

# #FYP: Future-proofing Young Pinoys

Examining Health and Longevity Perspectives,  
Sentiments, and Aspirations of  
Millennials and Gen Zs





# Objectives



**Understand** the sentiments, attitudes, behaviors, priorities and concerns of Filipino millennials and Gen Zs on the topics of health, longevity, and financial management



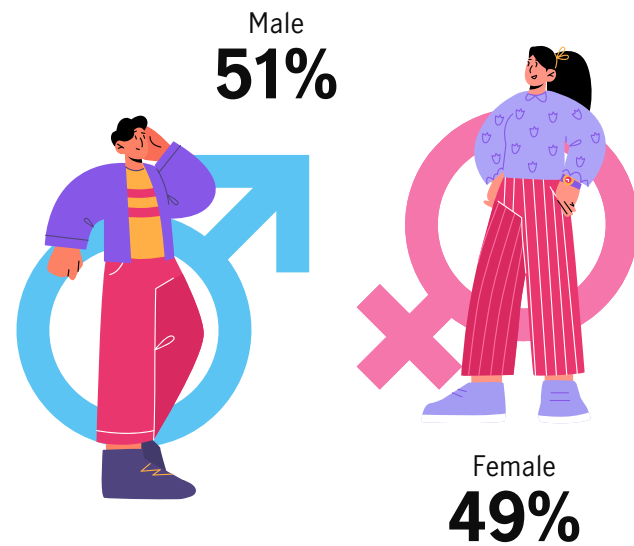
**Determine** the health-related habits and practices of these generations to identify existing gaps and concerns



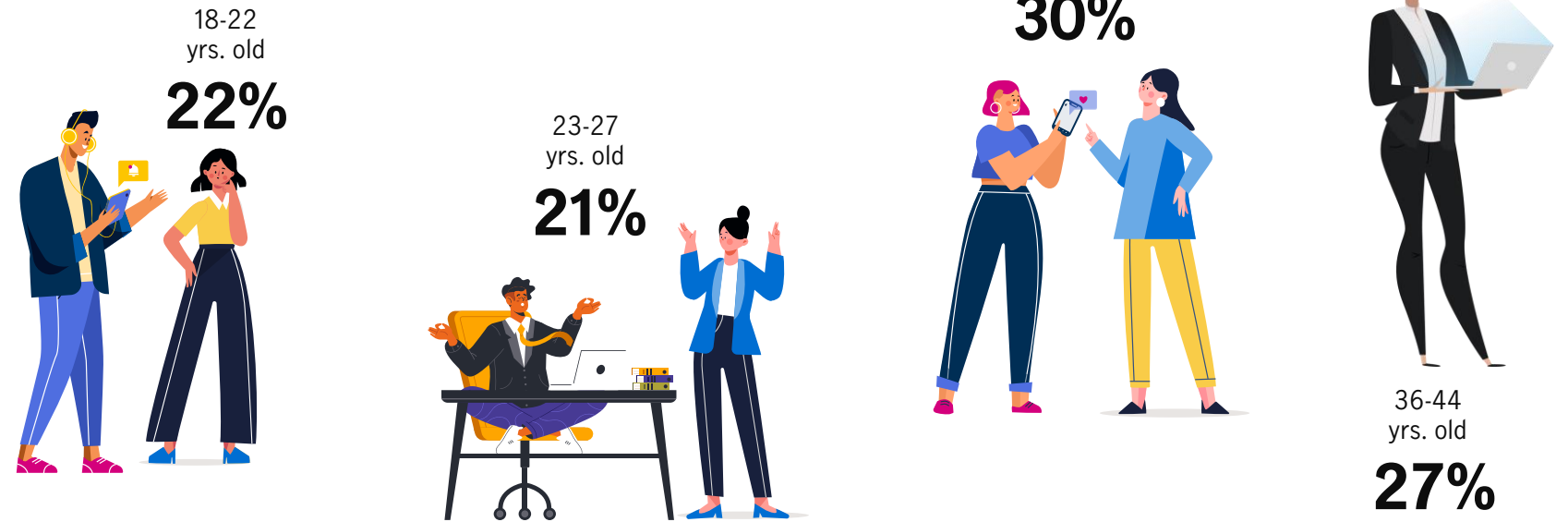
**Develop** a comprehensive understanding of the factors that impact their overall health and financial well-being

# Demographics

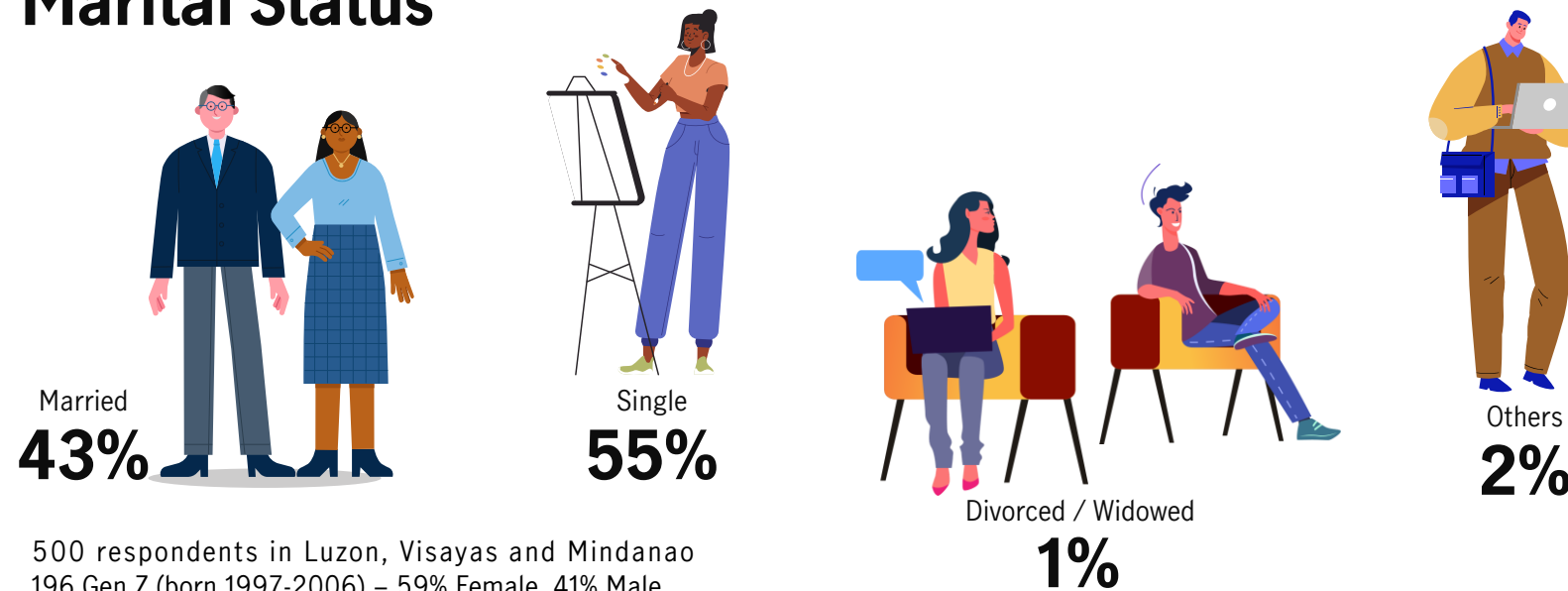
## Gender



## Age

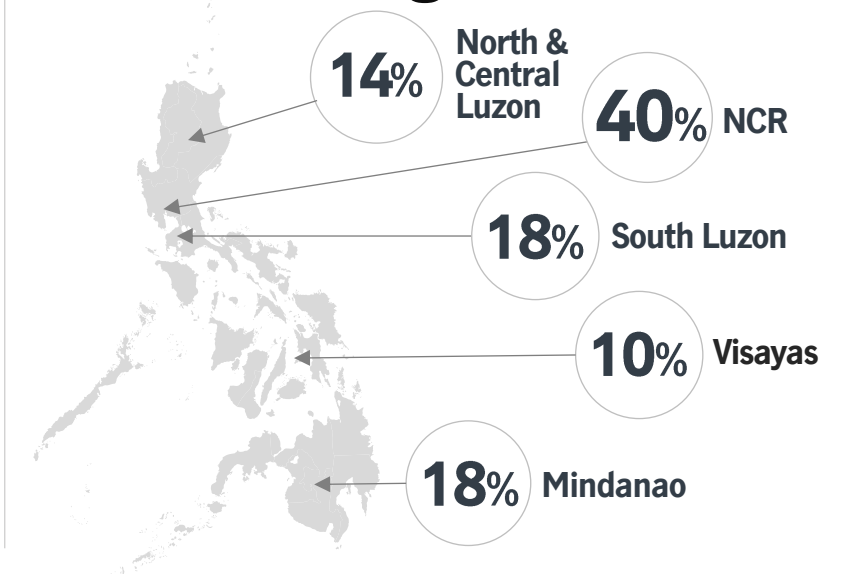


## Marital Status



500 respondents in Luzon, Visayas and Mindanao  
196 Gen Z (born 1997-2006) – 59% Female, 41% Male  
304 Gen Y (born 1981-1996) – 41% Female, 59% Male

## Area Coverage







## Key Finding #1

# Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs

**#FYP: Future-proofing Young Pinoys:** Examining Health and Longevity Perspectives, Sentiments, and Aspirations of Millennials and Gen Zs





**64%**

are motivated to be healthy to avoid getting sick

**57%**

said that being health conscious helps them feel good about themselves

**53%**

want to prolong their healthspan, while 48% want to prolong their lifespan

**44%**

want to minimize potential medical expenses

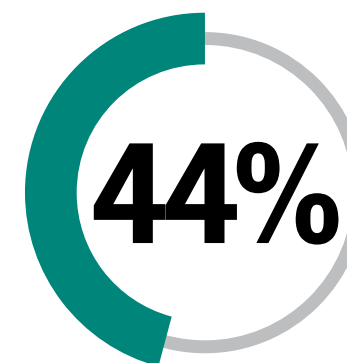
### Key Finding #1

## Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs

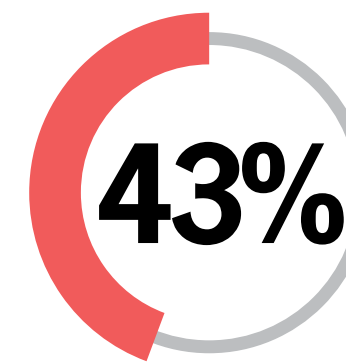
### Gender divide on healthspans and lifespans

**60% of females** prefer to prolong their healthspans, while **53% of males** prefer to prolong their lifespans.

### Younger Filipinos are also concerned about feeling and looking good:



of respondents want to look fit/good



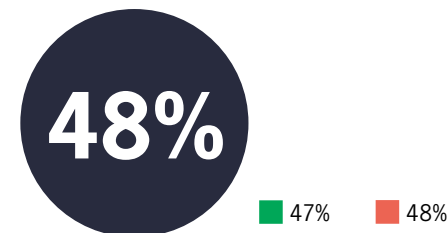
of respondents want to look young/youthful

**48% of respondents describe they balance the health and wellness aspects of their wellbeing equally.**

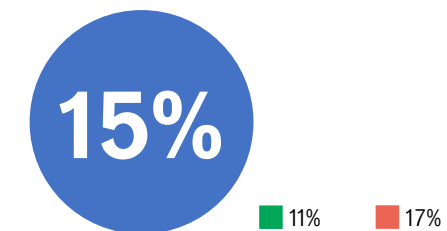
**26% of Gen Zs seek more balance,** focusing focus more on wellness by taking a more holistic approach (vs. 17% among Millennials).

Key Finding #1

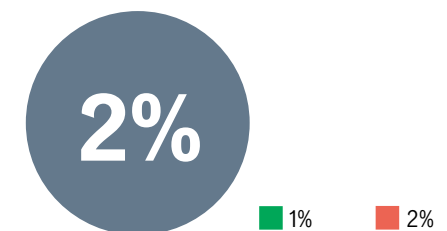
**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**



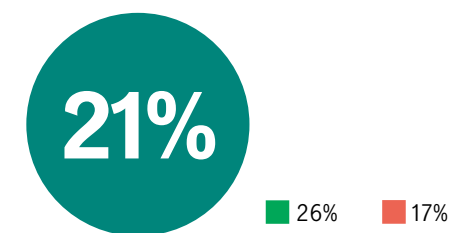
**Optimizers**  
Focus on both health and wellness and try to achieve an optimal state in all aspects of wellbeing



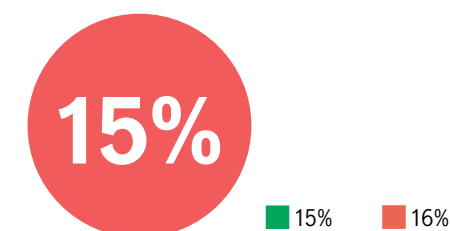
**Health Advocates**  
Those who take a more medical and therapeutic approach in monitoring and enhancing their health



**Slackers**  
Those who think about health and wellness only when they get sick



**Balance Seekers**  
Those who take a more holistic approach of living a balanced, healthy lifestyle



**Occasional Practitioners**  
Those who make some efforts to avoid getting major illnesses

■ Gen Z (%) ■ Gen Y (%)  
Total (500)

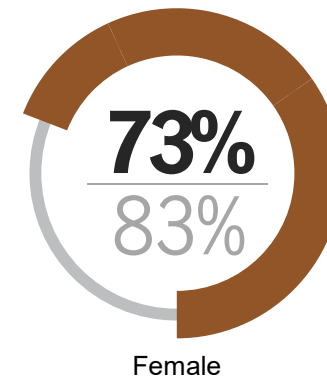
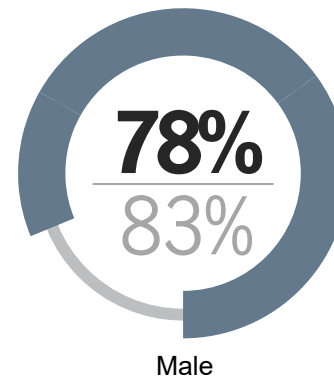
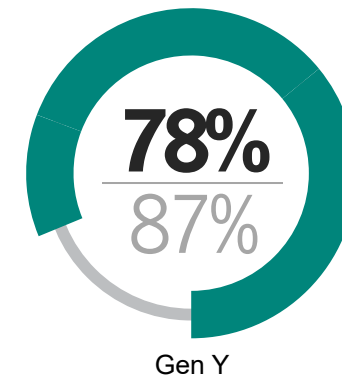
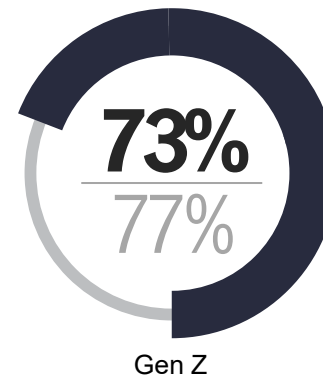
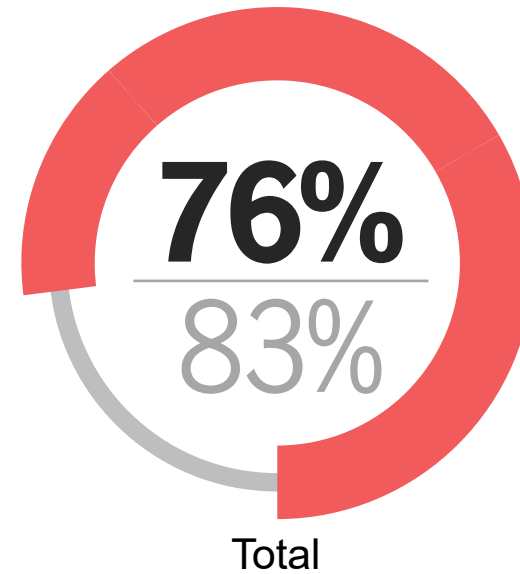




# Health and Wellness Knowledge *vs.* Proactive Action Gap

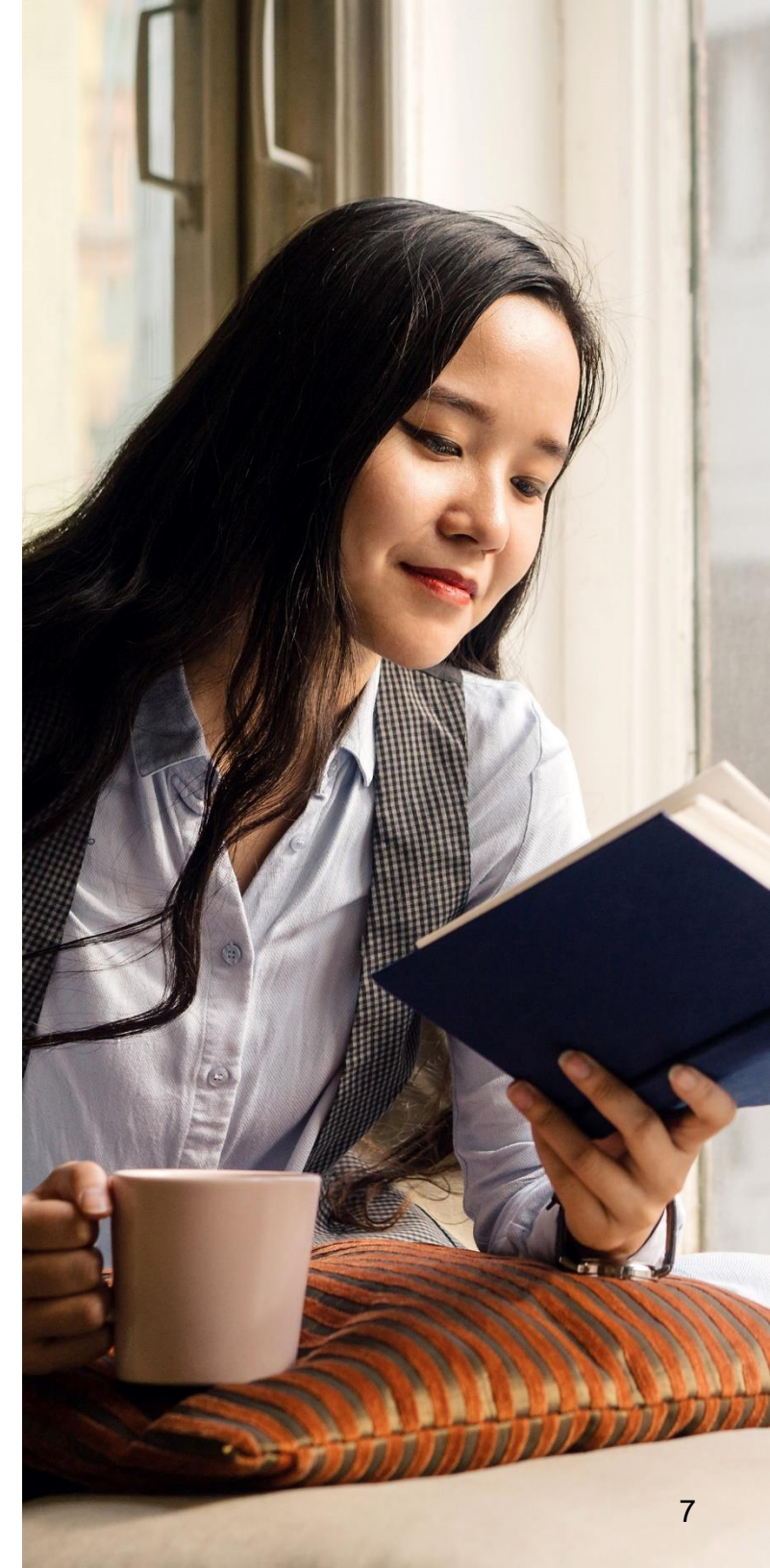
**83%** claim they have good knowledge about health and wellness, but only **76%** are taking sufficient action.

■ Proactive/Sufficient Action  
■ Health and wellness knowledge



## Key Finding #1

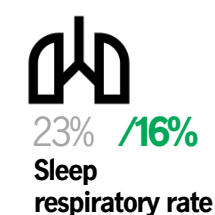
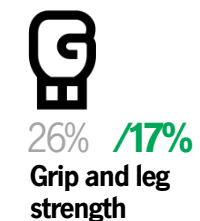
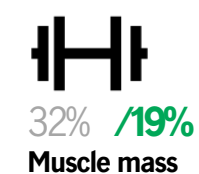
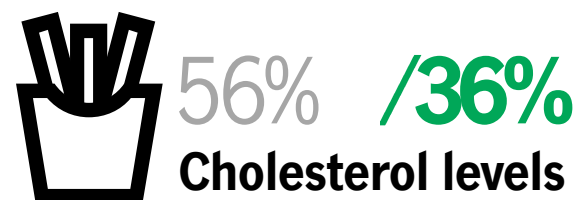
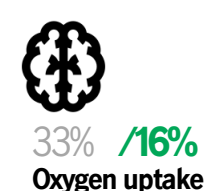
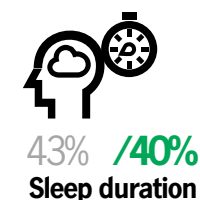
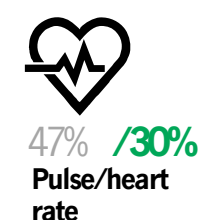
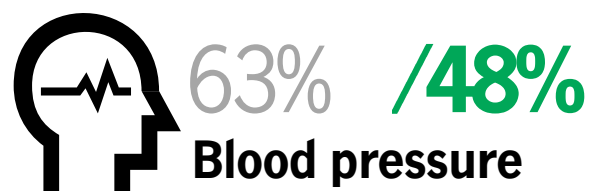
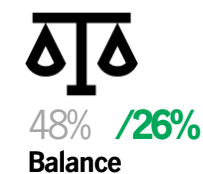
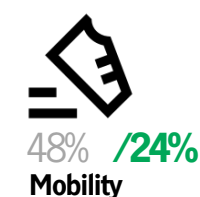
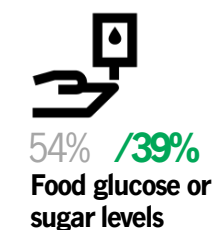
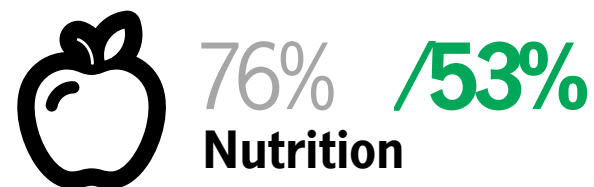
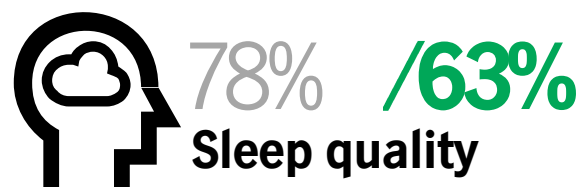
**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**



# Awareness of Essential Health Factors

On almost all health indicators surveyed, the monitoring effort taken by Millennials and Gen Zs lags much behind the awareness levels.

Legends: Essential Total % /Regularly monitored Total%



## Key Finding #1

Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs





Key Finding #1

**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**

## Gap in Monitoring Health indicators

Filipino Millennials and Gen Zs face notable health and wellness gaps. With a significant portion of younger Filipinos not actively tracking or managing key aspects of their health, these gaps suggest potential risks for long-term wellbeing and overall quality of life.



**24%**

Mobility



**23%**

Nutrition



**20%**

Cholesterol levels

**27%**

**Nutrition**

monitoring gap  
highest among  
women



**28%**

**Mobility**

monitoring gap  
highest among  
men



Gap = Essential – Regularly Monitored

**We also see significant gaps between awareness and actual behavior on many wellness practices surveyed.**

Legends: Essential Total % /Regularly doing Total%



73% /53%  
**Having good sleeping habits**



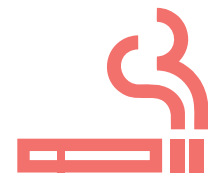
73% /58%  
**Eating a balanced diet**



69% /50%  
**Having work-life balance**



68% /58%  
**Doing exercise**



63% /55%  
**Avoiding smoking**

62% /52%  
**Avoiding excessive drinking**

53% /49%  
**Spending quality time with friends or family**

50% /40%  
**Practicing self-care (e.g. taking an interest class)**

41% /33%  
**Spending time in nature**

41% /39%  
**Eating breakfast**

40% /29%  
**Taking holidays/break from work**

40% /38%  
**Having some alone time when needed**

38% /31%  
**Playing or engaging in sports activities**

33% /27%  
**Traveling or exploring new places**

31% /25%  
**Developing new hobbies**

30% /23%  
**Engaging in social activities**

29% /26%  
**Learning new skills**

28% /25%  
**Staying away from social media from time to time**

## Key Finding #1

**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**





Key Finding #1

**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**

## Gap in Actual Wellness Behaviors

Filipino Millennials and Gen Zs are experiencing significant gaps in actual wellness behaviors, suggesting that while wellness may be a recognized priority, many young Filipinos struggle to consistently practice key health behaviors—especially women, who report a larger gap in achieving work-life balance.



**20%**

Sleeping Habits



**19%**

Work Life Balance



**15%**

Balanced Diet

## Work-Life Balance gap



**22%**

among Women



**14%**

among Men

Gap = Essential – Regularly Monitored

## What's stopping young Filipinos from pursuing their *desired* level of wellbeing?



**64%**

Stress



**48%**

Excessive  
screen time



**45%**

Sleep  
deprivation



**42%**

Insufficient  
exercise



**39%**

Poor diet

### Key Finding #1

**Health and wellness gaps affect wellbeing of Filipino Millennials and Gen Zs**

## Generations dealing with *heightened* stress

**69%**



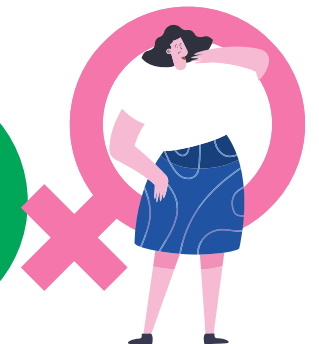
Millennial respondents report they deal with stress more (vs. 58% of Gen Z)

**76%**



Millennial Women said that stress stops them from pursuing their desired wellbeing

**73%**



Female respondents (vs. 55% of Males)



## Key Finding #2

# Filipino Millennials and Gen Zs have positive views on Longevity

Millennials are focused on physical health and family relationships; while Gen Zs prioritize attaining a sense of purpose

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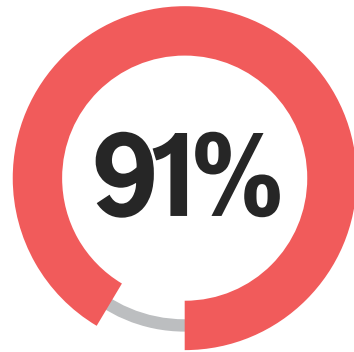


Key Finding #2

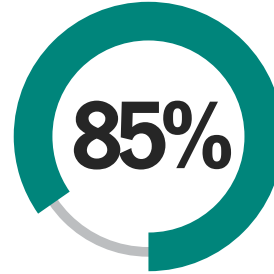
## Filipino Millennials and Gen Zs have positive views on Longevity

Millennials are focused on physical health and family relationships; while Gen Zs prioritize attaining a sense of purpose

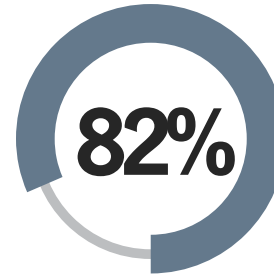
**Majority of Filipino Millennials and Gen Zs are embracing aging with positivity and approaching longevity and health with refreshing perspectives and grit.**



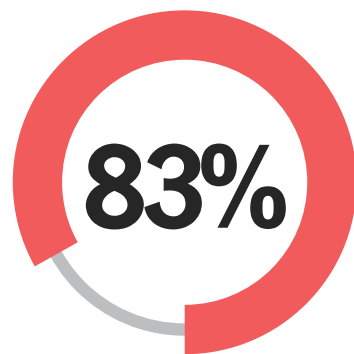
believe that living a *meaningful life* is more important than living a long one



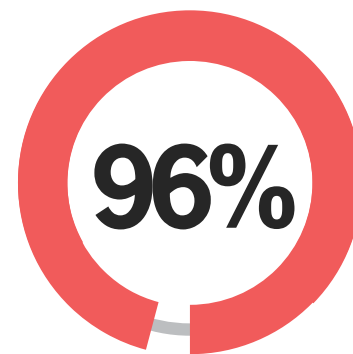
believe *quality* is more important than *quantity*, when it comes to lifespan



prefer *enjoying life now* than worrying about how long life will be



believe that being healthy means *living independently*, more than trying to be completely illness-free



believe that aging is a natural process and should be embraced with positivity and a fresh mindset





Key Finding #2

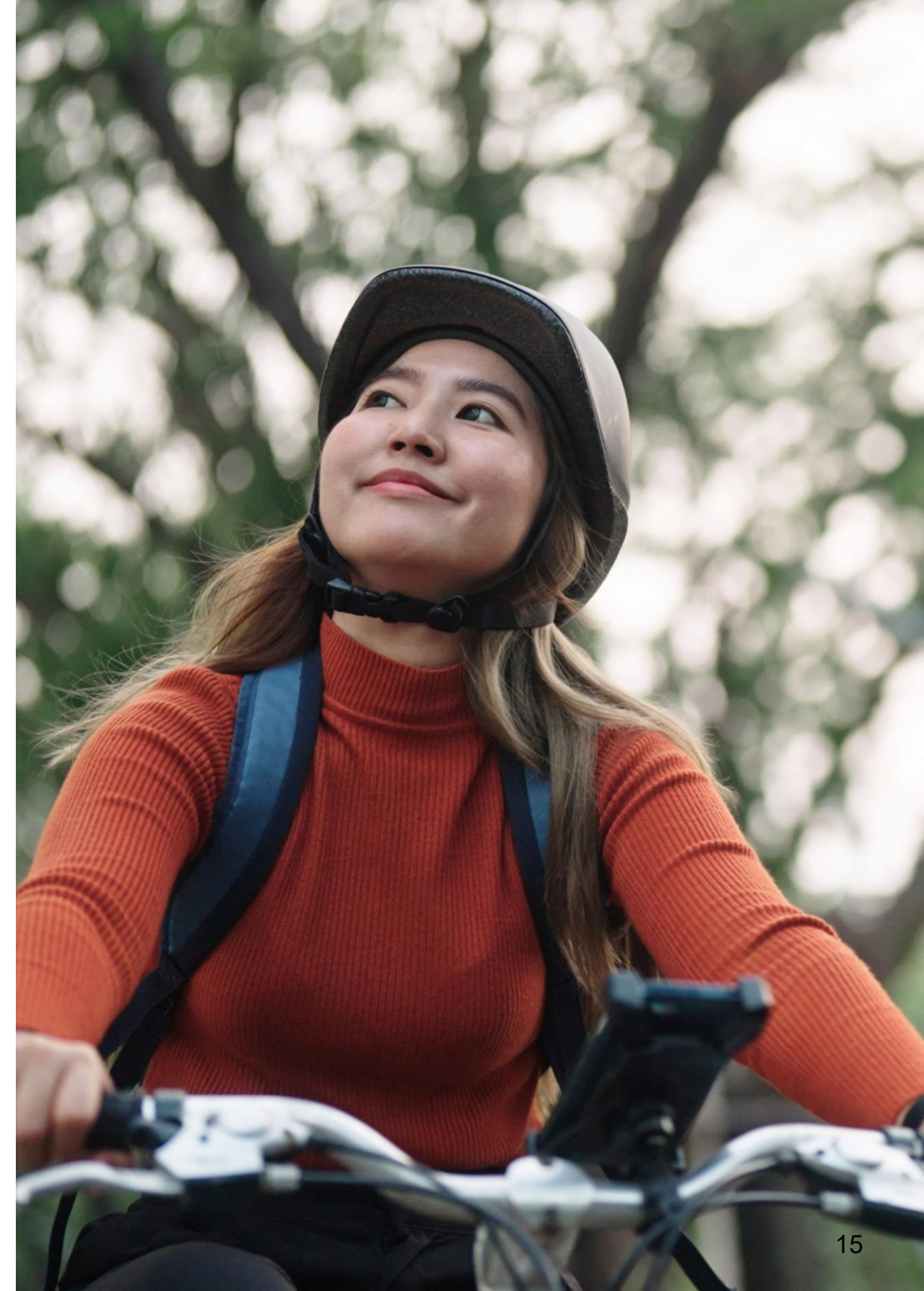
## Filipino Millennials and Gen Zs have positive views on Longevity

Millennials are focused on physical health and family relationships; while Gen Zs prioritize attaining a sense of purpose

**For both Millennials and Gen Zs, maximizing one's lifespan is not a priority.**



**Only 13% choosing it as a top priority**





## Key Finding #3

# Financial independence is the top longevity concern among Filipino Millennials and Gen Zs

Women place higher priority  
on Financial Independence  
than men

**#FYP: Future-proofing Young Pinoys:**  
Examining Health and Longevity  
Perspectives, Sentiments, and  
Aspirations of Millennials and Gen Zs





Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men



The traditional focus of longevity – maximizing lifespan – has given way to *more aspirational desires* (financial independence, mental health, and desired lifestyle), taking the concept of longevity to a whole new level.

Ranked

**#1**

**61%**

**Financial Independence**

for Females

**65%**



**58%**

for Males

Ranked

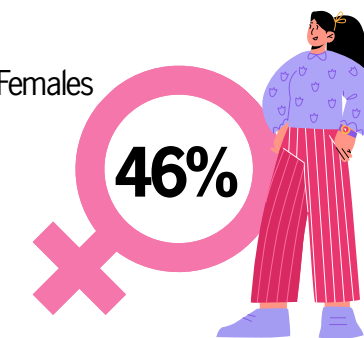
**#2**

**41%**

**Mental Health**

for Females

**46%**



**36%**

for Males

When thinking about longevity, majority of Filipino Millennials and Gen Zs prioritize financial independence. This suggests that younger Filipinos value *quality of life and autonomy* over simply living longer, with a strong focus on financial security and mental health.

Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men

**What matters most about longevity: Top 3 matters**



**61%**  
**Financial independence**



**41%**  
**Mental health**



**25%**  
**No stress/  
responsibility**



**24%**  
**Lifelong learning**



**35%**  
**Desired lifestyle**



**30%**  
**Ties with  
children**



**18%**  
**New experiences**



**14%**  
**Social connections**



**29%**  
**Physical health/  
independence**



**13%**  
**Maximized  
lifespan**



**11%**  
**Extended work-  
life**



Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men

**Among Gen Zs, the top 3 concerns are:**

**1**

**Financial independence**  
(59%)

**2**

**Mental health**  
(47%)

**3**

**Living their desired lifestyle** (39%)

**For Millennials, on the other hand:**

**1**

**Financial independence**  
(63%)

**2**

**Keeping ties with children**  
(37%)

**3**

**Mental health**  
(36%)



Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men

## Top Longevity Priorities of Millennials and Gen Zs

1

**52%** of respondents said they prioritize gaining financial independence

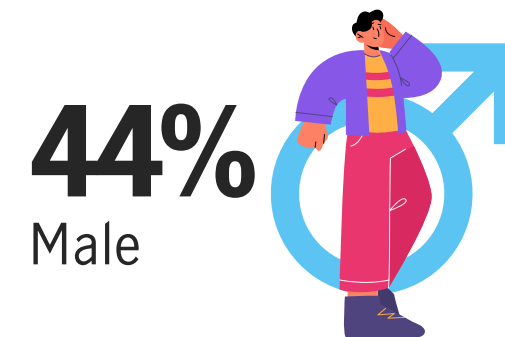
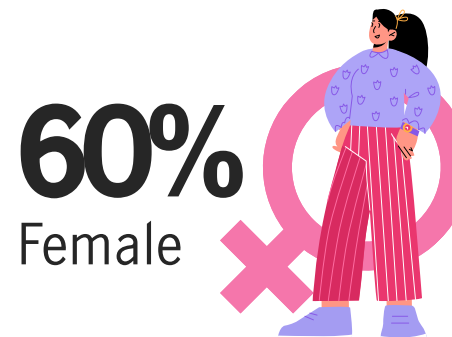
2

**36%** said family relationships

3

**33%** chose physical health

**Respondents who prioritize financial independence**





Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men



**74% of respondents consider Longevity as a blessing only if they have sufficient financial resources. Financial independence is the key to unlocking the full blessings of longevity.**

Top Longevity worries:

**1**

**Running out of money**  
(61%)

**2**

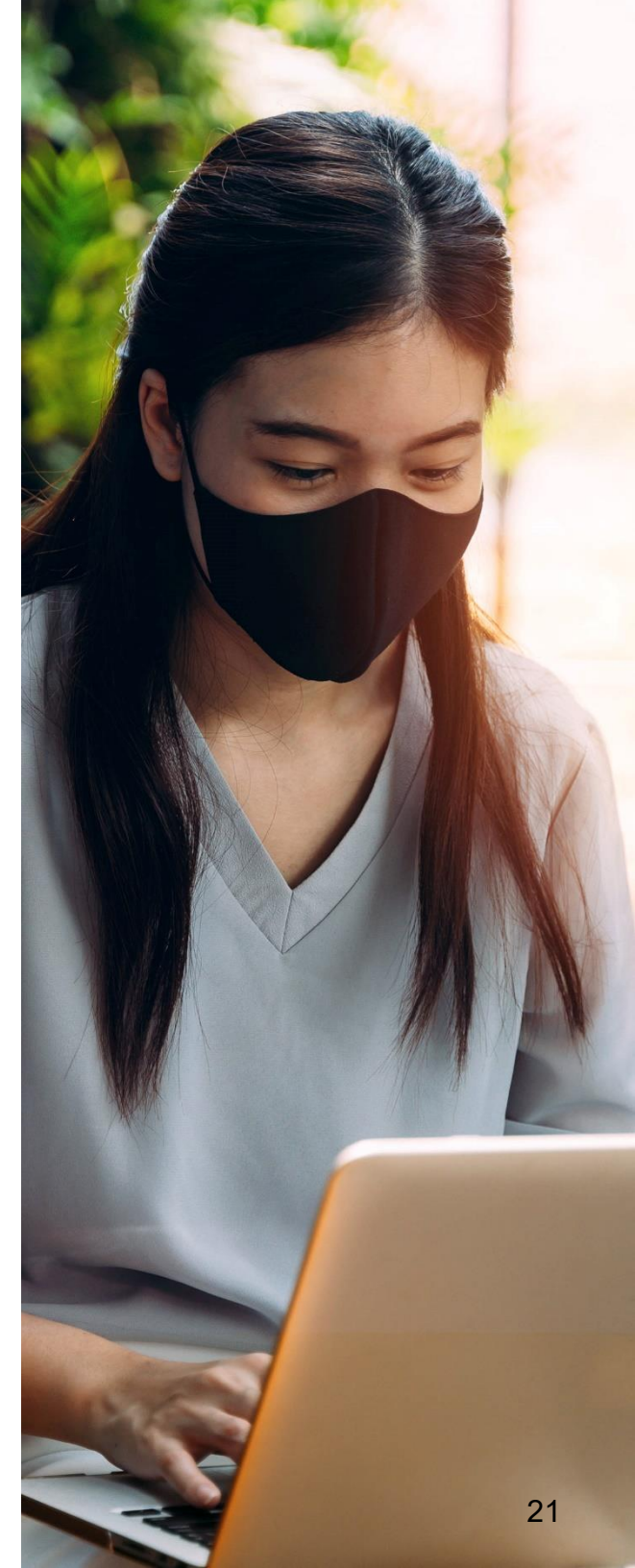
**Loss of loved ones**  
(54%)

**3**

**Chronic illnesses**  
(52%)

**4**

**Feeling useless**  
(48%)







**Filipino Millennials and Gen Zs' most common worry about Longevity is running out of money, speaking further to the importance of being financially independent.**


### Key Finding #3


**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**


Women place higher priority on Financial Independence than Men

 **61%**  
**Running out of money**

 **54%**  
**Loss of loved ones**

 **52%**  
**Chronic physical illnesses**

 **48%**  
**Feeling useless/being seen as useless**

 **44%**  
**Loss of purpose of life**

**43%**  
Declining mental health

**37%**  
Reliance on medications/equipment

**35%**  
Loss of independence/reliance on others

**31%**  
Not owning a property/home

**31%**  
Loss of employment

**23%**  
Loss of social life

**21%**  
Not unable to maintain current lifestyle

**19%**  
Aged appearance

**12%**  
Leaving a legacy to my loved ones



Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men



**For Gen Zs:**

- |                                  |                                   |  |
|----------------------------------|-----------------------------------|--|
| <b>1</b> Running out money (57%) | <b>2</b> Loss of loved ones (49%) |  |
| <b>3</b> Feeling useless (49%)   | <b>4</b> Chronic illnesses (46%)  | <b>5</b> Loss of purpose in life (46%) |

**For Millennials:**

- |                                  |                                   |  |
|----------------------------------|-----------------------------------|--|
| <b>1</b> Running out money (64%) | <b>2</b> Loss of loved ones (58%) |  |
| <b>3</b> Chronic illnesses (57%) | <b>4</b> Feeling useless (47%)    | <b>5</b> Declining mental health (43%) |

Key Finding #3

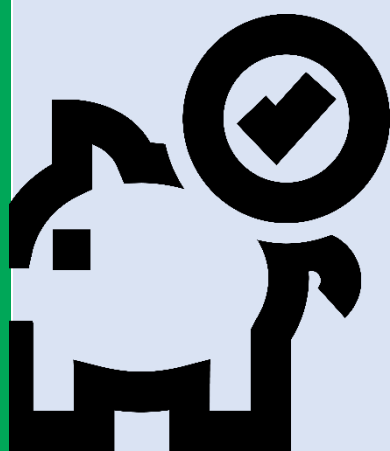
**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men

**Top actions taken by respondents who consider financial independence as important:**

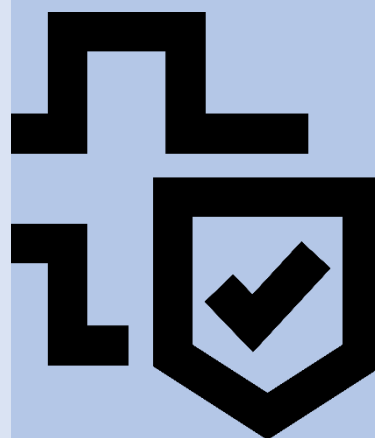
Save part of their income or allowance

**65%**



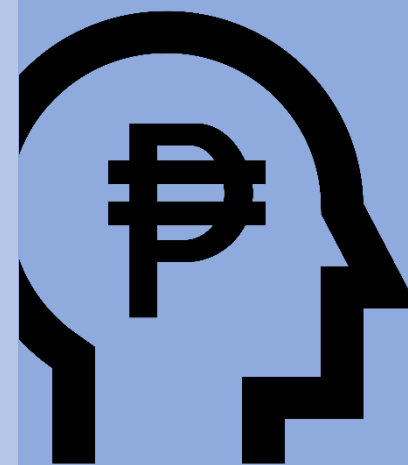
Buy insurance

**45%**



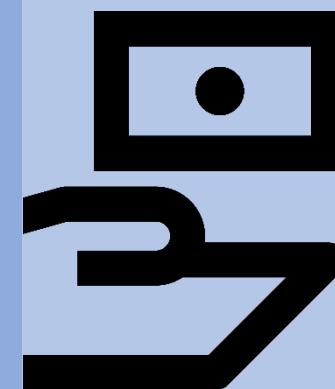
Broaden financial knowledge

**43%**



Additional employment/  
source of income

**42%**



Investing

**37%**





Key Finding #3

**Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men



**Gen Zs place high emphasis on their sense of purpose in life:**

**1**

**Financial independence (56%)**

Think that they need **PHP 22.3 million** to achieve financial independence upon retirement.

**2**

**Sense of purpose in life (34%)**

**3**

**Family relationships and physical health (29%)**





### Key Finding #3

## Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs

Women place higher priority on Financial Independence than Men

**For Millennials, on the other hand, it's about gaining financial independence with and for their family:**

**1**

**Financial independence  
(49%)**

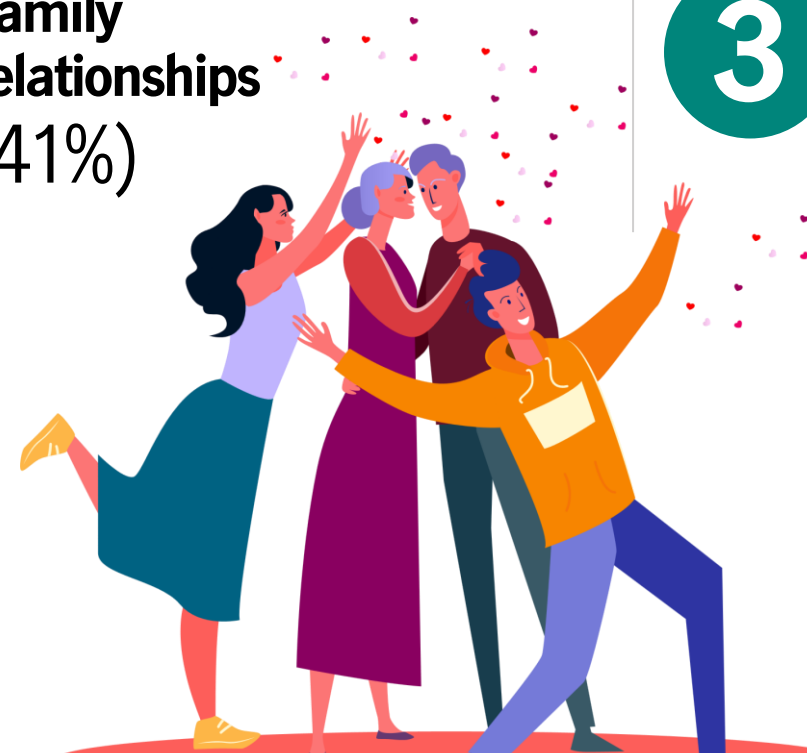
**2**

**Family relationships  
(41%)**

**3**

**Physical health  
(36%)**

Think that they need **PHP 18.4 million** to achieve financial independence upon retirement.



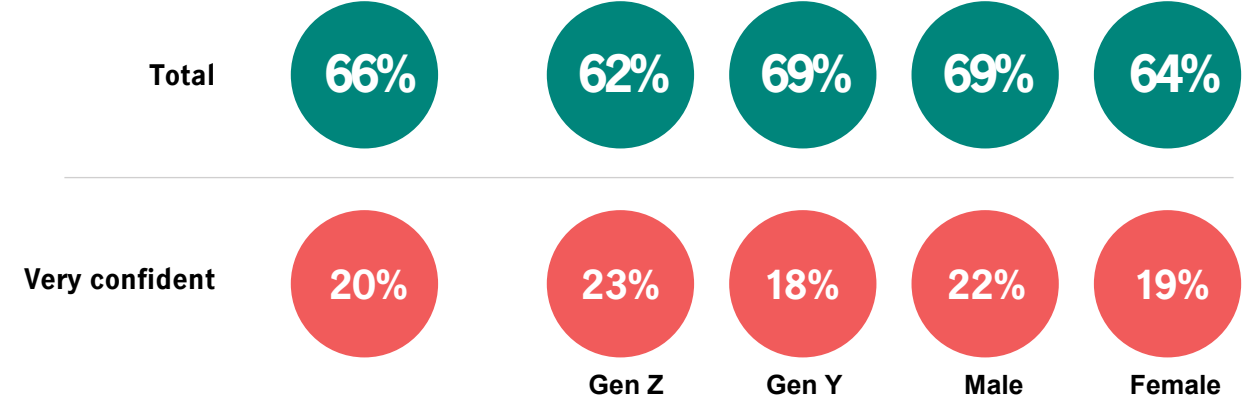


Key Finding #3

## Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs

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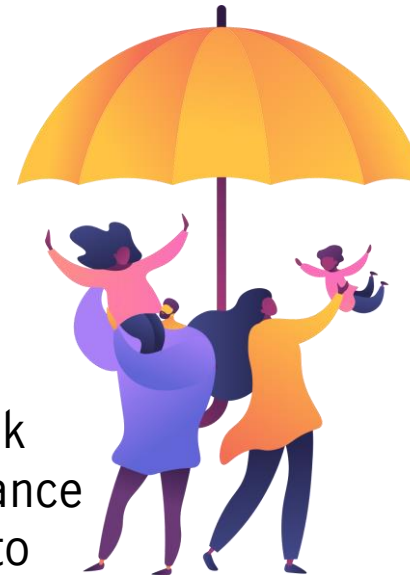
**Only 20% of respondents have very high confidence levels in terms of achieving financial independence**



## Young Filipinos and their views on financial product ownership

**89%**

of Millennials think that having insurance protection is key to minimizing the chance of outliving their retirement savings (**vs. 77% of Gen Zs**)



**90%**

of Millennials think that investing is key to minimizing the chance of outliving their retirement savings (**vs. 73% of Gen Zs**)



## Key points to remember

# 1

### **Health and wellness gaps affect the wellbeing of Filipino Millennials and Gen Zs**

While young Filipinos have high awareness about their health and wellness, there is a gap in action. Stress, excessive screen time, and sleep deprivation are considered as main barriers for them to achieve their desired level of wellness. Health enhancement and looking and feeling good are top motivators.

# 2

### **Filipino Millennials and Gen Zs have positive views on Longevity**

Both millennials and Gen Zs embrace the concept of longevity, which no longer means just simply living a longer life, but gives higher premium on relationships (for millennials) and meaning and purpose (for Gen Zs).





## Key points to remember

### 3 **Financial Independence is top Longevity concern among Filipino Millennials and Gen Zs**

Women place higher priority on Financial Independence than Men

When it comes to Longevity, young Filipinos wish to attain financial independence, maintain a sound mind, and live their desired life. Both millennials and Gen Zs are taking proactive steps to prepare for their futures financially.

Both generations acknowledge the importance of insurance and investing to avoid the risks of outliving one's retirement savings but have yet to fully act on these.





## *Recommendations* for Filipino Millennials and Gen Zs

### 1 **Take small, consistent steps toward wellness**

Young Filipinos face common barriers to wellness, including stress, excessive screen time, and sleep deprivation. To overcome these challenges, millennials and Gen Zs can start by adopting small, manageable habits such as taking short daily walks, setting screen-free hours, and improving sleep hygiene. Free wellness apps and community programs can also provide motivation and accountability, making it easier to stay on track.

### 2 **Invest in your healthspan**

The survey found that millennials and Gen Zs value living healthier more than simply living longer. To enhance your healthspan, prioritize mental health through practices, such as mindfulness or therapy. Additionally, improving nutrition can begin with simple changes, such as incorporating one healthy meal per day. Regular health check-ups, even when feeling well, are crucial for early detection and prevention.

### 3 **Plan early for financial independence**

Given that millennials and Gen Zs estimate needing at least PHP 18.4 million for retirement, early financial planning is vital. Younger Filipinos should start by saving a fixed percentage of their income each month and exploring insurance and investment options aligning with their life and financial goals. Free financial literacy resources and consultations with trusted advisors can provide valuable guidance and help build long-term financial security.





## *Recommendations* for Insurance Companies

### 1 **Promote healthspan-focused products**

Insurance companies should develop and promote products that support not only longevity but also healthspan, or the years lived in good health. Since younger Filipinos are more motivated by the desire to live healthier lives, insurers can offer plans that include preventive care, mental health support, and wellness incentives. These products should be positioned as proactive tools that can provide financial safety nets and maintain quality of life.

### 2 **Address the awareness-action gap**

Although a large majority of young Filipinos claim to have good knowledge about health and wellness, many are not translating that awareness into action. Insurance companies can help bridge this gap by launching health and wellness platforms that track health behaviors and reward progress. Insurance companies can also consider using behavioral nudges, such as reminders and gamification, encouraging engagement and proactive action.





## *Recommendations* for Insurance Companies

### 3 **Tailor messaging specific to generation and gender**

The study highlights distinct priorities between Millennials and Gen Zs, as well as between men and women. Millennials tend to focus on family relationships and physical health, while Gen Zs prioritize purpose and independence. Women are more concerned about nutrition, work-life balance, and financial independence. Insurance companies should then segment their marketing strategies accordingly using inclusive language and content reflecting these diverse aspirations. Products should be flexible and personalized to appeal to younger, purpose-driven consumers.

### 4 **Build confidence in financial planning**

With only 20% of respondents expressing confidence in achieving financial independence, insurers have a clear opportunity to provide support. They can offer financial literacy workshops tailored to different life stages, especially for Gen Zs, some of whom are just entering the workforce. Retirement planning tools that help visualize long-term goals and progress can also be effective. Additionally, insurers should consider creating starter investment and insurance bundles that are easy to understand and affordable, while positioning their insurance agents as trusted financial coaches.





# #FYP: Future-proofing Young Pinoys

Examining Health and Longevity  
Perspectives, Sentiments, and Aspirations  
of Millennials and Gen Zs