Built for resilience

Built on resilience

Developed by Zurich Insurance Group and Zurich International Life Middle East, in collaboration with Professor Jan-Emmanuel de Neve, Director of the Wellbeing Research Centre at the University of Oxford and Oxford Research and Development Partners.

"The UAE's greatest asset is its people and their ambition for the future."

HH Sheikh Mohammed Bin Zayed Al Nahyan
President of UAE

Source: https://www.moce.gov.ae/en/media-kit

UAE Leadership that inspires *resilience*

The UAE has made resilience a national priority. From the National Strategy for Wellbeing 2031 to workplace wellbeing programmes offered by leading employers, organisations are helping people navigate change, strengthen social connections, and support their mental wellbeing. Financial resilience is also being reinforced through initiatives such as the DIFC Employee Workplace Savings (DEWS) Plan, which empowers employees to build long-term financial security. Together, these initiatives reflect the UAE's proactive approach to helping residents not only cope with uncertainty but thrive in the face of it.

Foreword

"Resilience is usually spoken about in terms of hardship. The ability to absorb a shock, recover from a setback, hold steady when things go wrong. In the UAE, the picture looks different. Here, resilience is less about bouncing back and more about moving forward. It shows up as confidence, as belonging, and as a quiet expectation that tomorrow can be better than today. That is not accidental. It reflects a country that has made wellbeing a national priority and a population that feels genuinely supported to navigate change.

The findings also tell us where the work is. Confidence is high, but confidence and preparedness are not the same thing. Financial preparedness in particular is where many people, and many employers, still have ground to make up. It is the difference between feeling ready for the future and actually being ready for it.

That gap is where I believe we have a role. Not as observers of resilience, but as one of the people helping to build it, alongside the government, employers and families already doing the same. The UAE has the confidence. The opportunity now is to match it with security that lasts."

Walter Jopp
Chief Executive Officer - Zurich Middle East

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Executive summary:

This report presents a UAE view of the Global People Resilience Study 2026, developed by Zurich Insurance Group in collaboration with Professor Jan-Emmanuel De Neve, Director of the Wellbeing Research Centre at the University of Oxford, and Oxford Research and Development Partners. It surveyed 11,175 people across 16 countries, including 973 in the UAE. Where this report refers to "global" findings, it means the results across these 16 countries. The findings and commentary here reflect Zurich International Life's interpretation of the study as it applies to the UAE.

01	The UAE has a strong foundation of resilience	The UAE scores 4.25 on the Personal Resilience Index, above the global average of 4.11, with strengths across all five drivers. Physical and social resilience stand out as particular strengths.
02	Financial preparedness is the clearest opportunity	Financial resilience is the area where focused effort can make the biggest difference. As across the rest of the world, it is one of the strongest drivers of overall resilience, and the clearest opportunity to strengthen the UAE's position further.
03	Belonging is a national strength	A strong sense of belonging is one of the UAE's most distinctive resilience assets, supported by a wider national ecosystem of wellbeing, community and opportunity.
04	Employers have a central role	Resilience at work is shaped less by traditional wellbeing initiatives and more by trust, flexibility and stability. UAE employees point to empathy, flexible working and supportive team culture as the support that matters most.
05	Confidence extends to the next generation	Residents are optimistic about the future, with most believing the next generation is developing the resilience skills it will need. This forward-looking confidence is a defining feature of resilience in the UAE.

Read more in the **methodology**

In the UAE resilience is not just an individual trait. It's bolstered by a wider national ecosystem of wellbeing, belonging, safety, opportunity, and supportive workplaces.

This foundation gives us a resilience advantage, positioning us to thrive.

[1]Based on the Global People Resilience Study of 16 countries across all regions. See executive summary for scope and methodology.

Two views of resilience

Definition

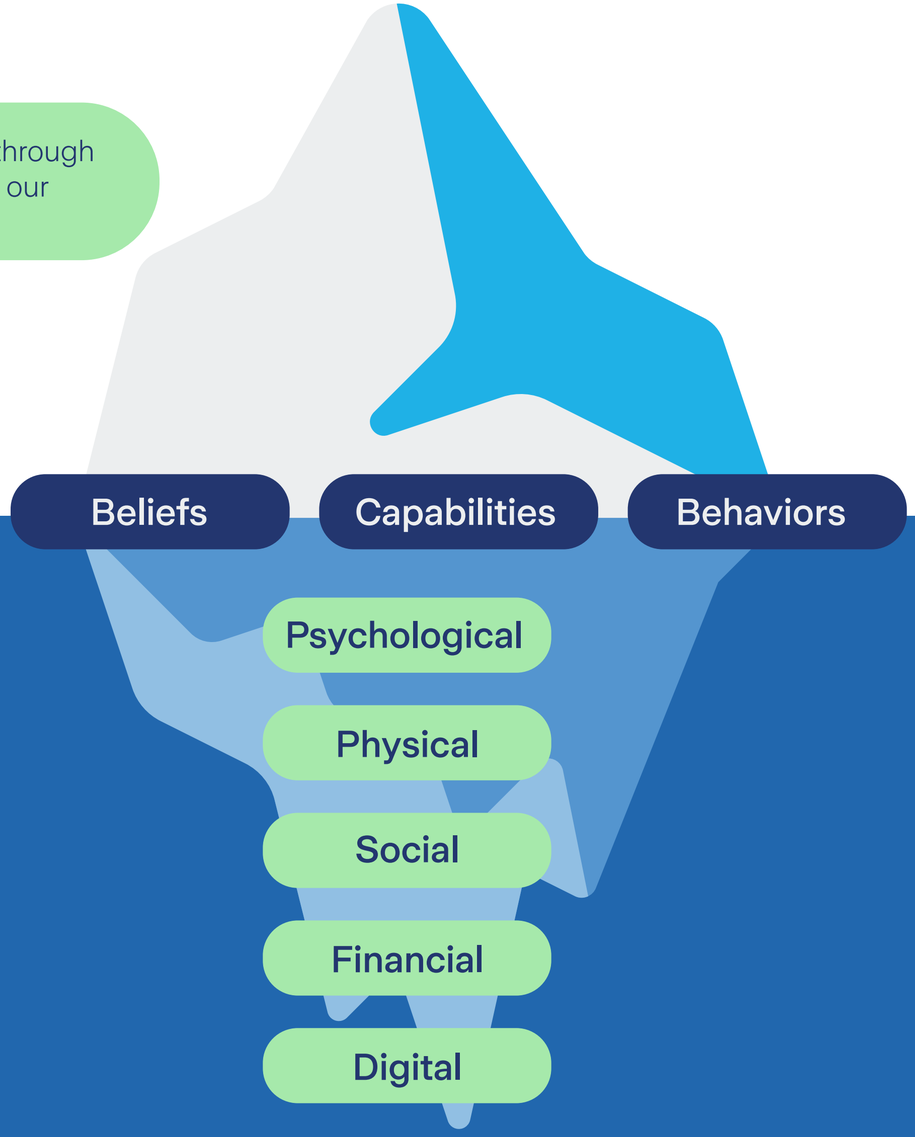
Personal resilience is best viewed as a dynamic process through which we maintain, restore, and, where possible, enhance our wellbeing in the face of change and disruption.

How we measure personal resilience

- **Beliefs** about challenge and one's own abilities.
- **Capabilities** to grow and adjust when things change.
- **Behaviors** when faced with a challenge.

How we explain personal resilience

Through empirical testing, we validated a core set of traits, resources, and capacities across five life domains that explain why resilience varies between people.



Outcome
How resilient are people overall?

Drivers
What explains people's resilience scores?

The UAE outperforms across global resilience drivers

Social
4.25
UAE

4.11
Global

Physical
4.38
UAE

4.25
Global

Psychological
4.22
UAE

4.08
Global

Digital
4.18
UAE

4.03
Global

Financial
4.12
UAE

3.92
Global

Physical and social
resilience are the UAE's greatest strengths.

Financial
preparedness is the UAE's biggest opportunity to strengthen resilience.

The UAE resilience advantage

Leadership that makes wellbeing a priority

76%
of residents say government wellbeing initiatives positively impact their mental health.

Belonging is a strategic advantage

In one of the most diverse countries in the world,

79%
of residents report a strong sense of belonging in the UAE.

Confidence in the next generation

70%
believe children in the UAE are developing the resilience skills they need for the future.

Confidence to deal with uncertainty

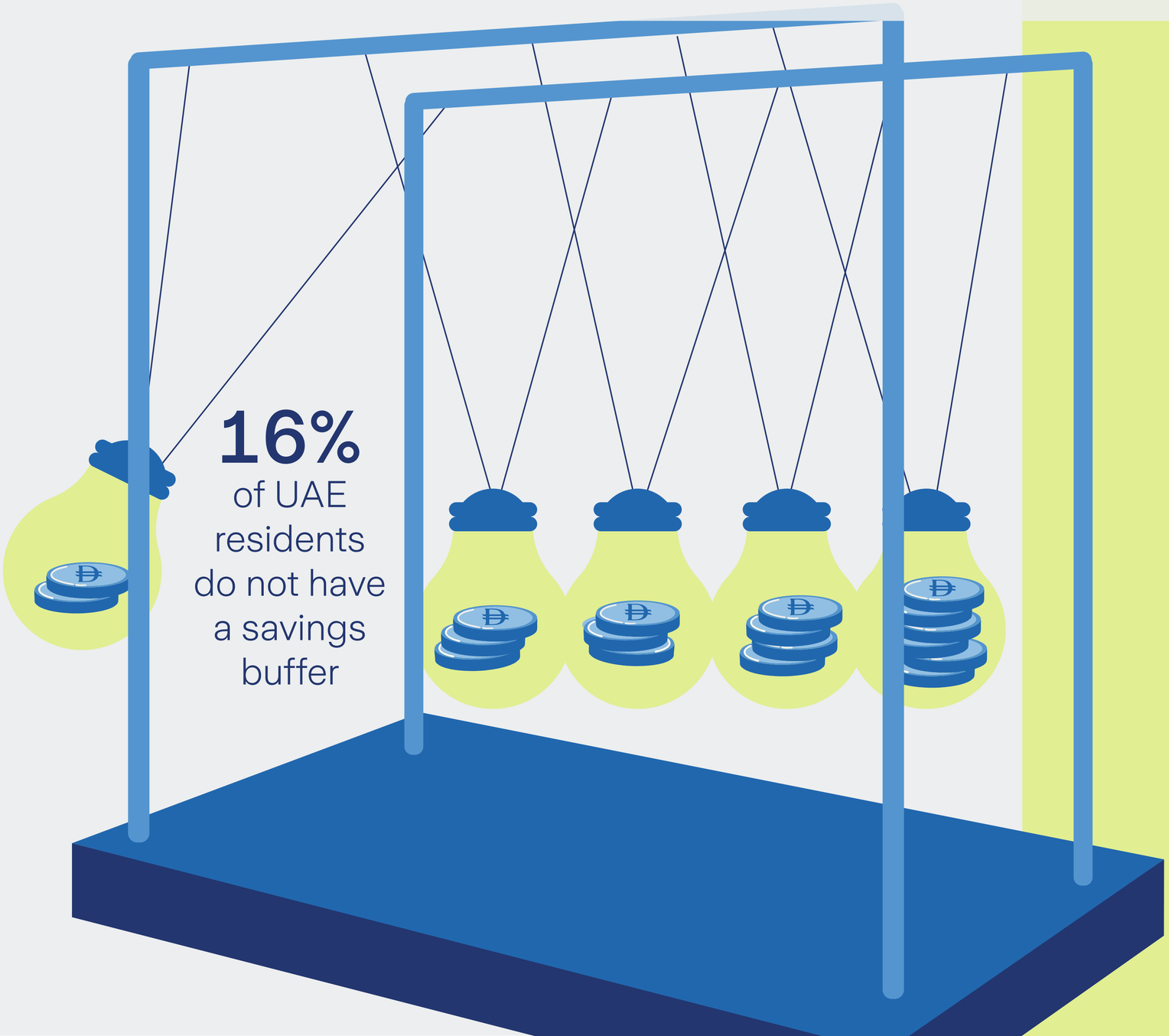
Safety is the clear #1 driver
of resilience (42.8%).

Second driver is Government policies and support (16.5%).

Top-down confidence across the workforces

Resilience in the UAE workplace is driven less by traditional wellbeing initiatives and more by:

- Work flexibility - **37.8%**
- Job stability - **36.7%**
- Leadership - **29.2%**



Financial preparedness is the UAE's biggest opportunity to strengthen resilience.

A person can feel optimistic, healthy, and socially connected, but a lack of savings or financial protection can quickly undermine resilience when unexpected events occur.

Financial preparedness acts as a resilience multiplier.

The role of UAE employers in driving financial resilience

Financial resilience is not built in isolation. The support, culture, and resources provided by employers can have a meaningful impact on employees' ability to navigate uncertainty.

We asked people in the UAE which forms of support from their employer are most helpful in building resilience during uncertain times. The results reveal a clear hierarchy of priorities.

Wellbeing support:

- Empathy and care - **42.2%**
- Flexible working - **37.8%**
- Team culture - **22.2%**
- Mental health initiatives - **19.7%**

Building financial confidence requires more than income alone. The findings highlight the important role employers can play in strengthening financial confidence through workplace-led benefits, savings solutions, financial education, and advice.

Financial confidence drivers[2]:

- Workplace savings plans - **62%**
- Employee benefits and financial protection - **39%**
- Financial education, tools, and resources - **35%**
- Access to financial advice and guidance - **35%**

[2]Source Zurich YouGov survey Feb 2026

Middle/higher income

Flexible working hours
41.3%

The biggest resilience divide is income

This highlights the need for employers to tailor resilience strategies to different workforce segments.

A one-size-fits-all approach to resilience is unlikely to deliver impact, as employee needs differ across workforce segments.

Lower income

Job stability and clarity
31.6%

"Employers are closer to the lives of their people than most institutions and therefore have both a responsibility and an incentive to look out for the resilience of their employees. The People Resilience Study shows the UAE is starting from a great place, but there is still much to do to protect a family when circumstances change. Workplace savings, protection and financial education play a key role, and supporting financial preparedness is where employers can turn resilience into readiness."

Matthew Whitehouse,
Head of Corporate Life and Pensions

"The UAE is a strong and resilient nation, possessing the determination and resolve to confront challenges"

Sheikh Mohamed bin Zayed Al Nahyan,
President of the UAE, March 2026

Psychological

Supports mental wellbeing, positive mental health, coping ability, and adaptability.

Physical

Encourages healthier lifestyles and physical wellbeing.

Social

Strengthens belonging, social connection, and support networks.

Financial

Protects employee's long-term financial security and preparedness.

Digital

Decisive and quick to adapt to technological change.

Examples of UAE initiatives that support resilience

نحن الإمارات WE THE UAE 2031

National vision for accelerating social, economic, and human development by 2031.

National Strategy for Wellbeing 2031

A government strategy to enhance quality of life, mental wellbeing, and community resilience.

Dubai Quality of Life 2033

Dubai's roadmap to improve residents' wellbeing, liveability, and social connectedness.

البرنامج الوطني للسعادة وجودة الحياة
National Program for Happiness & Wellbeing

A national initiative promoting happiness, wellbeing, and healthier workplaces and communities.

DEWS ZURICH Workplace Solutions

A workplace savings plan, administered by Zurich Workplace Solutions that helps employees build long-term financial security and resilience.

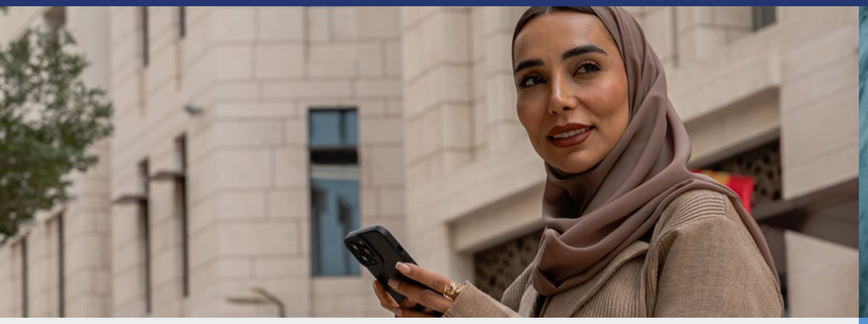
دبي الرقمية DIGITAL DUBAI

The Artificial Intelligence and Data Authority unifies national AI strategy, data governance, and digital government systems into a single framework.

Confidence strengthens resilience in people and workplaces

Preparedness protects that advantage

Turning our advantage to action for a more resilient UAE



For individuals:
Turn confidence into preparedness

- Build a financial buffer for periods without income.
- Review whether savings and protection reflect current responsibilities.
- Invest in physical health.
- Invest in digital learning.

For employers:
Make resilience part of workforce culture

- Understand where employees feel most exposed.
- Combine wellbeing support with savings and protection benefits.
- Make financial options simpler and easier to act on.
- Provide clarity, flexibility and supportive leadership.

For families:
Build early resilience habits

- Encourage adaptability, problem-solving and lifelong learning.
- Make conversations about money and protection part of family life.
- Strengthen belonging, connection and mutual support.
- Help younger people prepare for change with confidence.

What we asked

The methodology to develop the Personal Resilience Index is grounded in interdisciplinary research drawing on over 130 academic papers across psychology, sociology, economics, public health, and organizational studies. From an initial pool of over 1,000 candidate items, a two-stage psychometric empirical validation process narrowed these down, confirming factor separation and coherence across the framework, keeping only items that both measure resilience as an outcome and as the product of interacting life domains.

Answers based on five-point agreement scale:
Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree

Overall resilience

- I try to learn new skills so I can stay adaptable when things change.
- I regularly reflect on how I handle my work and responsibilities and look for ways to improve.
- I look for creative solutions when facing difficult situations.
- I am open to trying new things, even when they feel challenging.
- I believe that with enough effort, I can usually solve difficult problems.
- I have confidence that I can achieve my goals, even when faced with challenges.

Psychological

- Overall, I am satisfied with my life nowadays.
- I am optimistic about my future.
- I lead a purposeful and meaningful life.

Physical

- I take actions that support my health, such as getting enough rest, eating well, and avoiding harmful habits.
- Even when life gets busy or stressful, I try to eat in ways that support my health.
- In the past week, I had enough energy to do the things I needed to do.
- I feel confident in my ability to take care of my physical health.

Social

- My community supports me in adapting to life changes or difficulties.
- When I face difficulties, my family provides the support I need.
- My family life feels stable, safe, and predictable.
- My coworkers and I work together to handle challenges.
- The people I work with are supportive and dependable.

Financial

- I have enough savings to cover my expenses for a few months if my income stops.
- I am confident that I could recover financially after a setback.
- I am taking steps to build a secure financial future.
- I am careful not to spend more money than I have.
- I feel confident that my current insurance coverage meets my needs.

Digital

- I regularly review and update my digital security settings (e.g., changing passwords, additional sign-in protection, or checking account security alerts).
- I review my privacy settings to control who can see my personal information online (e.g., contact information, photos, location, payment methods on apps and websites).
- If I experienced an online security issue (e.g., hacked account, suspicious message, or unauthorized charge), I would know where to find trusted help.
- After an online security issue (e.g., hacked account, suspicious message, or unauthorized charge), I know what to do to protect myself and prevent similar issues from happening again.

Beyond the core resilience questions, the survey also included items on personal and workplace demographics, wellbeing, workplace outcomes, AI use, and sleep, as well as country-specific questions to deepen the insights and deliver a comprehensive global perspective.

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What we asked UAE-specific questions

The UAE study used the full Global People Resilience Study framework, and added the following country-specific questions to deepen local insight. These sit alongside the core study rather than replacing any part of it.

01

Government efforts to support wellbeing in the UAE have a positive impact on my mental health.

02

My children are developing the skills they need to cope with challenges in life.

03

What aspect of living and working in the UAE is most helpful for your resilience during uncertain times?

04

How strong is your sense of belonging in the UAE?

05

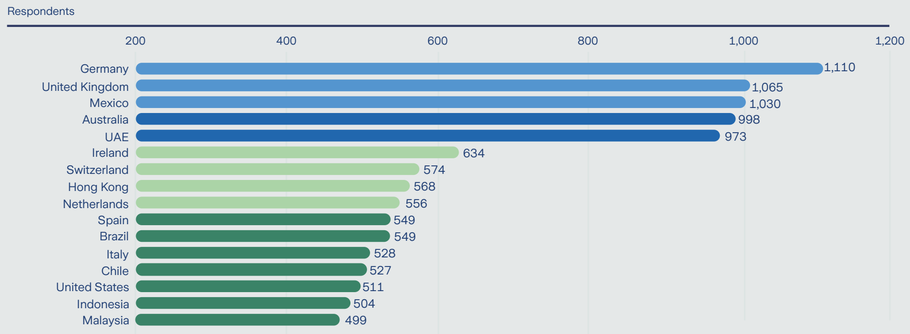
Which types of support from your employer are most helpful for your resilience during uncertain times?

These questions used a mix of response formats appropriate to each question.

Who we asked

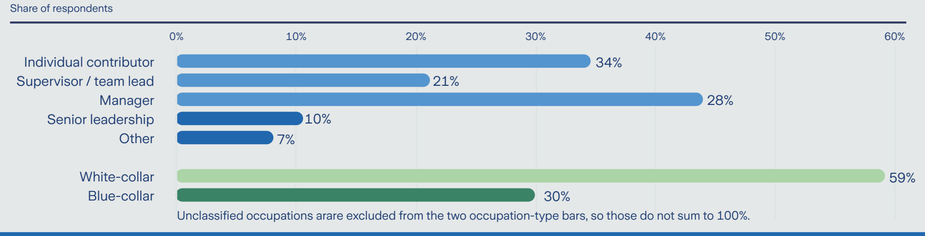
The study is based on responses from 11,175 working-age adults across 16 countries, with per-country samples ranging from 499 to 1,110. Respondents range in age from 18 to 69, with a mean of 38, and the sample is close to gender-balanced at 49% women and 51% men.

Respondents by country



Respondents by industry

Respondents by job level and role type



Age breakdown

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