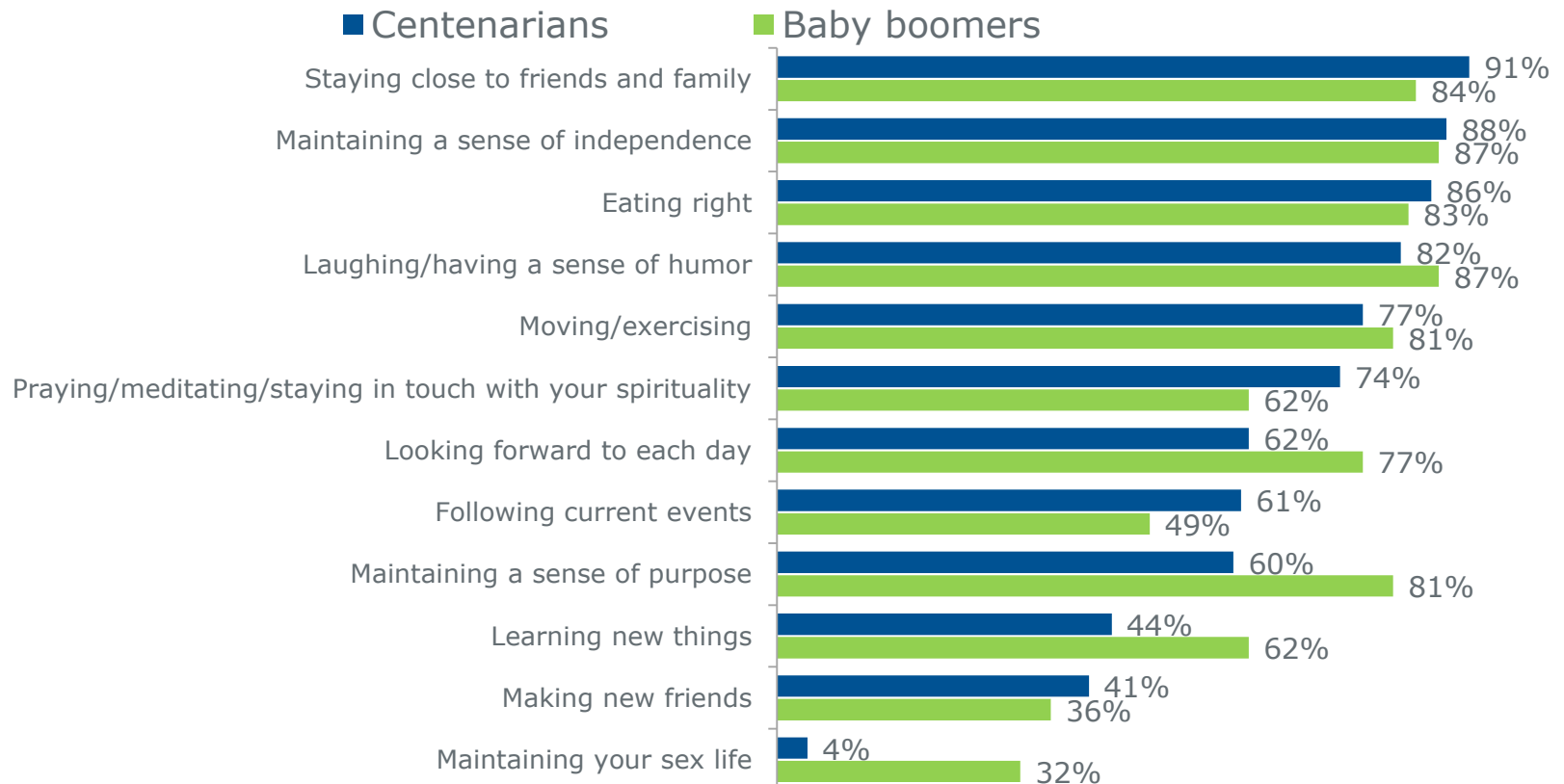
Which is most important to reaching 100 years old?



Staying close to friends and family, maintaining a sense of independence, having a sense of humor, exercising and eating right are all keys to healthy aging

- Baby boomers place greater importance on maintaining a sense of purpose and a sense of humor

Would you say that this is very important, somewhat important, not too important, or not at all important for healthy aging? (Showing Very Important, ranked by centenarians)



Watching TV, talking with family members, laughing and healthy eating are daily routines

- Centenarians are more likely to get eight hours or more of sleep
- Baby boomers are much more likely to use the Internet, read, help loved ones, cook and work full time

<i>Which of the following things, if any, do you do almost every day? (Ranked by centenarians)</i>	Centenarians	Baby boomers
Watch television	87	94
Talk to or communicate with a friend or family member	87	93
Laugh or giggle	87	92
Eat nutritiously balanced meals	83	81
Get 8 hours or more of sleep	79	61
Read a newspaper, magazine or book	72	85
Pray, meditate or engage in some type of "spiritual" activity	69	70
Exercise (walk, tai chi, sports, yoga, etc.)	62	64
Cook a meal for myself or others	48	83
Attend a religious service	42	36
Work at a hobby	38	61
Attend a social event	38	47
Play with grandchildren or great grandchildren	22	42
Help a loved one with daily tasks (meal preparation, transportation, cleaning, etc.)	13	51
Use the Internet	12	76
Volunteer	12	37
Work at a full- or part-time job	7	40

Darker shading indicates notable differences between audiences.

A majority of centenarians and baby boomers walk or hike at least once a week

- Baby boomers are more likely to be physically active than centenarians, especially when it comes to cardio workouts

<i>People have different ideas on what makes a person healthy and able to live a long life. Which of the following physical activities, if any, do you do at least once a week? (Ranked by centenarians)</i>	Centenarians	Baby boomers
Walking or hiking	56	74
Exercises to strengthen your muscles, such as lifting weights	32	37
Cardiovascular exercise indoors, such as riding a stationary bike or using a treadmill	23	39
Working in a garden	21	47
Group exercise classes	14	7
Yoga, tai chi or other form of mind/body/spirit activity	12	12
Swimming	4	14
Water aerobics	3	6
Bike riding	2	18
Running outdoors	2	6
Sports like baseball, basketball, soccer, tennis	2	7
None of these	22	11

Darker shading indicates notable differences between audiences.

The vast majority of centenarians and baby boomers see their primary care physician annually

- Centenarians are less likely to see their dentist and pharmacists regularly, and less likely to review their health insurance options or receive cancer screenings

<i>Which of the following activities do you do at least once a year? (Ranked by centenarians)</i>	Centenarians	Baby boomers
See a primary care physician for an annual exam	87	89
Get vaccinated, such as a flu shot and/or shingles vaccination	73	72
Have your eyes examined	71	76
Go to the dentist	59	77
Have your hearing examined	53	29
Consult with a pharmacist	45	60
Review your health insurance options	39	68
Receive a screening to detect cancer or other diseases, such as a mammogram or a prostate exam	30	73
See a nutritionist/dietician	15	12
None of the above	2	1

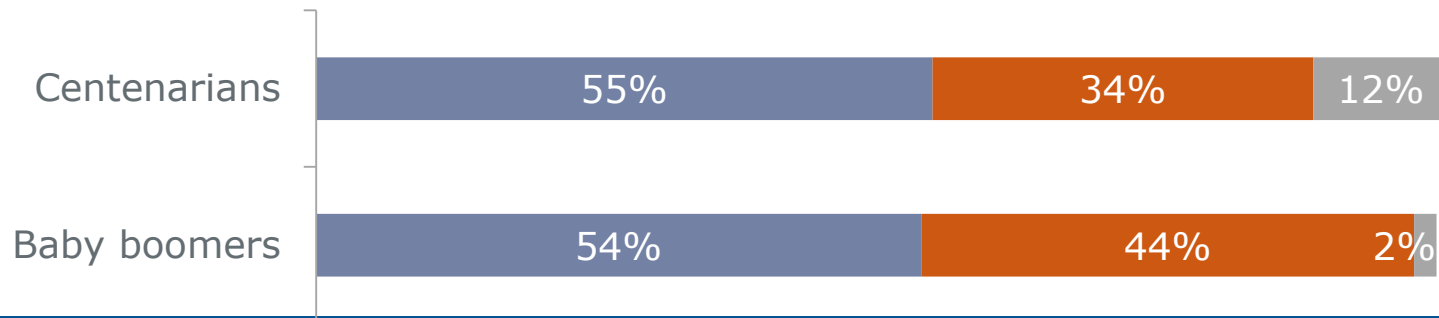
Darker shading indicates notable differences between audiences.

A majority of both groups agree that financial wealth helps people live a longer life

- Baby boomers are slightly more likely to disagree

*Do you agree or disagree with the following statement?
"Financial wealth helps people live a longer life."*

■ Agree ■ Disagree ■ Don't Know

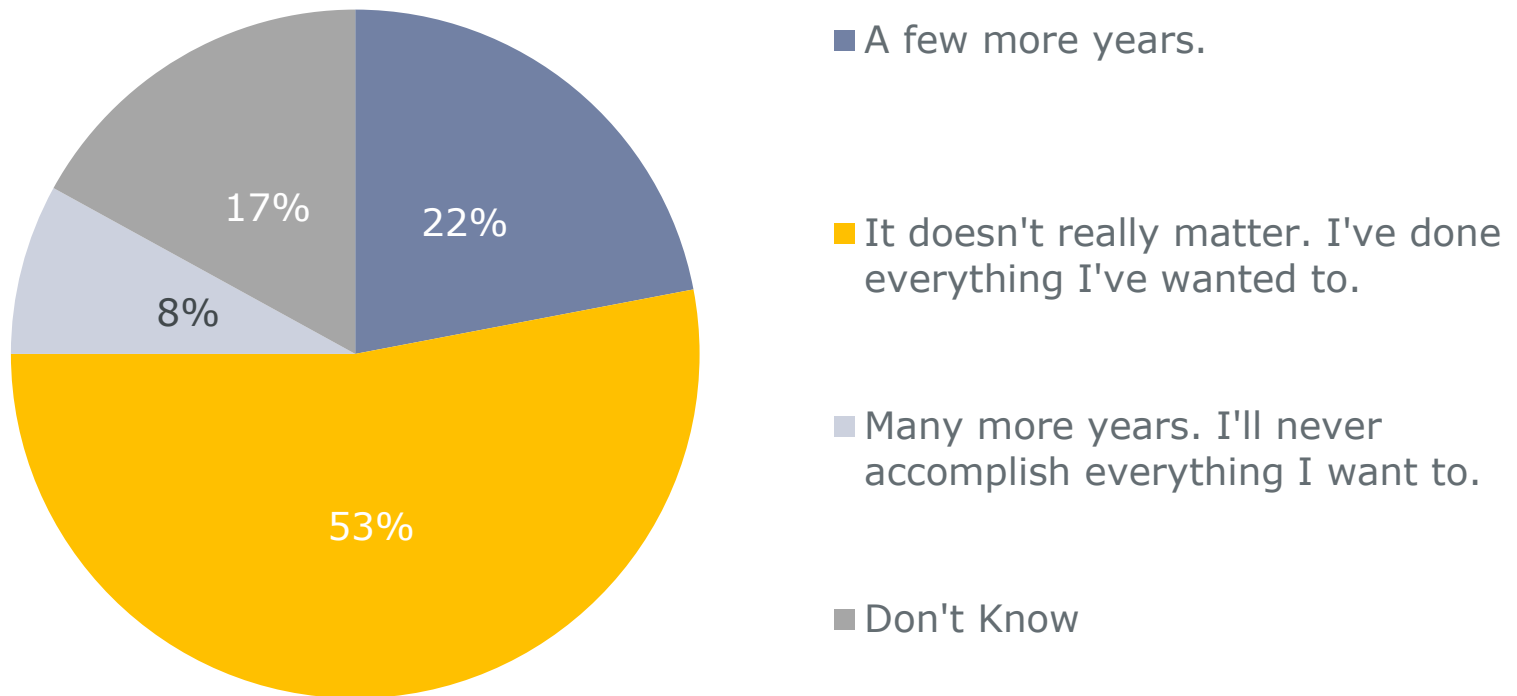




REFLECTING ON PERSONAL LIFE

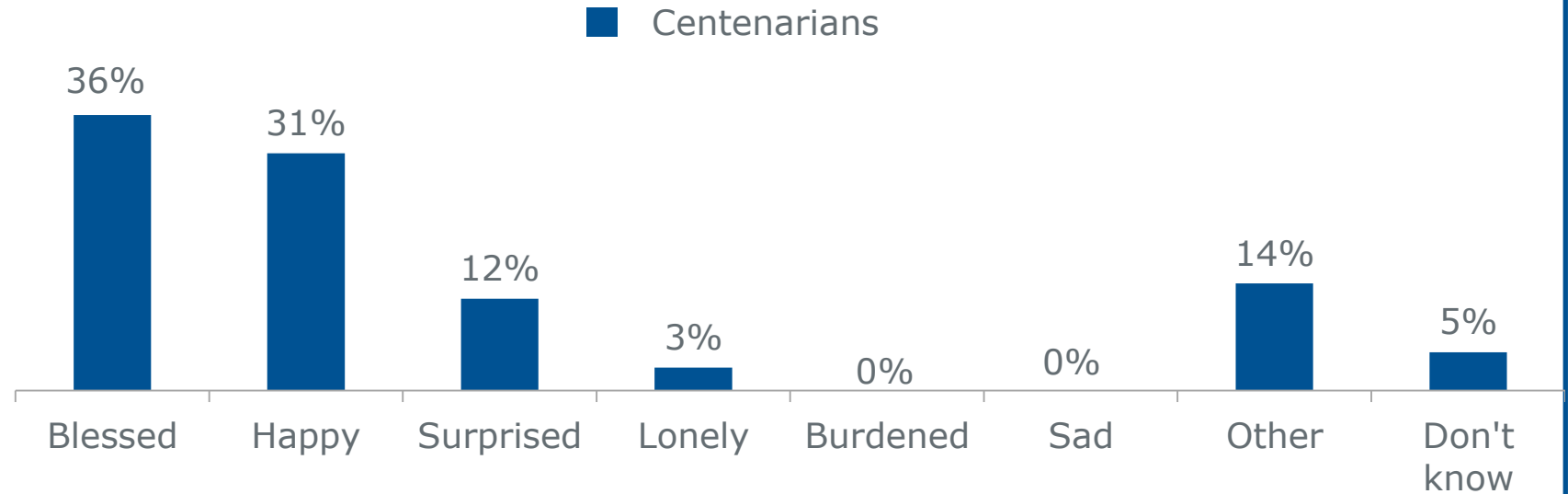
Most centenarians say they've had enough time to do everything they wanted to do in life

IF CENTENARIANS: How many more years do you hope to live so that you can accomplish everything you want to do in life?



Most centenarians feel blessed or happy about living to 100; few feel lonely, and none feel burdened or sad

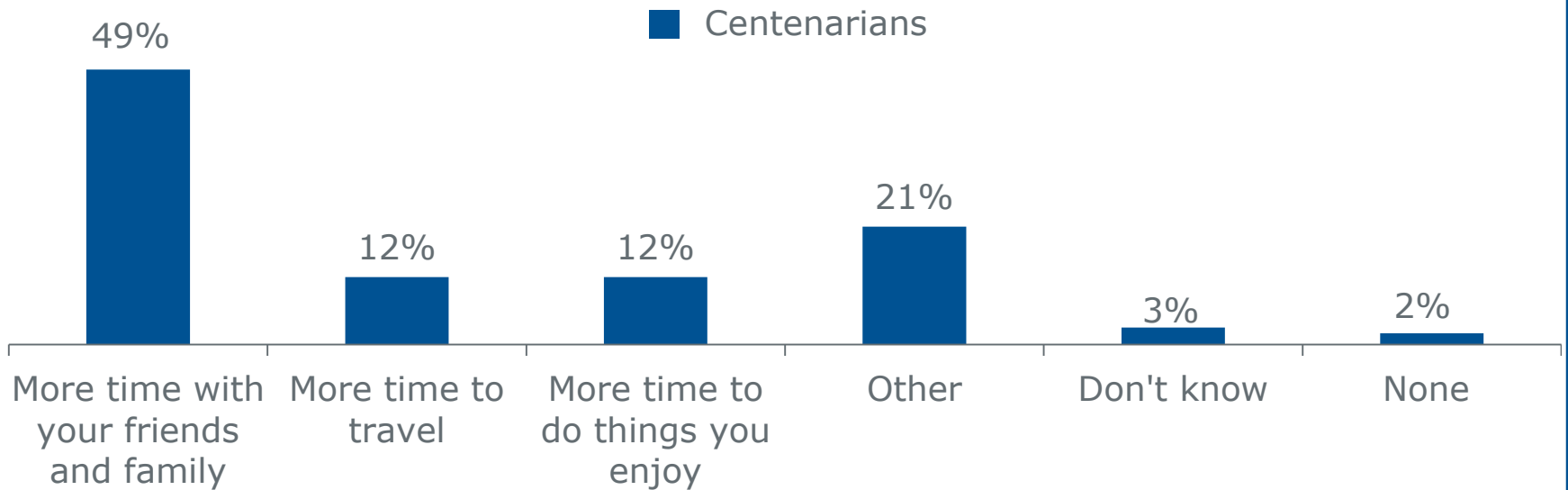
IF CENTENARIANS: In 1914, the average life expectancy for people was between 50 and 60 years. How do you feel about having lived these extra years?



More time with friends and family is the best part of living to 100

- “Other” answers include being alive, being in good health for their age and “all of the above”

IF CENTENARIANS: Having lived much longer than most people of your generation, what are you most grateful for? Is it...

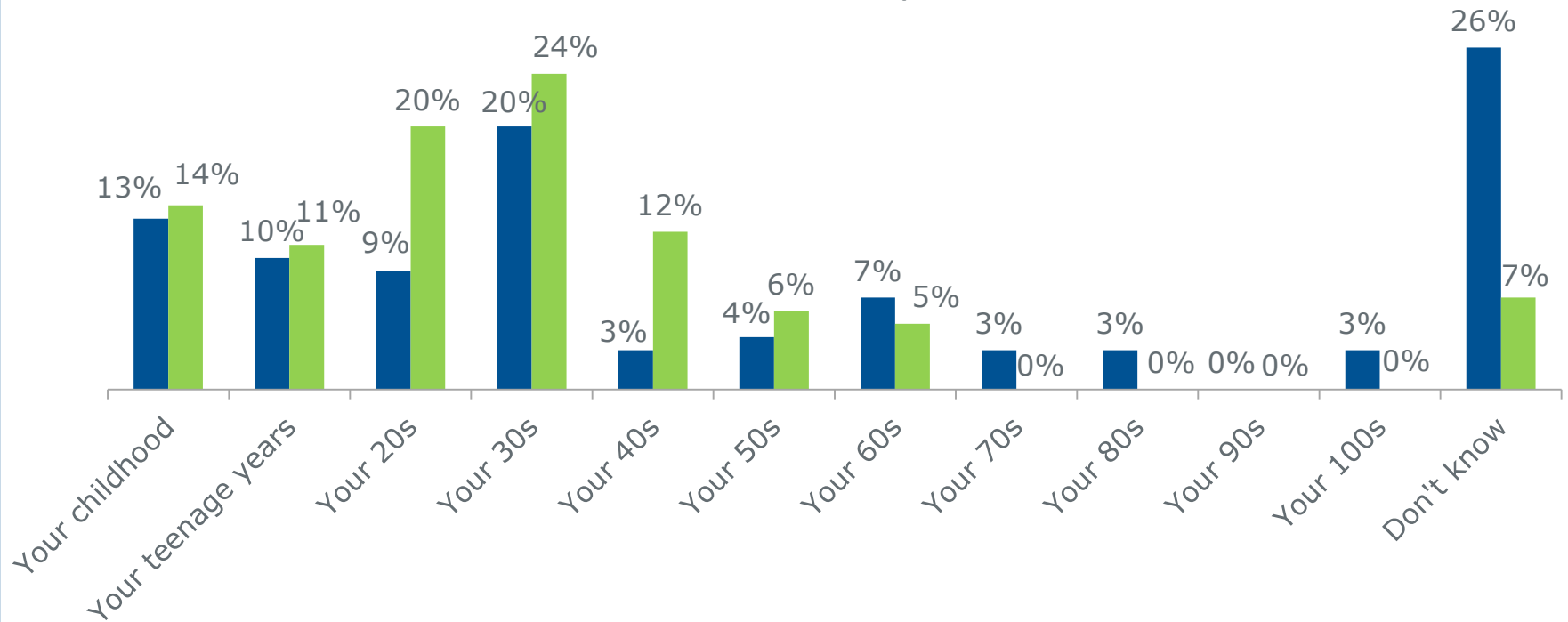


Baby boomers and centenarians remember their 30s the most fondly

- Baby boomers also remember their 20s very fondly

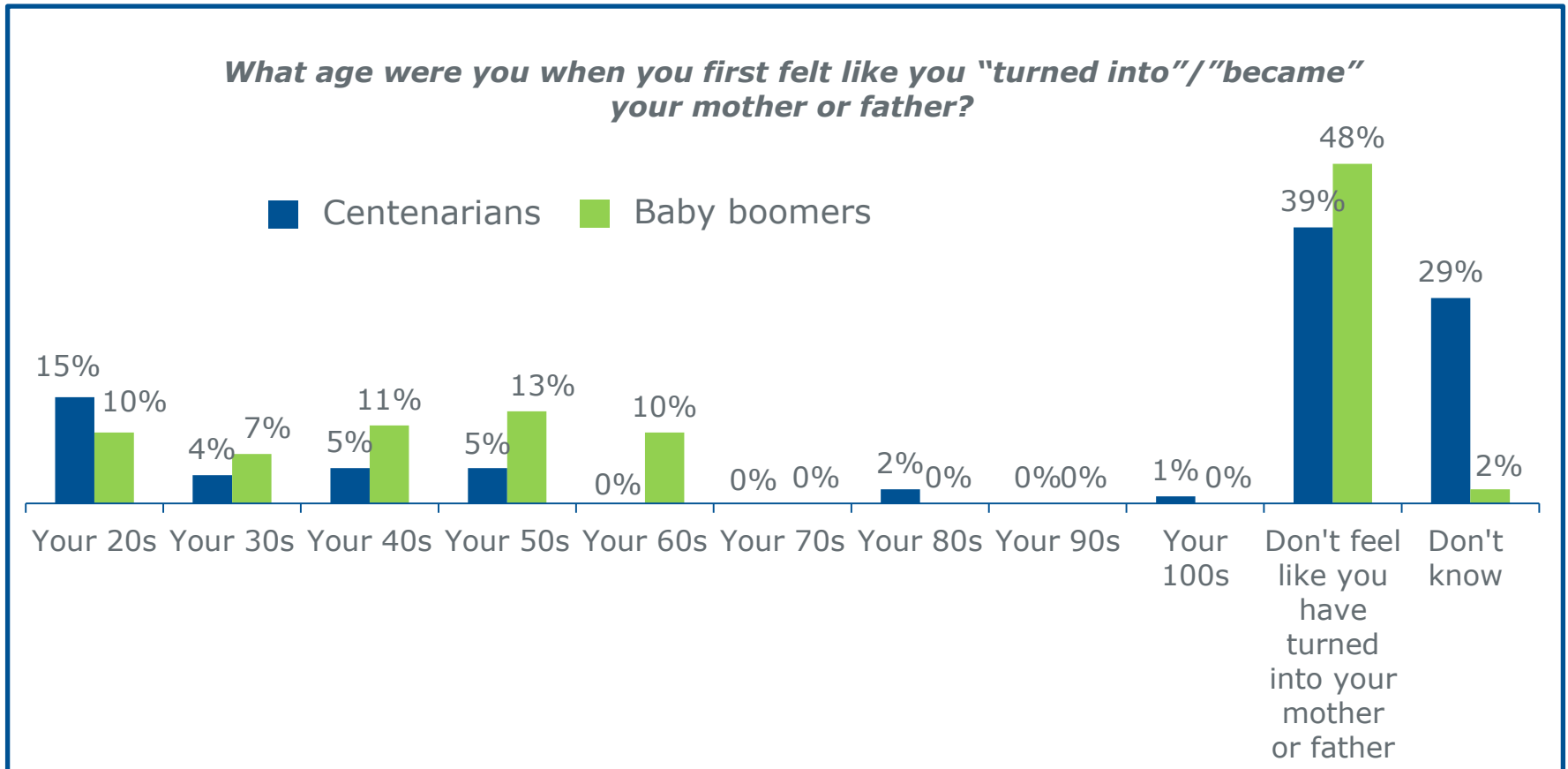
What stage in your life do you remember most fondly?

■ Centenarians ■ Baby boomers



Most centenarians and baby boomers do not feel like they have “turned into” their mother or father

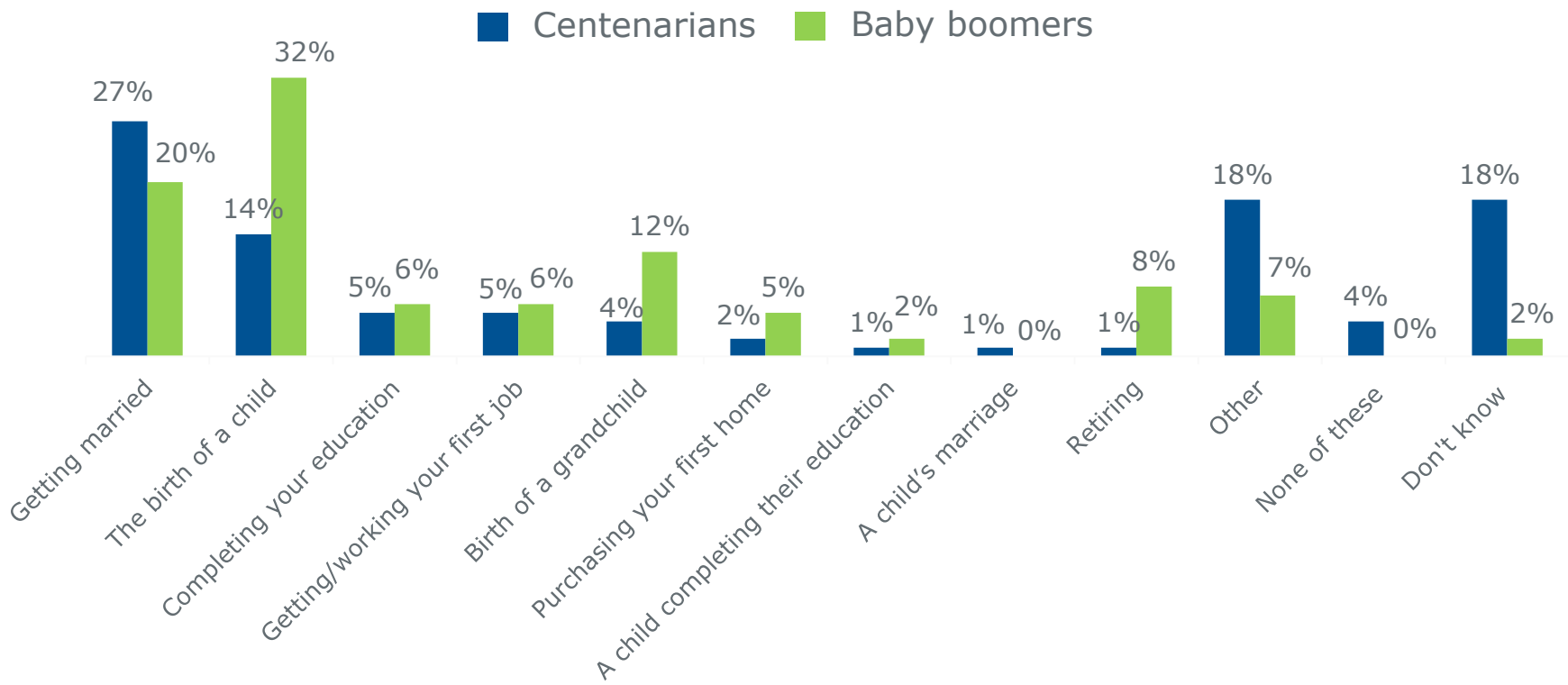
- Of those who feel they have, centenarians are most likely to say it happened in their 20s, and baby boomers in their 50s



Getting married is the most memorable milestone for centenarians

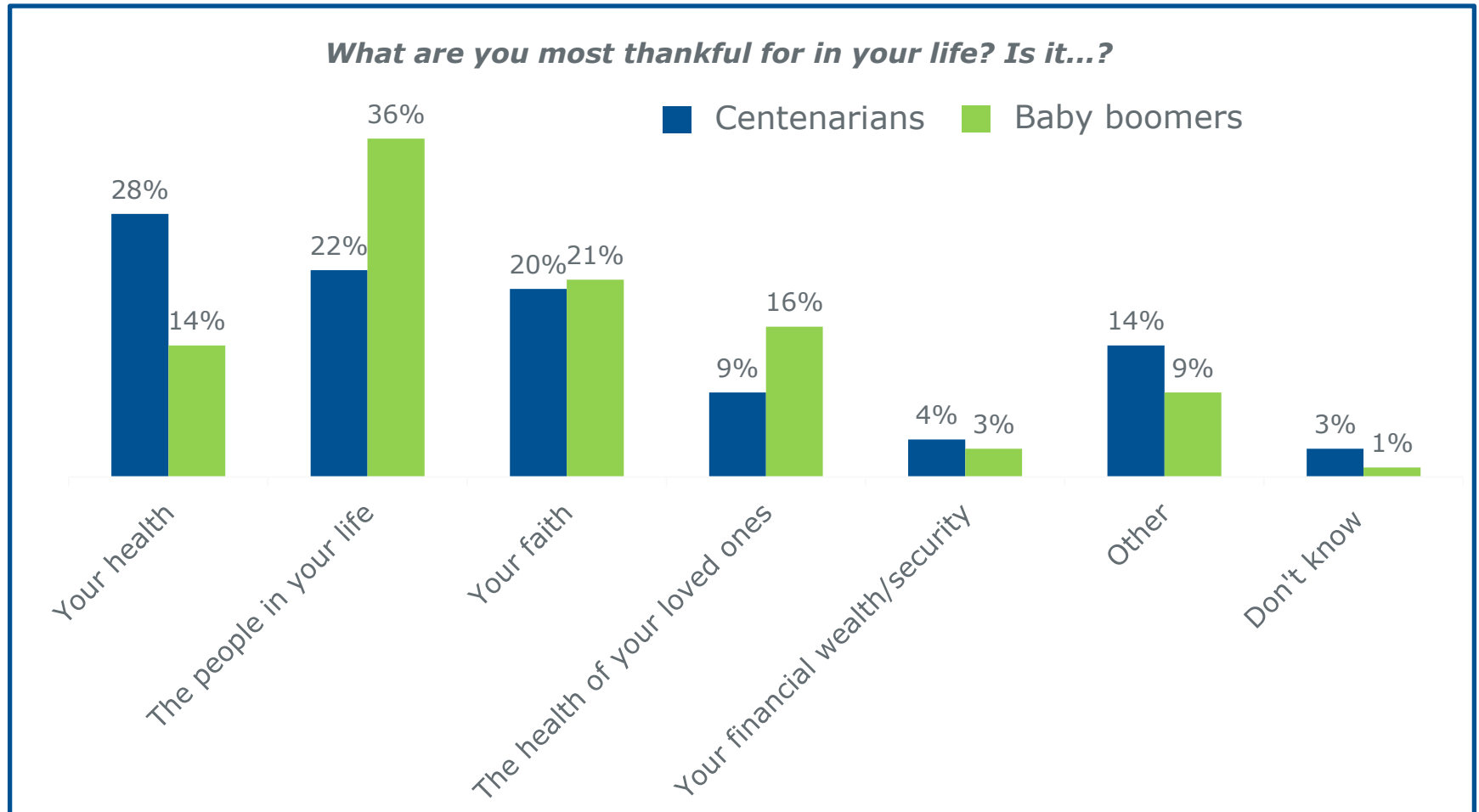
- Baby boomers say the birth of a child was the most memorable

Which life milestone do you remember most fondly? (Ranked by centenarians)



Centenarians are most thankful for their health

- Baby boomers are most thankful for the people in their life

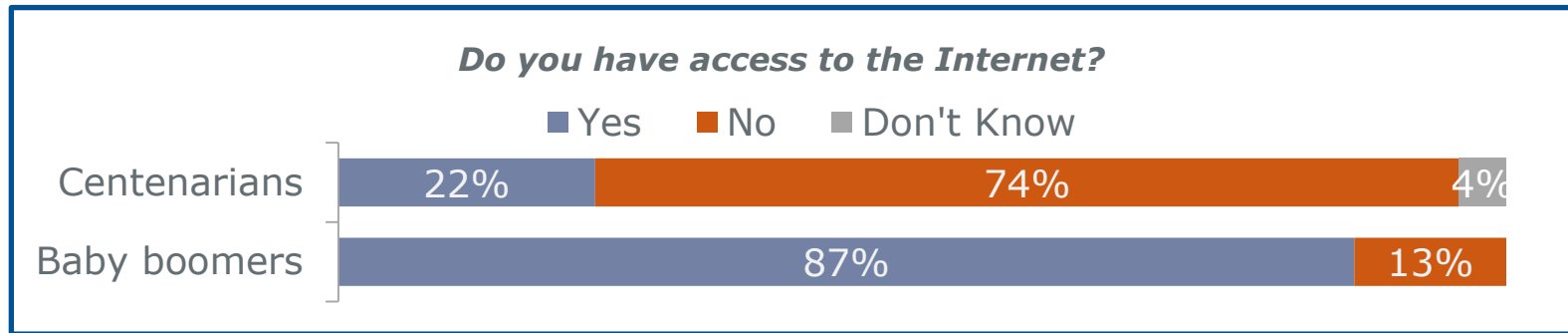




TECHNOLOGY

Three-fourths of centenarians do not have access to the Internet, while almost all baby boomers do

- Baby boomers are significantly more likely to have heard of social media websites



Which of the following things have you heard of? Please tell me all that apply. (Ranked by centenarians)

	Centenarians	Baby boomers
Twitter	56	94
Facebook	56	96
YouTube	32	93
Snapchat	12	34
Instagram	12	68
Foursquare	10	18
Reddit	9	16
LinkedIn	8	56
Pinterest	6	47
None of the above	29	1
Don't know	7	0

Darker shading indicates notable differences between audiences.

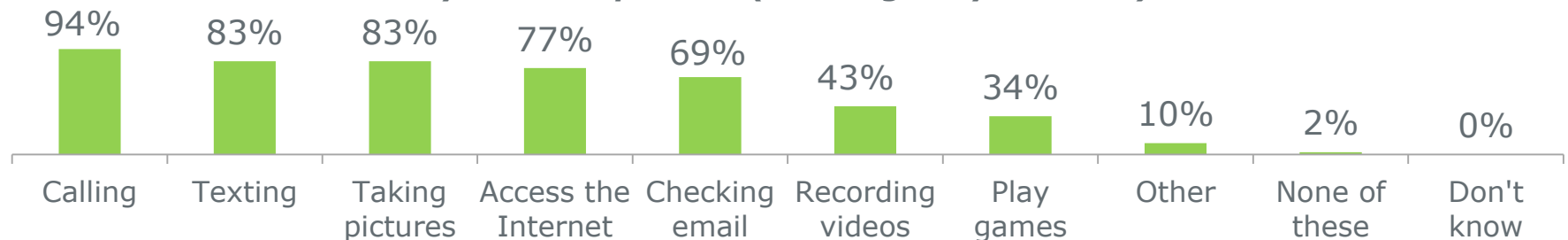
Baby boomers are significantly more likely to use technological devices than centenarians

- Baby boomers use their smartphone most for calling, texting and taking pictures

Which of the following technological devices, if any, do you use? (Ranked by centenarians)	Centenarians	Baby boomers
Desktop or laptop computer	13	82
E-book reader, such as the Kindle or Nook	9	31
Tablet, such as the iPad	6	36
MP3 player, such as an iPod	5	28
Smartphone, such as the iPhone or Android	4	41
Game console, such as Nintendo Wii, X-Box or PlayStation	3	23
GPS navigation device, such as a Garmin or TomTom	3	49
Other	4	4
None of these	68	8
Don't know	3	0

Darker shading indicates notable differences between audiences.

IF USE SMARTPHONE (N=124): Please tell me for which of the following reasons you use your smartphone? (Showing baby boomers)



Baby boomers are significantly more likely than centenarians to use the Internet for all activities besides dating

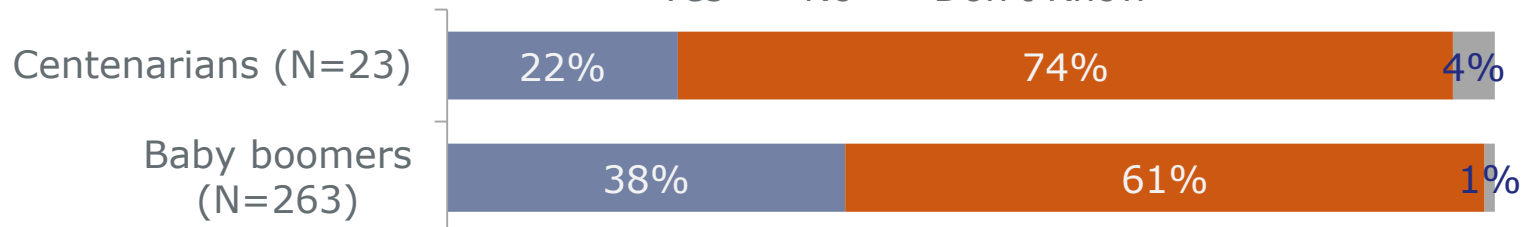
- Risk of identity theft has prevented more than a third of baby boomers from doing things online that they would otherwise like to do

<i>(IF HAVE ACCESS TO INTERNET): Please tell me for which of the following activities you have ever used the Internet. (Showing Yes, ranked by centenarians)</i>	Centenarians (N=19-22)	Baby boomers (N=221)
Use email	59	94
Get news about current events	58	85
View or share photos with family and friends	53	70
Shop	50	82
Search for information	32	97
Use a social media site such as Facebook, LinkedIn, Twitter, etc.	27	59
Watch TV shows, videos or movies	25	46
Instant message and/or video chat	11	41
Use a dating service	11	4
Download music	10	37

Darker shading indicates notable differences between audiences.

IF HAVE ACCESS TO INTERNET: Has the risk of identity theft prevented you from doing things online that you would otherwise like to do?

■ Yes ■ No ■ Don't Know



Baby boomers are more concerned than centenarians about online security

- Baby boomers are also more likely to take measures to protect themselves, mostly by downloading anti-virus software and monitoring their bank accounts

IF HAVE ACCESS TO INTERNET: How concerned are you about online security and identity theft?

■ Very Concerned ■ Somewhat Concerned ■ Not Very Concerned ■ Not At All Concerned

Centenarians
(N=23)



Baby boomers
(N=263)



IF CONCERNED: What have you done to protect yourself? (Ranked by centenarians)

Centenarians
(N=14)

Baby boomers
(N=233)

Monitor credit and bank accounts closely	64	80
Maintain anti-virus and/or anti-malware software	57	86
Don't share personal information on social-networking sites	43	73
Create unique passwords for every website	29	64
Don't use un-secure WiFi Internet	29	59
Purchased protection through a company like LifeLock or Identity Guard	21	18
Other	0	6
None of these	14	0
Don't know	7	0

Darker shading indicates notable differences between audiences.



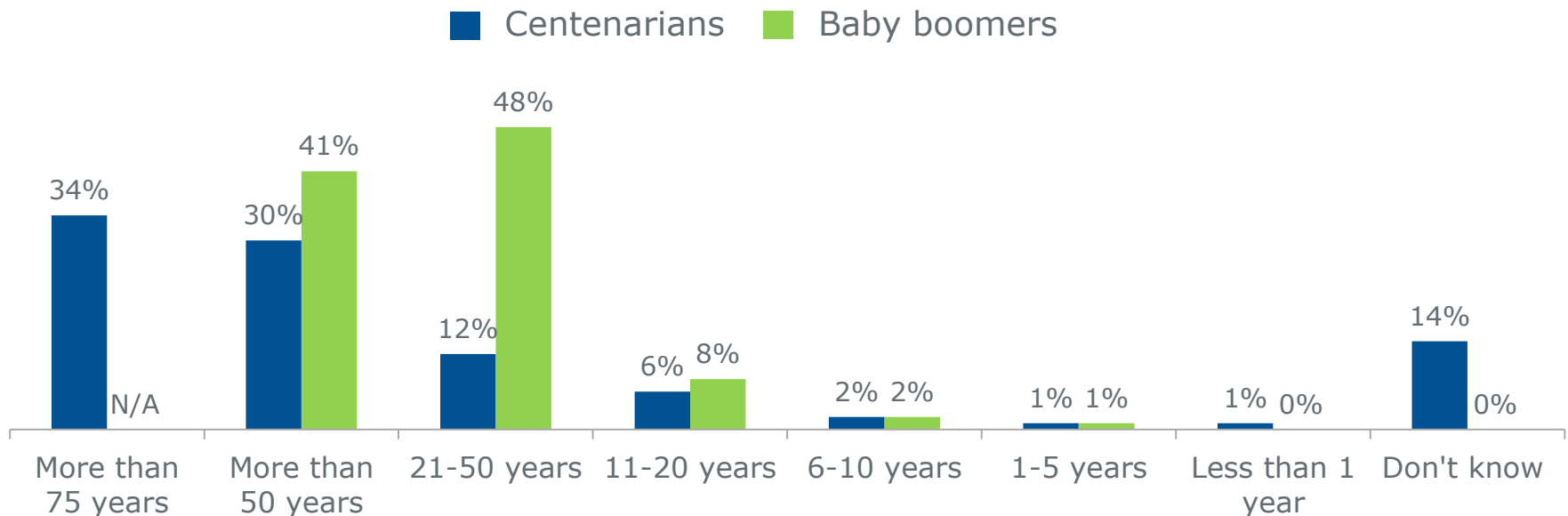
STAYING CONNECTED



Both groups are likely to have friendships that have lasted for the majority of their lifetime

- Many centenarians have friendships that go back 75 years or more; baby boomers are likely to have friends they have known for 50+ years

Among the friends you are in regular contact with, what is the longest period of time you have known someone? Is it...?



Landline phones are the most popular way for both centenarians and baby boomers to stay in touch with friends and family

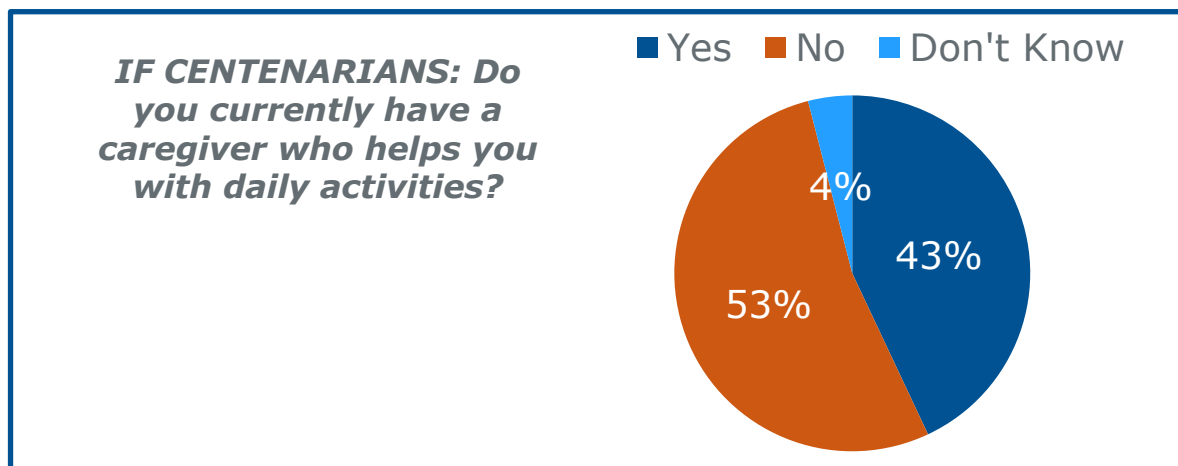
- Centenarians are more likely to connect via mail, while baby boomers are significantly more likely to use cell phones, email and other technologies

<i>By which of the following means, if any, do you regularly stay in touch with or get information about friends and family? (Showing Yes, Ranked by centenarians)</i>	Centenarians	Baby boomers
Home telephone (landline)	94	95
In-person visits	78	89
Letters, cards, mail	74	69
Cell phone	32	79
Email	20	72
Photo-sharing apps, such as Instagram or Flickr	10	13
Facebook	6	46
Text messaging	5	52
Video conference, such as Skype or Face Time	4	24
Twitter	1	2

Darker shading indicates notable differences between audiences.

A majority of centenarians do not have a caregiver

- Those who do most often have a professional caregiver



<i>IF RECEIVES CAREGIVER SUPPORT: Who do you consider your primary caregiver?</i>	Centenarians (N=45)
A professional caregiver such as a nurse or in-home aide	40
A child	22
Other	20
A spouse/partner	7
A friend	4
A neighbor	2
A grandchild	2
Don't know	2

A quarter of baby boomers are caregivers for someone

- Those who are most often provide care for a parent

IF BABY BOOMER: Are you currently the caregiver for anyone?

■ Yes ■ No ■ Don't Know

Baby boomers

24%

75%

1%

IF CAREGIVER: Who do you care for?

**Baby boomers
(N=73)**

A parent

30

Another relative

22

Other

22

A spouse/partner

21

A friend or neighbor

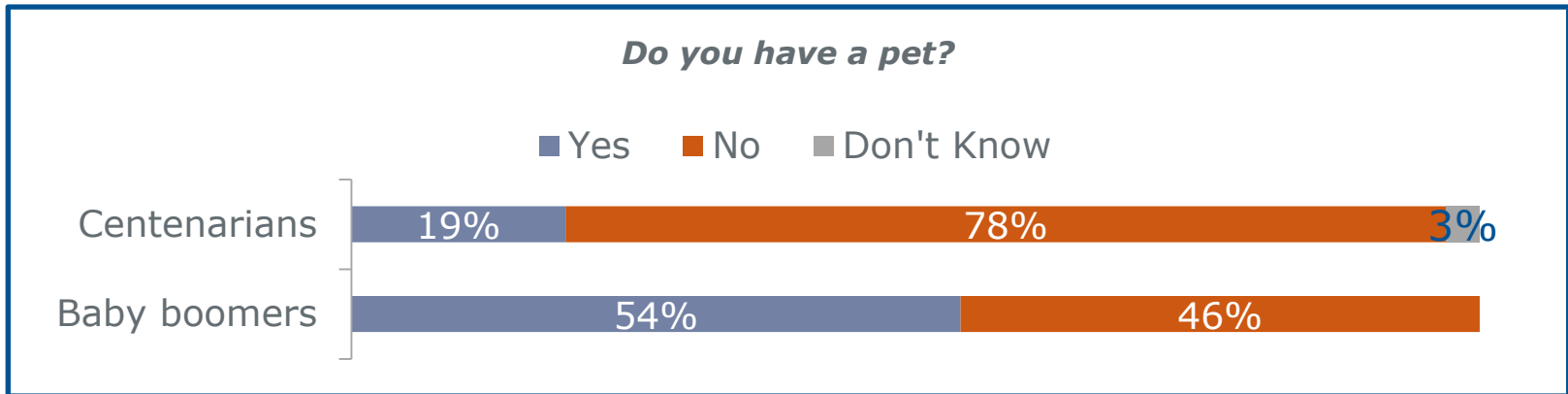
4

Don't know

1

Most centenarians do not have a pet, but a majority of baby boomers do

- Those who do have a pet say it contributes to their sense of well-being



IF OWN A PET: Do you believe that spending time with and taking care of your pet contributes to your overall well-being?

95%

of both centenarians (N=20) and baby boomers (N=164) respond "Yes"

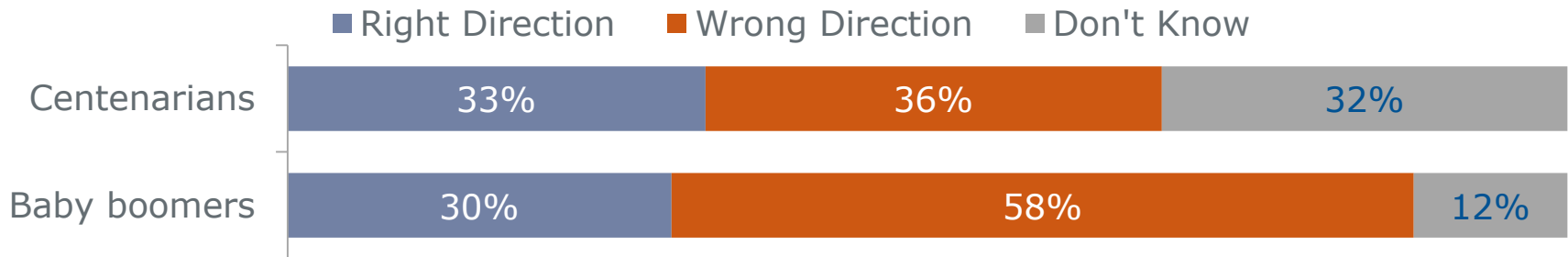


THE UNITED STATES: THEN & NOW

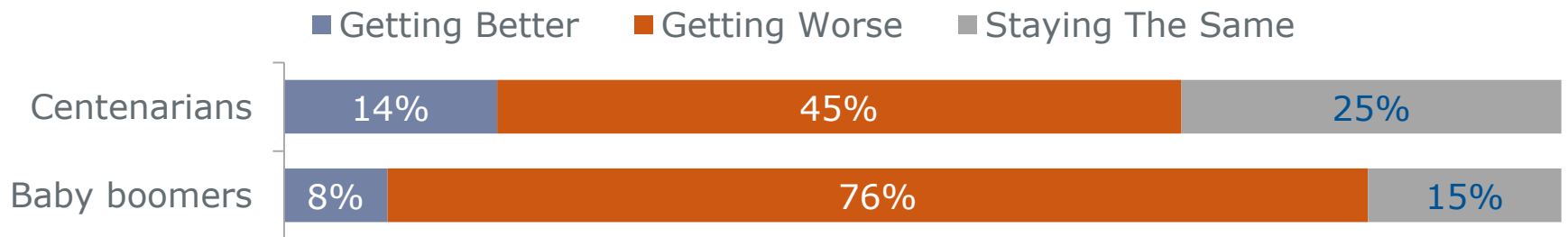
Overall, baby boomers are more cynical about the current state of the country

- A majority of baby boomers believe the U.S. is headed in the wrong direction and that American values have worsened over their lifetime

Would you say that, overall, the United States is currently going in the right direction or the wrong direction?



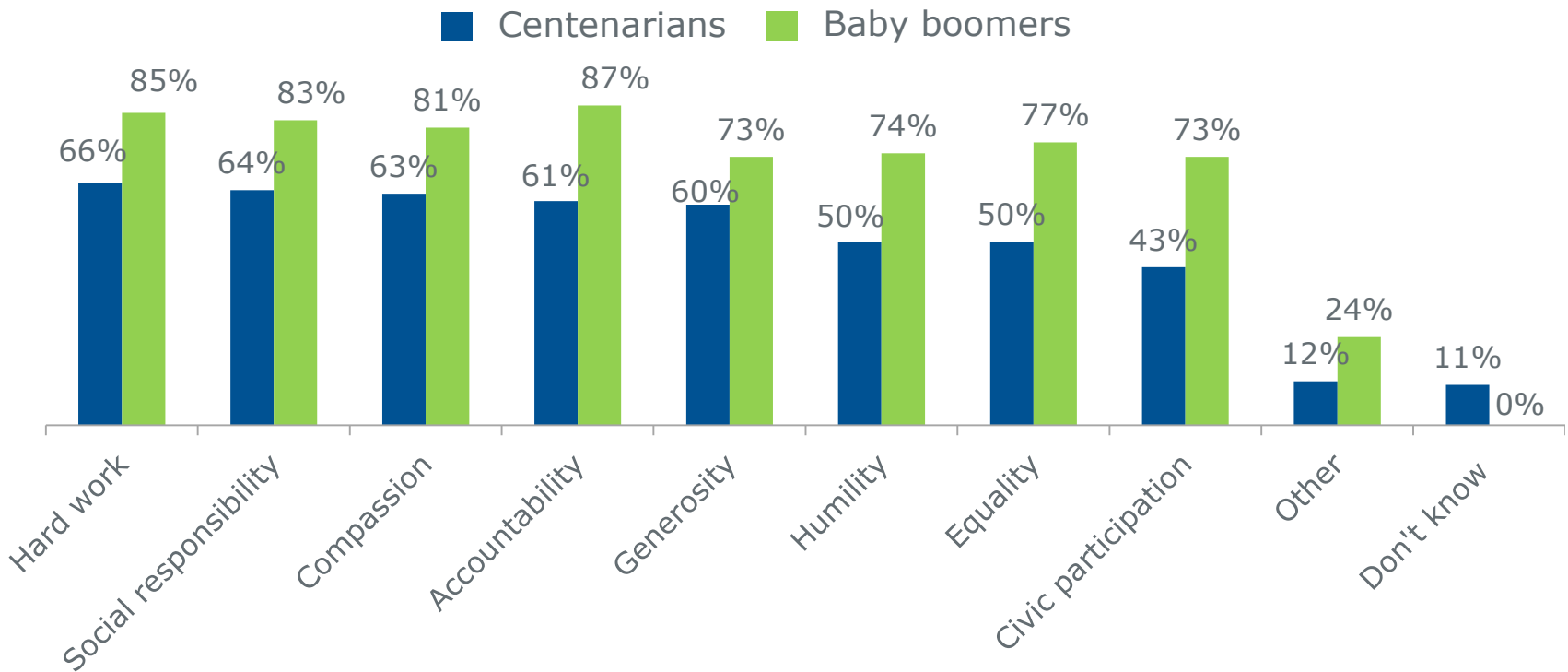
Would you say that Americans' values have been getting better, worse or staying about the same over your lifetime?



Centenarians believe hard work is the most important value for Americans to embrace

- Baby boomers think accountability is most important

Which values, if any, do you think would make the country a better place if more Americans embraced and demonstrated them? (Multiple responses permitted)

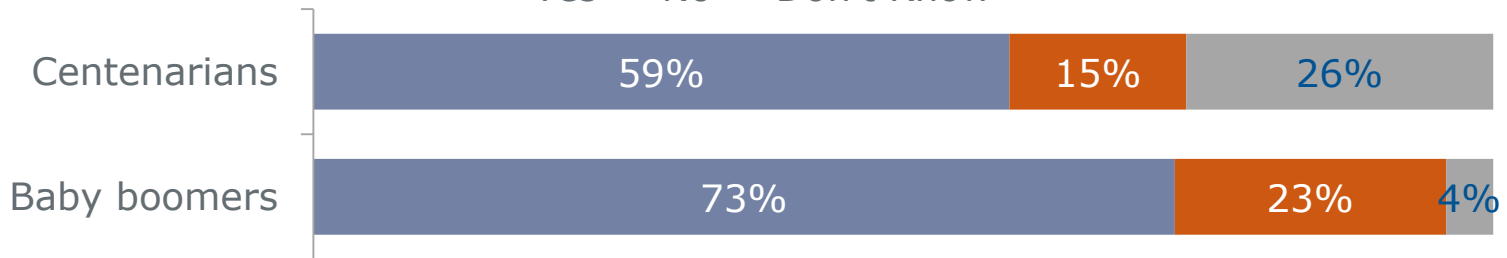


A majority of both audiences think that now is the most politically divided the country has been in their lives

- Baby boomers are much more likely to feel this way

Is right now the most politically divided the country has been in your lifetime?

■ Yes ■ No ■ Don't Know



Both audiences agree that the economy and unemployment are the most important issues facing the country

- Baby boomers are more likely to say that income inequality is a major issue

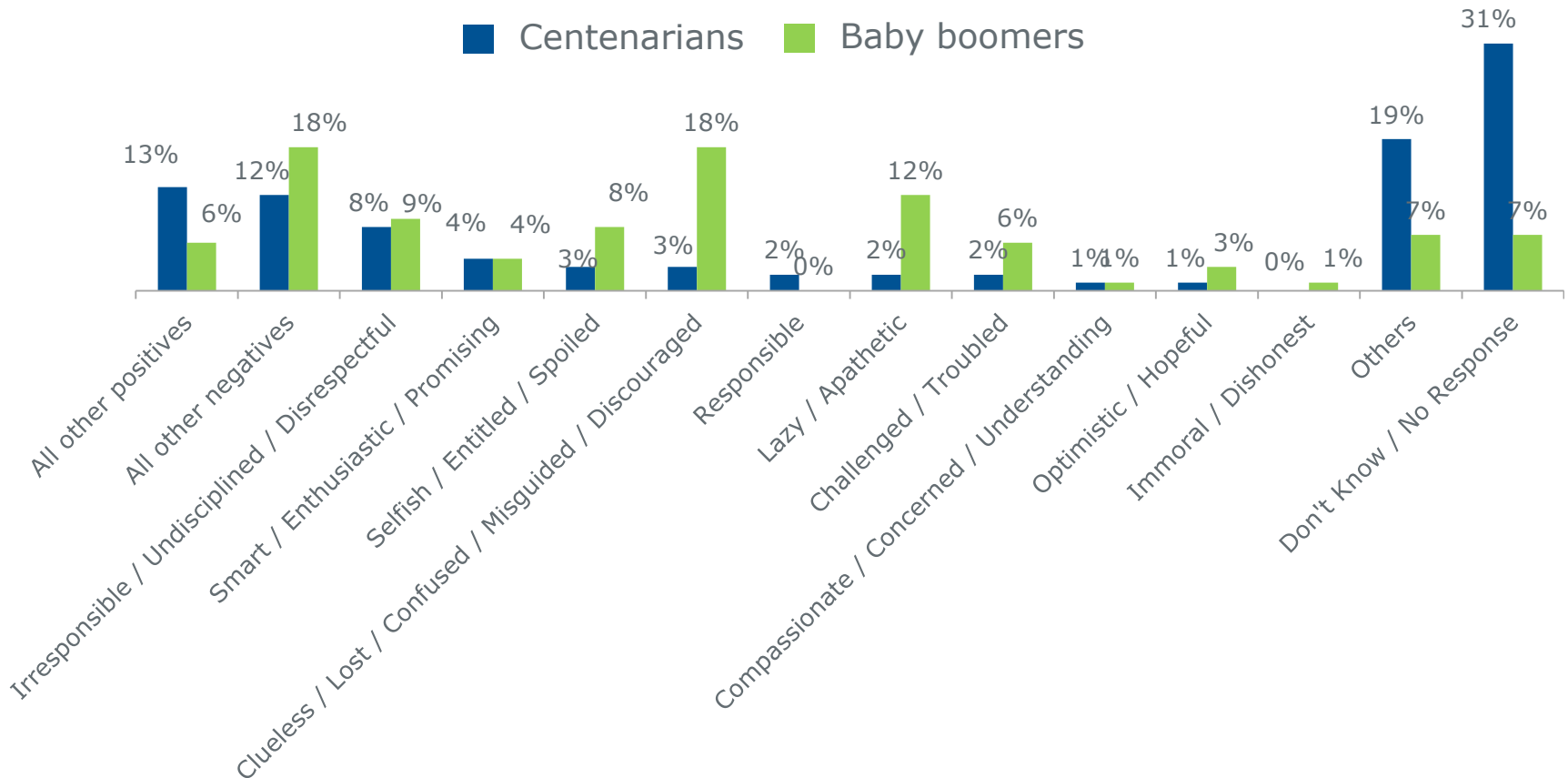
<i>Which of the following do you feel is the single biggest problem or challenge currently facing the country? Is it...? (Ranked by centenarians)</i>	Centenarians	Baby boomers
A struggling economy/unemployment	23	26
Mismanagement of natural resources	8	5
Health care	7	11
Social security	7	3
Federal budget deficit	6	13
Income inequality	6	16
Immigration	5	6
Terrorism	3	5
Other	19	15
None of these	4	0
Don't know	13	1

Darker shading indicates notable differences between audiences.

Baby boomers are more likely than centenarians to think negatively of America's youth

- “Other” responses from centenarians include “not religious,” “have high expectations” and “addicted to technology”

What one word would you use to describe the youth of America today? (Open End)



-

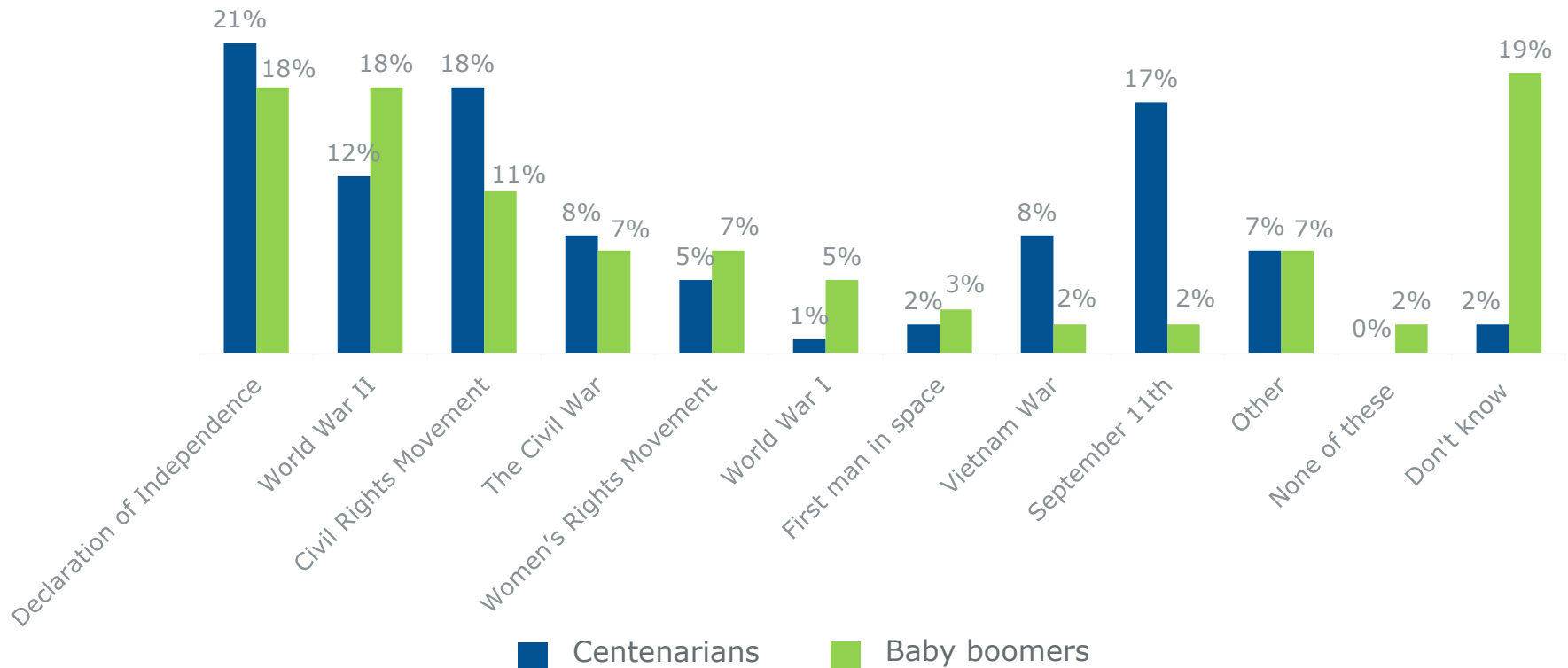
A word cloud of adjectives describing centenarians. The words are arranged in a circular pattern, with 'irresponsible' and 'good' being the largest. Other prominent words include 'unreliable', 'lost', 'eager', 'typical', 'neglected', 'ambitious', 'pleasant', 'aggressive', 'over-active', 'out of control', 'addicted to technology', 'responsible', 'good and bad', 'smarter', 'undisciplined', 'lovely', 'energetic', 'terrible', 'admire', 'home', 'amazing', 'generation', 'sad', 'unruly', 'drugs', 'lazy', 'very impressive', 'complicated', 'in trouble', 'understanding', 'hopeful', 'disrespectful', 'room for improvement', 'need help', 'status quo', 'ignorant', 'high expectations', 'challenged', 'selfish', 'wanting', 'divided', 'response', 'spoiled', 'spontaneous', 'undecided', 'normal', 'liberal', 'contented', and 'aware'. The words are in various colors and orientations, creating a dynamic and visually engaging composition.

[illegible]

Centenarians and baby boomers agree that the signing of the Declaration of Independence is the most important event in U.S. history

- Centenarians are more likely to say World War II is the most important historical U.S. event, while more baby boomers say it is either the Civil Rights Movement or September 11th

What historical event do you believe is the most important in our country's history when you consider the impact it's had on our country? Is it...?

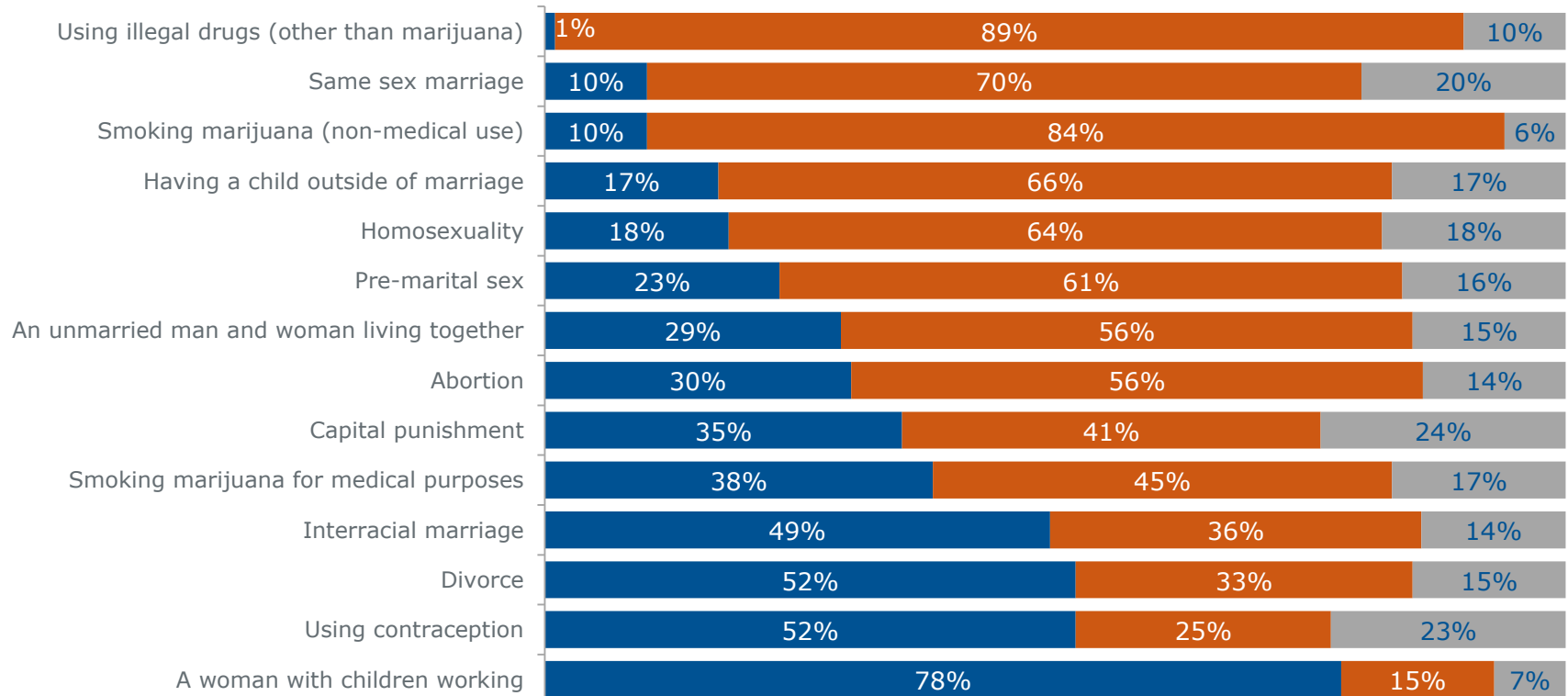


Most centenarians say drugs, premarital sex, having a child outside of marriage and homosexuality are morally objectionable

- Nearly 8 in 10 think it's fine for mothers to work outside the home, and about half have no issues with interracial marriage, divorce or the use of contraception.

*Please indicate whether each of the following is morally objectionable.
(Showing centenarians)*

■ Morally acceptable ■ Morally objectionable ■ Don't know

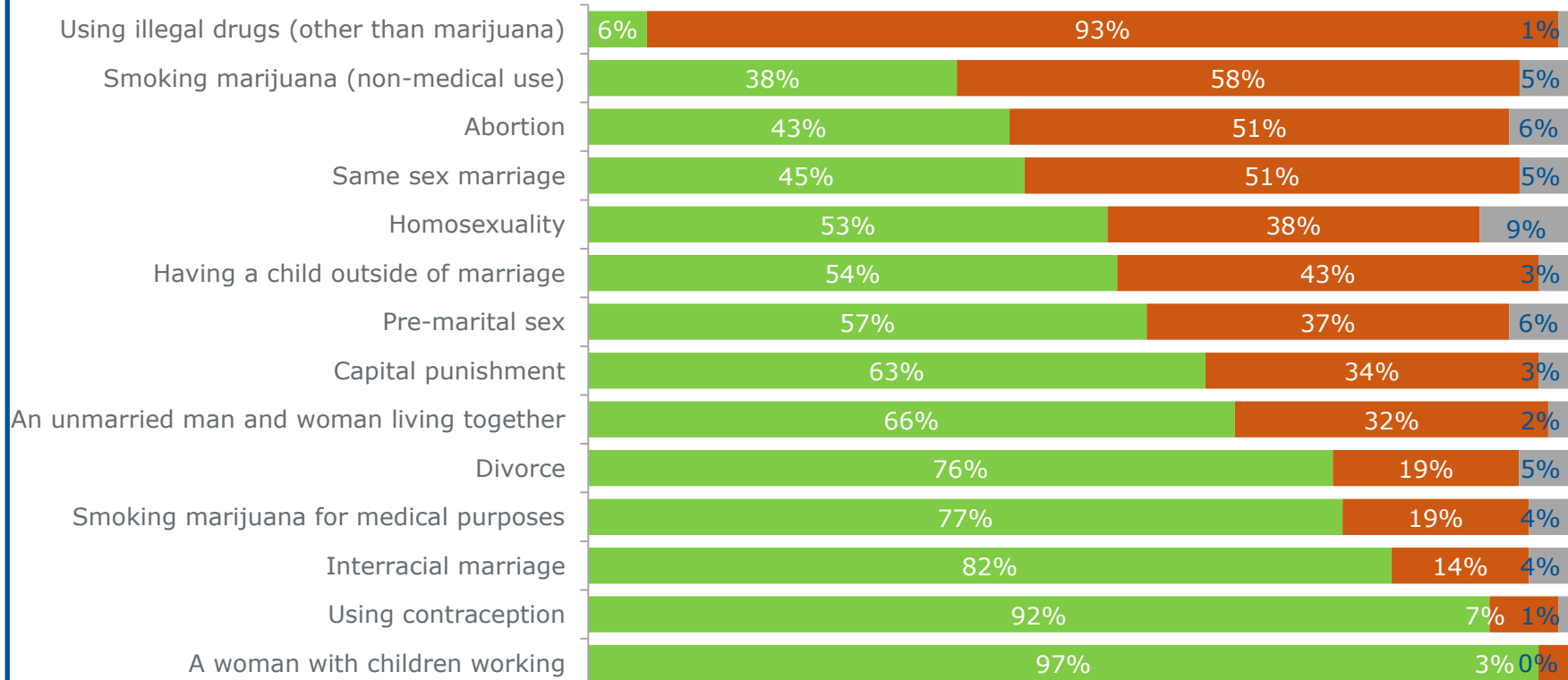


In general, baby boomers take a more progressive stance on social issues

- Still, a majority consider illegal drug use, abortion and same sex marriage to be morally objectionable

***Please indicate whether each of the following is morally objectionable.
(Showing baby boomers)***

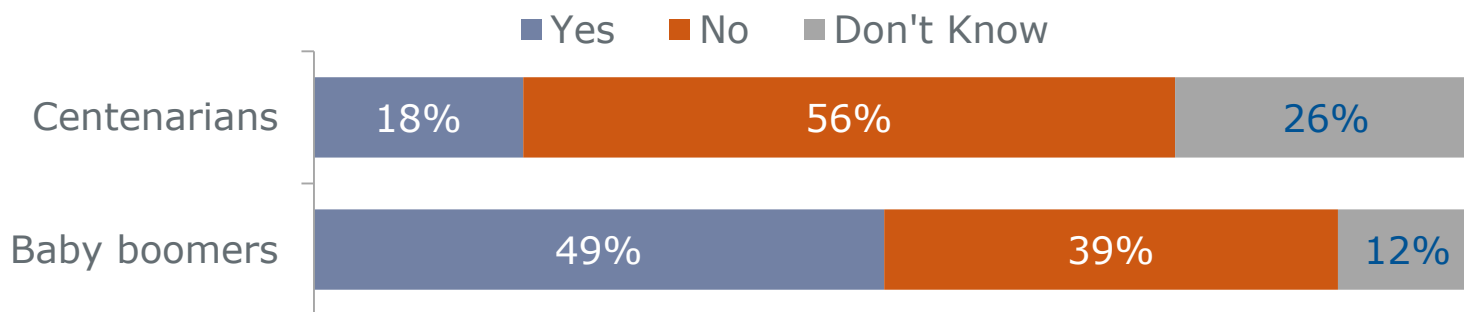
■ Morally acceptable ■ Morally objectionable ■ Don't know



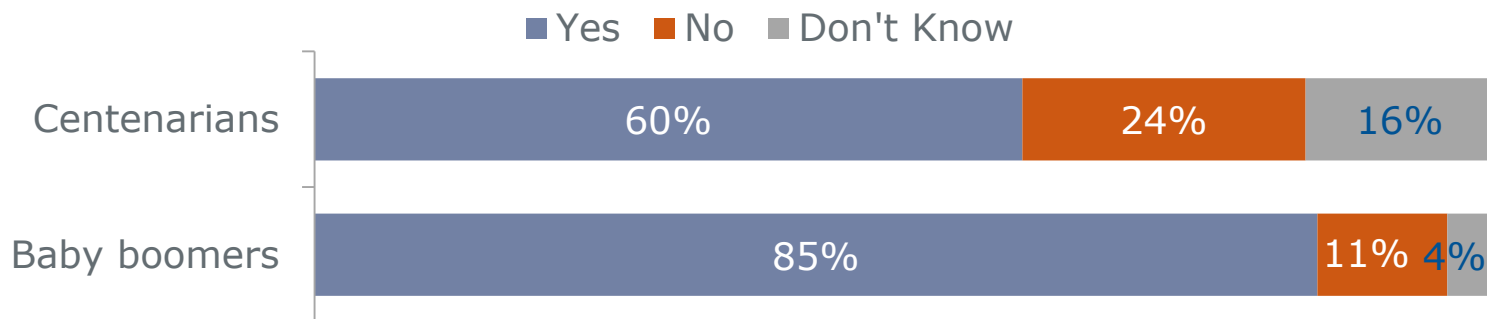
Most centenarians did not expect to see a black president in their lifetime

- A majority of both centenarians and baby boomers expect there will be a woman president in their lifetime

Prior to Barack Obama's election, did you think there would be a black president in your lifetime?



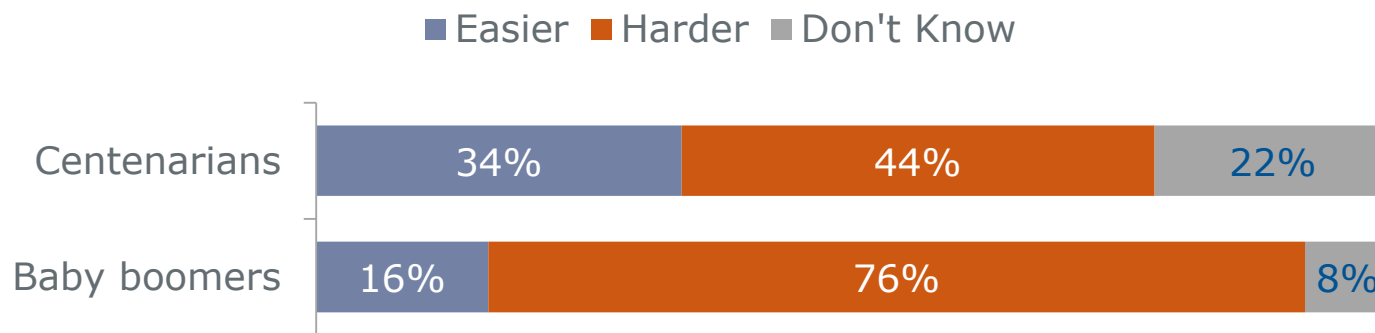
Do you think there will be a woman president in your lifetime?



Centenarians and baby boomers agree that it is harder to get ahead professionally today

- Baby boomers feel this way much more strongly

Is it easier or harder to get ahead professionally today than when you started working?

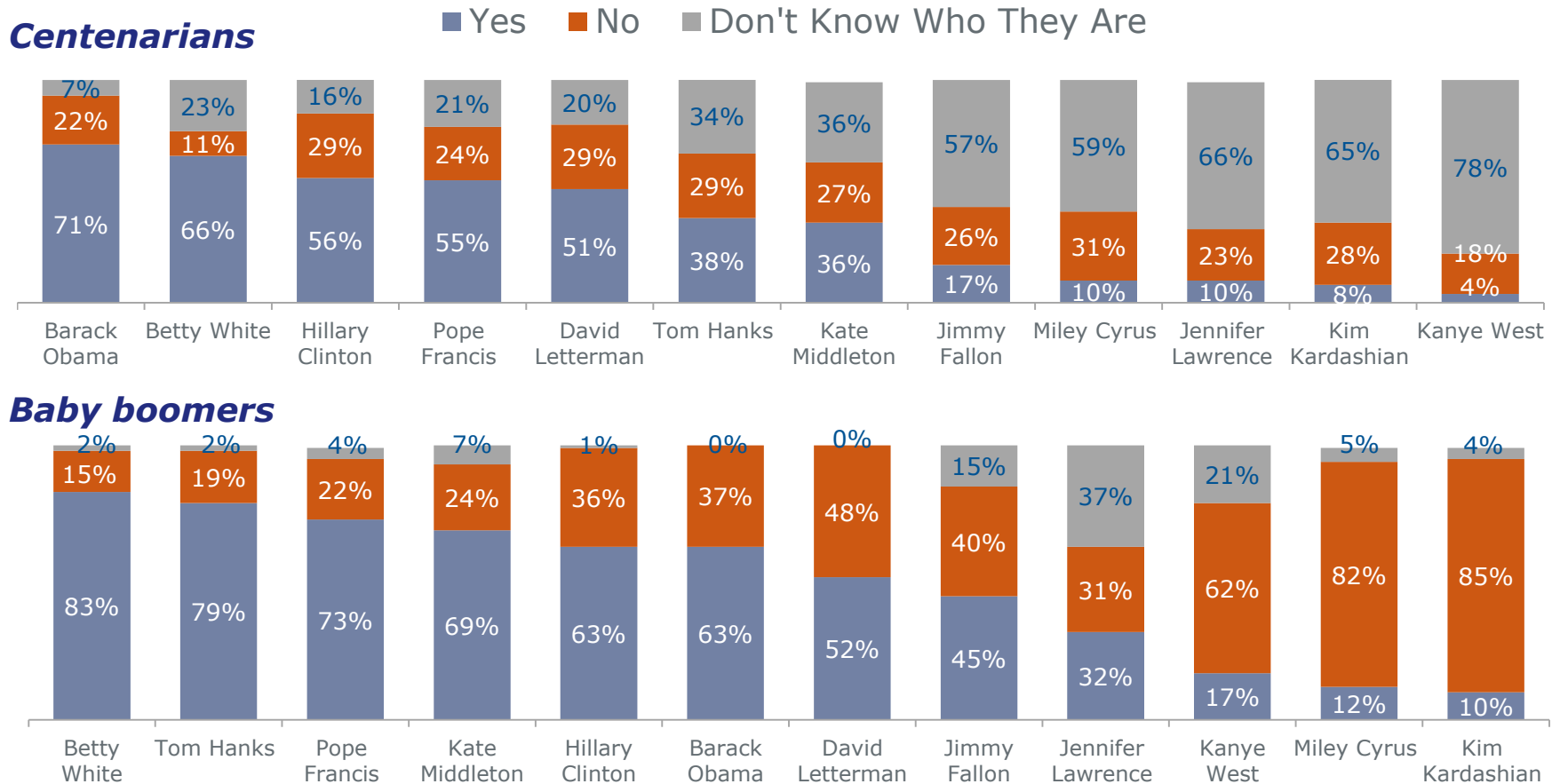




FUN TOPICS

Centenarians would most like to invite Barack Obama to dinner, while baby boomers would like to invite Betty White

For each of the following people, please say whether you would invite him or her to this dinner or not. If you don't know who this person is, please just say so.

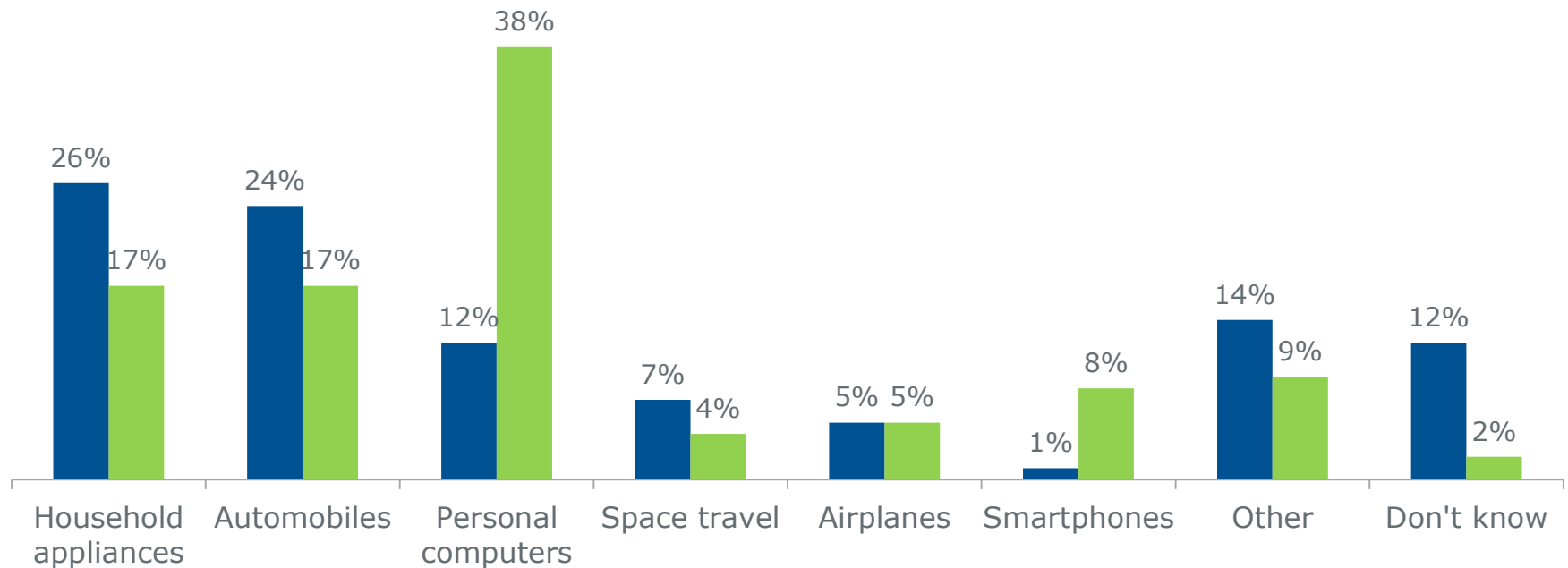


Centenarians think household appliances are the most important technological invention in the last century

- Baby boomers say the personal computer is the most important

Thinking about modern society, what would you say is the most important technological invention or advancement in the last century?

■ Centenarians ■ Baby boomers

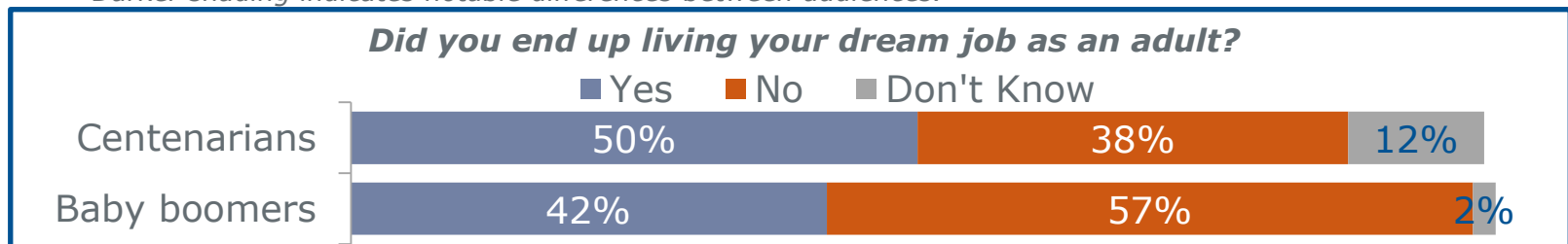


Teacher, homemaker and nurse were the top dream jobs of baby boomers and centenarians

- Half of centenarians lived out their dream jobs as adults, while most baby boomers have not

<i>What was your dream job growing up? (Ranked by centenarians)</i>	Centenarians	Baby boomers
Teacher	14	17
Stay-at-home wife/mother	12	7
Nurse	8	9
Doctor	3	3
Musician	2	3
Actor	1	2
Astronaut	1	1
Firefighter	1	2
Politician	0	1
Model	0	0
Athlete	0	5
Policeman	0	2
Other	33	42
Don't know	26	6

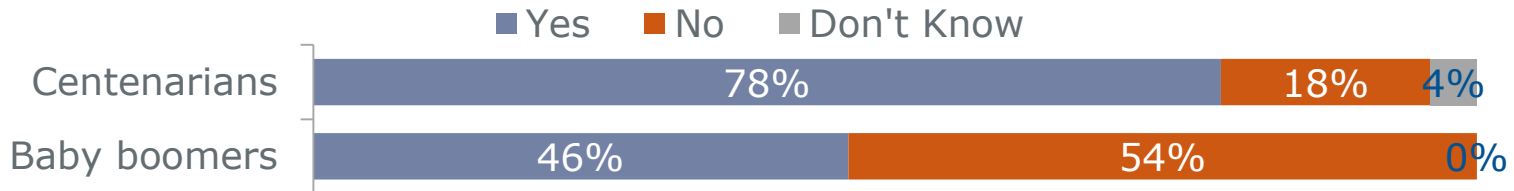
Darker shading indicates notable differences between audiences.



Most centenarians and nearly half of baby boomers have lost their partners to divorce or death

- The majority of both groups are not interested in dating

Have you lost a spouse or romantic partner, either to divorce or death?



IF LOST A SPOUSE OR ROMANTIC PARTNER: Are you interested in dating again?



(IF LOST A SPOUSE OR ROMANTIC PARTNER) How do you feel about going back into the dating field?

	Centenarians (N=81)	Baby boomers (N=138)
Uninterested (or indifferent)	80	62
Excited	7	7
Bittersweet	1	4
Overwhelmed	1	8
Scared	0	12
Don't know	10	7

Darker shading indicates notable differences between audiences.

Baby boomers are more likely to say they wish they understood more about the challenges of relationships when they were younger

<i>What do you know about relationships now that you wish you knew when you were younger? (Open end, ranked by centenarians)</i>	Centenarians	Baby boomers
Nothing/There is nothing I know now, that I wish I knew when I was younger	14	10
Get to know the person/pick the right person	8	7
Negatives of relationships: Nothing is forever / People aren't always truthful / They are difficult, etc.	4	11
Be kind/nice/considerate/thoughtful	3	0
Communication / Honesty / Trust / Be forgiving	2	15
Compromise / Give and take	2	3
Spirituality / Church / Being in tune with your spirituality	2	1
A lot / Everything	1	3
I wish I was smarter/wiser	1	1
How important they are / Cherish them	1	2
Relax / Have a sense of humor / Do not sweat the small stuff	1	1
Finances in relationships / Saving more money	1	1
Be kind/nice / Be considerate/thoughtful	3	0
Know/love yourself / Make sure you are ready for a relationship	0	2
Commitment / They take work / When things get tough stick with it	0	6
How to get along/not argue/keep a happy marriage	0	2
Companionship / Stay involved with each other / Put people ahead of other activities	0	2
Do not try to change people	0	1
Other	12	14
Don't know / No Response	48	19

Darker shading indicates notable differences between audiences.