100 YEARS OF WISDOM

THE PERSPECTIVE OF CENTENARIANS
When they discuss hot-button issues from marriage and politics to personal finance and today’s youth, centenarians share frank and surprising advice.

To take the temperature of the collective teen or tween mind, one need only turn to any of a number of social media platforms (whether Facebook, Twitter, Instagram, or Vine), which abound with opinions volunteered on just about everything under the sun. For the slightly older demographic, there are blogs and personal websites and other longer-form digital journals and diaries. But what about the demographic of Americans with the widest range of experience, who have the most and the best stories to tell and the benefit of a lifetime of context and perspective? Centenarians, or those who have celebrated a 100th birthday, may be nimbler on the typewriter than the latest iPhone app, but when one gets them on the old-fashioned telephone, they are bound to talk off a great many ears. And comparing and contrasting what dozens of them say (and do not say) affords a very rare glimpse of what it is like to be and to think like a centenarian.

Railing about the misdeeds—real or perceived—of the youth has long been a prerogative of seniors, so it comes as no surprise that an overwhelming majority (75 percent) of the centenarians polled in a recent survey feel that today’s youth spend too much time on their phones and computers. That digital connectivity, however, may not be all bad. Nearly 80 percent of those polled consider today’s young people to be smarter and sharper than their counterparts were in the early 20th century.

Even more surprising, perhaps, are the factors to which the centenarians polled (the oldest of whom is 105) attribute to their longevity. Those hoping to live forever may be glad to hear that just 66 percent thought physical activity was a major contributor to their health and happiness, which was considerably fewer than the 84 percent who considered spending time with family to be a large factor. That is not to say, of course, that getting to the gym regularly will not improve one’s chances of living to, say 80, but it is noteworthy nonetheless.

Spirituality or religion played a major role in the minds of 59 percent of respondents, and a well-balanced diet was a decided factor for 63 percent. Anecdotal examples can also be telling. One respondent thought staying “ornery and stubborn” was a factor; another cited not drinking, while a third felt drinking “all [the] good whiskey I could get” and “work[ing] like the devil” helped. These, and other reflections from the centenarians, are food for thought with National Grandparents Day (September 7) around the corner, and as an important counterbalance to many of the voices that otherwise tend to rise to the surface on digital platforms.
BACKGROUND

Age, of course, is no guarantee of wisdom, but cultures throughout history have recognized extended experience as a reliable indicator of knowledge and sound judgment. Centenarians tend to have not only great stories to share about decades past, but also a lot of sage advice and unparalleled perspective. They have, after all, been there and done that many times over. The centenarian population in the United States, where 100-year-olds receive a letter from the White House and are celebrated on NBC’s Today Show (through a Smucker’s partnership), numbered 53,364 on April 1, 2010, according to the last Census. Furthermore, that Census also predicted a climb to 55,095 centenarians as of July 1 of that year.

With nearly perpetual advances in medicine and healthcare, this exclusive demographic, which has seen a wide spectrum of changes in American politics, economics, and culture, can be projected to continue to grow. And in the coming years, centenarians will become even more vital and important to track as their numbers grow. Today’s centenarians have witnessed changing trends and dynamics in marriage and family, and many have developed successful habits for longevity. Even the youngest centenarians were born the year that World War I broke out, and in addition to witnessing the current digital and technological revolution, centenarians have lived through world wars, tremendous scientific progress (as varied as the invention of the bomb and the first lunar landing), and countless musical and artistic movements.

The United States looked very different 100 years ago. In 1914, the average cost of a new car was $500; a new house was approximately $3,500; a gallon of milk cost 32 cents; and a gallon of gas was only 12 cents. Today’s centenarians have been moved by the automobile, empowered by the antibiotic, dazzled by the moon landing, and preserved by the Internet.

Holiday Retirement, a provider of more than 300 senior living communities across the United States, captured the wisdom that accompanies a 100-year life, with a particular eye for uncovering the factors and practices which today’s centenarians think lead to a happy and healthy life. The survey, which catalogs dozens of centuries of successes, also reveals flickers of dissatisfaction. Only 7 percent of respondents report no regrets. With decades of triumph, we can learn also from their tribulations.

The survey findings identify important perspectives on the country’s current direction, and they provide valuable advice on family and marriage, today’s youth, habits for longevity, personal finance, and the keys to happiness. Read on to learn what thousands of years of collective experience have taught dozens of remarkable people.

# Table of Contents

- On marriage, love, and family ................................................................. page 5
- On today’s youth .................................................................................. page 7
- On habits for longevity .......................................................................... page 8
- On personal finances ............................................................................. page 11
- On the state of the country today ........................................................... page 12
- About the survey .................................................................................. page 13
100 years of wisdom...on marriage, love, and family

Love and marriage, as sung by Frank Sinatra, who would almost be a centenarian if he were alive today, go together like a horse and carriage. But horses and carriages are both metaphorically and literally scarcer by the year.

In 1910, nearly 80 percent of households contained a married couple. That continued through 1950, when the number plummeted to 74 percent (in 1965), en route to 64 percent (in 1977), and then 56 percent (in 1989). The centenarians polled in this survey have seen not only rising divorce rates, but also radical changes in the national conversation on gay marriage and in the ways that the family unit operates. Musicals still celebrate love, but the songs are quite different today than they were when Broadway was beginning to become the theatrical hub it now represents, as the centenarians were coming of age. One centenarian’s tip for a successful marriage? “Never as a woman admit to being wrong. Never let a man know he’s right.”

---

**ADVICE FOR MARRIAGE**

- 22% – Spend more time together
- 6% – Spend less time together
- 3% – Be more kind
- 29% – Make a stronger effort to communicate
- 22% – Say “I love you” more often

---

**CENTENARIANS HAVE THIS TO SAY ABOUT LOVE**

“Have more understanding.”

“Plan and do things together.”

“Do not get divorced; make it work.”

“Make sure you have picked the right mate.”

“Spend less time together.”

“Never as a woman admit to being wrong. Never let a man know he’s right.”

“Respect, trust, and forgive.”

---


* Graphic does not represent “don’t know/unsure/more” answers.
Centenarians studied in this survey were middle-aged during the genesis of the baby boomers, at which point the birth rate doubled for third children and tripled for fourth children. Today, however, American fertility has declined and currently stands at 1.86 births per woman, the lowest it has been since 1986. Another key trend survey respondents witnessed is women starting families later in life. In 1970, the average age of a first-time mother was 21.4. In 2006, the average rose to 25.0. The trend can be seen continuing today as many women today are having children in their 30s and 40s.

Through the lens of that experience, surveyed centenarians overwhelmingly attribute their health and happiness to spending time with family (84 percent). And 65 percent feel spending time with friends and neighbors made them healthier and happier.

Centenarians had some surprising things to say to parents. Although 34 percent say their most important advice to parents was to spend more time with their children, just 7 percent recommend that parents do more reading to their kids, and only 10 percent advise parents to be better listeners.

---

**CENTENARIANS HAVE THIS TO SAY ABOUT FAMILY**

“Be a friend to your child and just talk to them.”

“Be kind to each other.”

“Teach them to respect teachers and discipline them more.”

“Be sensible.”

“Think first of the children, second of yourself.”

---

**ADVICE FOR PARENTS**

- **7%** – Read to your children when they’re young
- **10%** – Be a better listener
- **15%** – Be a good role model
- **21%** – Be more strict and discipline children
- **34%** – Spend more time doing things together

---


* Graphic does not represent “don’t know/unsure/more” answers.
100 years of wisdom...on today’s youth

The generation that often had to reluctantly forego a proper education in order to pitch in and help their parents meet mounting expenses has a very interesting perspective on today’s youth. Young people today, according to 74 percent of the respondents, understand the value of education. Yet just 32 percent of those surveyed think that today’s youth understand the value of hard work.

And kids today are only considered “generally polite and respectful” by a narrow margin of those surveyed: 46 percent compared to 37 percent. (The remaining 17 percent politely and respectfully did not respond to the question, or was unsure.)

The extensive and fast-changing developments in technology that centenarians have seen may play a role in their views on today’s youth. Whereas young people today probably do not know what a cassette tape is and may not recognize the injunction “Be Kind Rewind”—let alone what a typewriter eraser is—centenarians have seen the invention of the personal computer in the 1970s, the mobile phone in 1973, and the World Wide Web in the 1990s. Parallel to the rise in technology, post-secondary education is at an all-time high: 21 million students enrolled in 2011. So the centenarians may be onto something when they say that young people understand the value of education, even as the nation hotly debates the soaring costs of said education.

**TODAY’S YOUTH**

<table>
<thead>
<tr>
<th></th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seem smarter and sharper than when I was young.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are generally polite and respectful.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Understand the value of education.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Understand the value of hard work.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appreciate the value of family.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spend too much time with their phones and computers.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are interested in improving the world/making it a better place to live.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are well prepared to become the next generation of leaders.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are too self-centered and not concerned enough about others.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---


* Graphic does not represent “don’t know/unsure/more” answers.
100 years of wisdom...on habits for longevity

Choosing the wrong vessel at the Fountain of Youth can be deadly, as Indiana Jones’ antagonist finds when he selects an unholy grail. But there does not seem to be such a clear science to longevity, at least as far as centenarians are concerned. Their advice to others hoping to reach 100 is often contradictory: do not drink at all, drink moderately, and drink excessively; some cite divine intervention, while others point to their luck in a genetic lottery; and then there were those who cite making their bed, eating chocolate, and eating steak. One centenarian may have put it best in response to the question with the reply, “That’s my secret.”

**Centenarians think today’s adults will regret**

- Not taking care of themselves.
- Eating too much; getting too bulgy and fat.
- Wasting time. People wait too long.
- Being so critical of others.

Whether there is a secret sauce to longevity (or sauce on the side, for those who hold that healthy eating is a factor), it is clear that life expectancy is on the rise. In 1914, men lived 52 years, on average, and women tended to live an average of 56.8 years. This year, those numbers have risen to 77.11 years on average for men, and 81.94 years for women. The largest group of surveyed centenarians, who have surpassed the average life expectancy by several decades, believes the key to longevity and to living a life of happiness is ample physical activity. Furthermore, many regret not taking better care of themselves and eating a healthier diet.

**Centenarians have this to say about why they have lived a long life**

- “Drinking all the good whiskey I could get and worked like the devil.”
- “To stay healthy, not argue or fight, stay ornery and stubborn.”
- “I would say lots of veggies and fruit. Never drank or smoked.”
- “Played golf nearly every day for 55 years.”
- “Eat dark chocolate and give lots of hugs.”
HEALTH AND HAPPINESS AT 100

Longevity without happiness can be torturous, so feedback from those who have celebrated their 100th birthdays about how they have successfully circumvented the blues can be very telling.

By far, the leading factor centenarians attributed to their health and happiness was spending time with family, and just 3 percent thought that quality family time was not at least a minor contributing factor to their joy and health. Other highly cited factors included physical activity, spending time with friends and neighbors, having a well-balanced diet, and spirituality/religion.

FACTORS CENTENARIANS ATTRIBUTED TO THEIR HEALTH AND HAPPINESS*

* Graphic does not represent “don’t know/unsure/none” answers.

IN HINDSIGHT, CENTENARIANS WOULD

- 34% – Spend more time with loved ones
- 29% – Don’t know
- 16% – Travel more
- 7% – Nothing/no regrets/satisfied
- 4% – Other
- 2% – Change their career
- 2% – Spend more time exploring a hobby
- 3% – Work less
- 3% – Get more education

* Graphic does not represent “don’t know/unsure/none” answers.
COMMUNITY LEADS TO LONGEVITY

Almost 80 percent of centenarians polled feel that living in an independent senior living community had contributed to their longevity either somewhat or a great deal, which is consistent with several recent studies on the topic of communal living and successful aging.

The chances that an individual lives in a communal setting increase with age, according to United States Census Bureau data. In 2012, just 3.5 percent of Americans over the age of 65 lived in an institutional setting, such as a nursing home, but when the range is further broken down, a pattern emerges. Among those who were between 65 and 74 years old in 2012, 1 percent lived in an institutional setting; in the 75 to 84 demographic, that percentage rose to 3, and in the 85 plus range, the rate soared to 10 percent. And in 2009, the report adds, about 2.7 percent of those over the age of 65 lived in some sort of senior housing, which offered at least one service to its residents.

A 2010 PLOS Medicine study found a correlation between a person’s survival rate and her or his belonging to a wide social group of friends, neighbors, or relatives, according to an article in the Guardian. “Being lonely and isolated was as bad for a person’s health as smoking 15 cigarettes a day or being an alcoholic,” Ian Sample, the paper’s science correspondent reported. “It was as harmful as not exercising and twice as bad for the health as being obese.” And last February, Sample filed another Guardian story; this time on a study that found that loneliness was twice as unhealthy for older people as obesity was.

In a study focused particularly on centenarians, researchers at Yeshiva University’s Albert Einstein College of Medicine and Ferkauf Graduate School of Psychology found that one of several traits—what they called “personality genes”—which were common in the 243 centenarians studied was extroversion. One author of the study noted his surprise that being “mean and ornery” did not seem to be as much of a longevity factor than was the fact that the studied centenarians “considered laughter an important part of life and had a large social network.” Having a robust social network has also been seen to help boost immune systems in older adults and prevent illness.

In the coming years, it will be quite telling to track the degree to which centenarians continue to find benefits in communal living, particularly if the centenarian community continues to grow as projected.

---


* Graphic does not represent “don’t know/unsure/more” answers.
100 years of wisdom...on personal finance

Henry Ford famously advised ignoring old men’s tip to young men to save their money. “That is bad advice,” he said. “Don’t save every nickel. Invest in yourself. I never saved a dollar until I was 40 years old.” Never saving until age 40 might not be wise for those who lack Ford’s visionary genius and business acumen, but centenarians who were old enough to remember and appreciate the significance of the Great Depression and who brought that perspective to the much more recent Great Recession, agree with Ford in part.

Notoriously fickle, finances can be difficult to predict even with 100 years of observation, which may explain why more than half of the surveyed centenarians was unable to pinpoint its biggest financial regret. The 46 percent that did respond, had the sorts of financial regrets that one would expect, but the silence of the 54 percent—particularly when 59 percent of those surveyed said that they were financially prepared for life—speaks very loudly.

**CENTENARIANS THINK TODAY’S ADULTS WILL REGRET**

Centenarians felt that one thing adults today would most likely regret when they got older was spending too much money (15 percent), followed by not saving enough money (13 percent).

**CENTENARIANS SAY TODAY’S ADULTS WILL LIKELY REGRET**

Not saving money.  
Not spending the money to enjoy life more.  
Spending their money as fast as they get it.  
The amount of life savings put away.  
Gambling is an addiction that they will regret when they are older.

**FINANCIAL PREPAREDNESS**

- 16% – Unsure  
- 59% – Yes  
- 25% – No

**FINANCIAL REGRETS**

- 24% – Should have started saving at an earlier age  
- 4% – Should have stuck to more of a budget  
- 9% – Should have worked with a financial advisor  
- 9% – Should have learned to sacrifice and go without

* Graphic does not represent “don’t know/unsure/none” answers.
100 years of wisdom...on the current state of the country

Today’s centenarians have endured at least 17 presidencies, including the assassination of John F. Kennedy, the Nixon administration’s Watergate scandal, and the collapse of the Soviet Union during Ronald Reagan’s term. They have also felt the burden of 14 wars with American involvement, including World War I, World War II, the Korean War, the Vietnam War, the Persian Gulf War, and the War on Terror. Many centenarians served during WWII.

Other political highlights include women earning the right to vote in 1920 and the African-American Civil Rights Movement from 1954 to 1968. Living through several pivotal moments in American political history, survey participants have a rare perspective and important opinion on the nation’s issues and the direction where the country is headed today.

From the survey, the largest group (37 percent) considers Franklin D. Roosevelt the most successful president during its lifetime, followed by Reagan and JFK.

Surveyed centenarians feel the nation is on the right track with healthcare, education, and science and technology. However, they feel the country is headed in the wrong direction with politics, military spending, and the size of government.

**MOST SUCCESSFUL AS PRESIDENT**

- 37% – Franklin D. Roosevelt
- 10% – Ronald Reagan
- 9% – Harry S. Truman
- 3% – Dwight D. Eisenhower
- 3% – Woodrow Wilson
- 3% – Theodore Roosevelt
- 3% – Jimmy Carter
- 3% – Bill Clinton
- 7% – all others combined

**CENTENARIAN’S HAD THIS TO SAY ABOUT WHERE THE COUNTRY IS HEADED**

<table>
<thead>
<tr>
<th></th>
<th>Right direction</th>
<th>Wrong direction</th>
<th>Not sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Politics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Healthcare</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Military Spending</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Size of Government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Science and Technology</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Graphic does not represent “don’t know/unsure/none” answers.
About the survey

Holiday Retirement, provider of more than 300 senior living communities across the United States, served as the research sponsor of this survey of 68 centenarians, who currently reside in one of Holiday Retirement’s senior living communities. Conducted by Nucleus Marketing Lab, the survey’s goal was to profile the specific sub-set of Holiday Retirement residents that have reached or surpassed the 100-year age mark to showcase their remarkable lives and to extract their insights on the state of the world today.

The survey, which was conducted between August 4 and August 11, 2014, specifically targets the following elements: marriage and family, today’s youth, and habits of longevity. From the surveyed recipients, just over 80 percent were females, ages ranged from 100 to 105, and all had been married.

**MARRIAGE**

All 68 centenarians interviewed have been married during their lifetime. Nearly two-thirds were married for more than 40 years, and more than a quarter were married for more than 60 years. The average length of marriage was 49 years.

**CHILDREN**

About 85 percent of the centenarians had children during their lives. One respondent had more than 10 children, and the median number of children was 2.6.

**GRANDCHILDREN**

Almost half of respondents had five or more grandchildren. Four respondents had more than 10 grandchildren, and the median number of grandchildren was 5.8.

**GREAT-GRANDCHILDREN**

Almost half of the centenarians had five or more great-grandchildren. Just over 20 percent had more than 10 great-grandchildren, and the median number of great-grandchildren was 8.3.

* Graphic does not represent “don’t know/unsure/more” answers.
ABOUT HOLIDAY RETIREMENT

Since 1971, Holiday Retirement has endeavored to provide its signature “Holiday Touch” to residents and their families. Today, Holiday is a trusted name in senior living and provides security, comfort, and value to independent seniors seeking a fulfilling lifestyle. Holiday operates more than 300 retirement communities, making it the second largest senior housing operator in the United States. For more information about Holiday Retirement, please call 800-322-0999 or visit www.holidaytouch.com.