



Well-being & Health Pulse in the UAE

Resilience in a Time of Pressure

How safety, family and belonging are anchoring well-being in the UAE during regional uncertainty and rising costs.



Message from Cigna Healthcare spokesperson

Leah Cotterill, CEO, Cigna Healthcare Middle East and Africa

The Well-being & Health Pulse in the UAE captures a population with strong well-being foundations, but also a more complex set of pressures shaping everyday health.

Conducted in April 2026, the research comes at a significant moment for the UAE: a period marked by regional conflict, cost pressures, concerns around job security and changing expectations around work, family and personal well-being. The economic context was also part of the story, with wider concerns around energy prices, logistics, supply chains and inflation, meaning that residents' financial pressures were being felt against a broader period of uncertainty.

Against that backdrop, the findings are striking. UAE residents continue to report high levels of physical safety, emotional safety, optimism, family support and belonging. They also show a clear ability to adapt and recover during difficult periods.

The data reveals a UAE population with strong foundations. People feel safe,

connected and optimistic about the future, even during the regional tensions. That is an important signal of resilience and confidence in the UAE.

At the same time, that resilience should not be mistaken for the absence of pressure. Financial strain, workplace expectations, family responsibilities, including balancing home schooling and working remotely, stress, sleep and mental resilience are all shaping how people experience health day to day.

For employers, insurers and healthcare partners, there is a real opportunity to look at well-being more holistically and support people across the different parts of their lives. That means moving beyond treatment and coverage alone, and looking at the everyday factors that influence health: financial confidence, family life, workplace culture, emotional balance, social connection and the ability to recover during periods of uncertainty.



Introduction

The Well-being & Health Pulse in the UAE was conducted in April 2026 among 380 respondents across the UAE, measuring overall well-being and six connected pillars: physical, mental, financial, social, family and workplace well-being.

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Workplace findings are based on working respondents. The sample was structured to reflect a broad resident mix across Dubai, Abu Dhabi and the wider UAE, with an even gender split, respondents across key age groups, 68% working respondents, and representation from Emirati, Arab expatriate, Asian expatriate and Western expatriate communities.

The study captures sentiment during a period shaped by regional conflict, cost pressures and evolving work-life expectations. It is therefore not simply a general well-being snapshot. It shows how residents are experiencing safety, optimism, family life, social connection, financial pressure and workplace support during a period of uncertainty.

The timing matters. The survey was conducted only weeks after the UAE publicly condemned Iranian missile attacks targeting the country, during a period in which national resilience, public safety and social solidarity were part of the public record.

In March 2026, President His Highness Sheikh Mohamed bin Zayed Al Nahyan affirmed that **“all is well in the UAE”** and that the country would remain strong thanks to the solidarity of its society and the efficiency of its military and civil institutions. He also affirmed that the UAE would emerge stronger and more resilient.

The Pulse findings provide a resident-level view of that resilience

Well-being Scores

80% Family well-being

76% Social well-being

72% Physical well-being

70% Mental well-being

Overall well-being remains moderately strong, with a 70% reporting their well-being as 'excellent' or 'very good'.

The strongest pillars are family well-being at 80%, social well-being at 76%, physical well-being at 72% and mental well-being one behind at 70%.

Safety & belonging

89% Feel safe in the UAE

83% Feel safe emotionally

86% Feel at home

79% Tend to bounce back

These scores are supported by high levels of safety and belonging: 89% of respondents say they feel physically safe in the UAE, 83% feel emotionally safe, 86% say they feel at home, and 79% say they tend to bounce back or recover after hardships.

The study also found that despite recent events, many residents are not viewing the UAE as a short-term stopover: 21% say they plan to remain for 6 to 10 years, while 48% plan to stay for more than 10 years. Together, that suggests that more than two-thirds of respondents are looking at a six-year-plus horizon.

Long-term plans

21% Plan to stay 6 - 10 years

48% Plan to stay more than 10 years

At the same time, the current geopolitical conflict is present in people's thinking. Around half of respondents said it had no influence on their decision to stay or leave the UAE. However, just over one in five said it had influenced them to a large extent, while close to three in ten said it had influenced them to some extent.

Financial well-being

53% Financial well-being score

45% Able to manage cost pressures

49% Positive about managing expenses

The pressure points are clear. Financial well-being is the weakest pillar, with a score of 53%. Only 45% of respondents say they feel able to manage cost pressures with rising costs, while 49% feel positive about their ability to manage expenses and income.

Workplace Well-being

69% Positive workplace well-being

56% Feel positive about job security

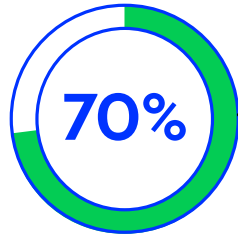
The workplace picture is similarly mixed. Workplace well-being among working respondents, with 69% rating it positively. However, only 56% feel positive about job security.

The findings also point to a maturing workplace well-being agenda. Employees continue to value supportive environments and flexibility, but mental health support, financial planning assistance, therapy access and gym memberships remain underprovided despite strong demand, particularly among younger employees.

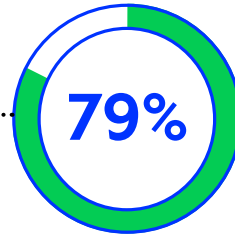


89% Feel safe in the UAE

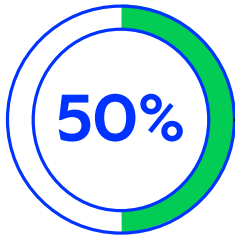
10 key figures at a glance



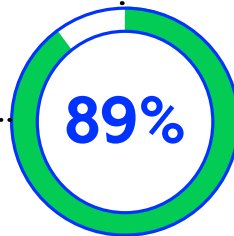
Overall well-being ratings



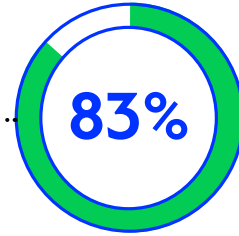
Respondents optimistic about the near future despite the current situation



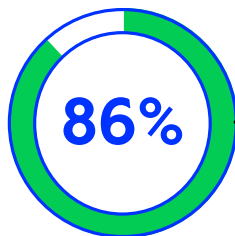
Respondents who say the current geopolitical conflict had not influenced their decision to stay or leave the UAE



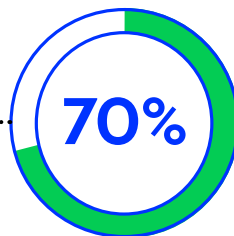
Respondents who feel physically safe in the UAE



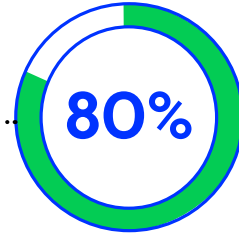
Respondents who feel emotionally safe in the UAE



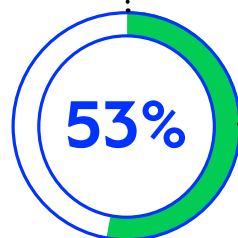
Respondents who feel at home in the UAE



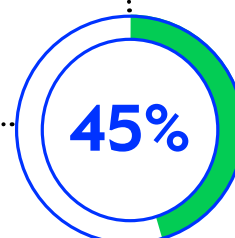
Respondents planning to remain in the UAE for six years or more



Family well-being rating, the strongest pillar



Financial well-being rating, the weakest pillar



Respondents who feel able to manage cost pressures with rising costs

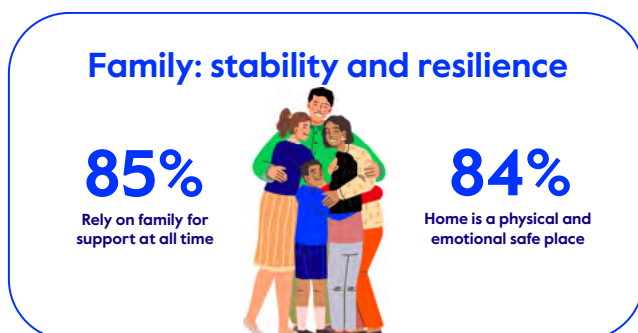
Resilience is relational: family, home and belonging

The strongest well-being story in the Pulse data is not only individual resilience. It is relational resilience.

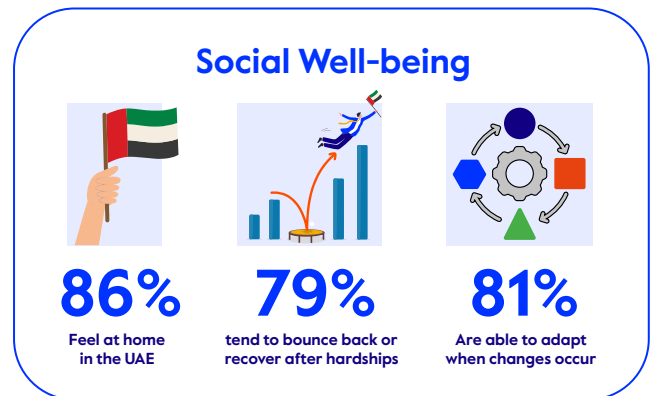
Family well-being is the highest-scoring pillar in the study, with a rating of 80%. Social well-being also performs strongly, at 76%. These are not peripheral findings. They are central to understanding why residents continue to report high levels of optimism and safety during a difficult period.



The family data is particularly strong. 85% report family support during all times, and 84% say home is a physically and emotionally safe place where they can freely express their feelings. These are powerful protective factors. They suggest that for many residents, family is not only a private source of comfort, but a foundation of emotional stability and resilience.



Social well-being tells a similar story. 86% of respondents say they feel at home in the UAE, 79% say they tend to bounce back or recover after hardships and 81% say they are able to adapt when changes occur. Together, these findings point to a resident population that is not simply coping through individual effort, but drawing on belonging, connection and social support.



That sense of protection also connects to a wider public language of belonging. During the same period, Sheikh Mohamed said the UAE would carry out its duty towards **“our country, our people and our residents”**, describing residents as **“part of our family”**. In the same address, he also referred to residents as **“our guests and our extended family”**.

That language resonates strongly with the Pulse findings. The data shows that residents do not only feel physically present in the UAE. Many feel rooted. They feel at home. They feel supported by family. They feel able to recover. They report low loneliness compared with the wider emotional pressure of the moment.

The connection is especially relevant in the UAE’s Year of Family 2026. The official Year of Family initiative calls on everyone who calls



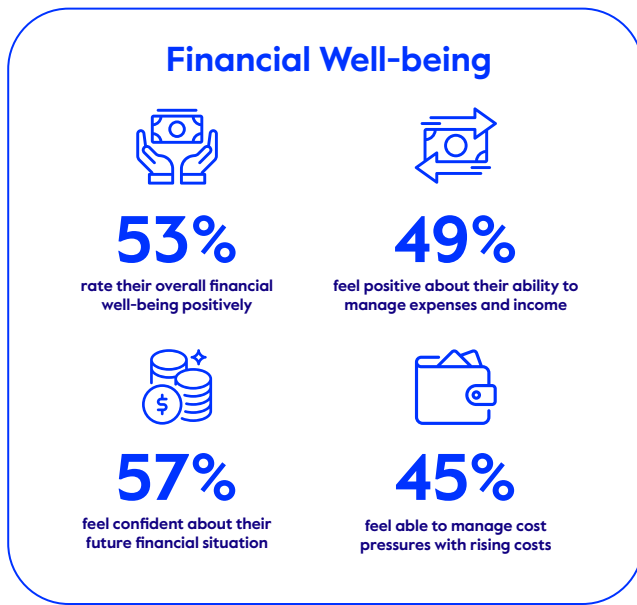
the UAE home to celebrate family as the **“foundation of a strong, united, and compassionate community”**, and describes close family bonds as **“the roots from which resilient communities grow”**.

The Pulse data gives that national theme a clear well-being dimension. Family is a measurable well-being strength for the UAE, helping residents manage stress, combat loneliness, maintain optimism and feel that they have somewhere emotionally safe to return to.

While resilience is often described as an individual trait, the Pulse findings suggest that resilience in the UAE is also relational, strengthened by family bonds, safe homes, a sense of belonging, community connection and confidence in the place where people live.

The pressure point: financial well-being and cost pressures

Financial well-being is the clearest pressure point in the Pulse findings.



Among the six well-being pillars measured, financial well-being records the lowest rating with a 64. A little over half of respondents, 53%, rate their overall financial well-being positively.

Less than half, 49%, feel positive about their ability to manage expenses and income, 57% feel confident about their future financial situation, and only 45% feel able to manage cost pressures with rising costs. That final figure revealed how cost pressures have become a central part of how residents are experiencing well-being. Around 41% of respondents rate their ability to manage rising costs as only fair, while 14% rate it poorly or very poorly.

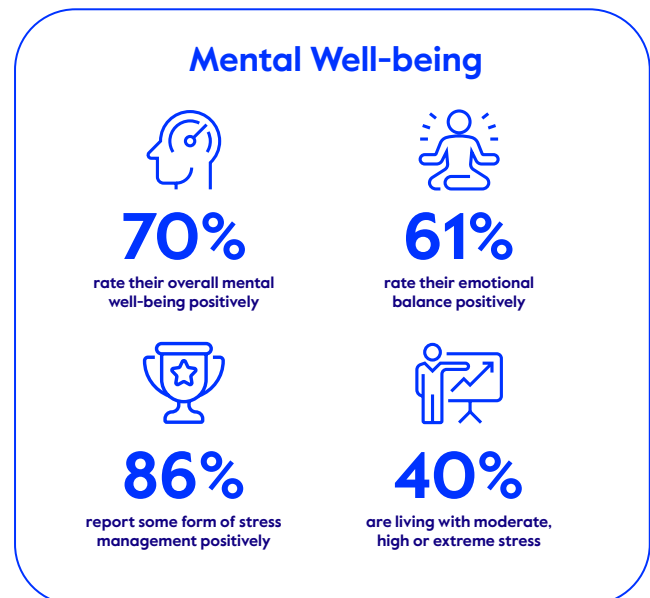
This continues a pattern seen in Cigna Healthcare's 2025 UAE findings. In the Cigna Healthcare International Health Study 2025, family finances had overtaken personal finances as the leading source of stress in the UAE, cited by 41% of respondents, followed by personal finances and cost of living, both at 37%. Financial well-being was also the lowest-rated well-being pillar in that study. The Pulse survey reinforces that broader picture in which financial pressure has become one of the most consistent challenges to well-being in the UAE.

The 2026 Pulse data adds sharper detail to that picture. Residents may feel physically safe, emotionally safe and socially connected, but many are less confident when it comes to managing rising costs.

The findings also suggest that financial strain is not evenly distributed. The Pulse report indicates that younger age groups, non-Emirati nationalities and lower socio-economic segments experience higher financial stress, while older respondents and Emiratis score higher on financial well-being.

Emotional load: mental well-being, sleep and stress

Mental well-being in the UAE remains moderately strong, but the detail beneath the headline score shows visible strain.



The mental well-being pillar scores 72%, and has 70% of respondents rate their overall mental well-being positively. However, only 61% rate their emotional balance positively, and 86% report some form of stress management positively, meaning more than a third, 40% were living with moderate, high or extreme stress. Sleep, perhaps understandable given the timing of the study, is one of the clearest weak spots.

Physical well-being rating of 72%, supported by strong access to medical facilities, which 73% of respondents rate positively. But only 51% rate their sleep adequately, more than one in 10 (13%) rated their sleep as poor or very poor.

Workplace well-being: from health insurance to whole-person support

The workplace remains a central part of the UAE resilience equation.

Among working respondents, 69% rating their workplace well-being positively, 68% say their work environment supports family and personal commitments, and 63% report positive job satisfaction. These are encouraging results, particularly when read alongside the strength of family well-being and the national Year of Family context.



In a year when family is central to the national conversation, the workplace finding that matters most may not be job satisfaction alone. It may be whether work supports family and personal commitments. If family well-being is one of the strongest protective factors in the UAE, then employers have a direct role in sustaining it.

At the same time, the workplace data also shows gaps. Only 56% of working respondents feel positive about job security, with just over one in ten rated their job security as poor or very poor.



That is a meaningful pressure point, especially in a period shaped by uncertainty and cost concerns.

The findings also show that the workplace well-being agenda is changing. Health insurance and annual check-ups are the most commonly provided benefits, and flexibility around leave policies is also more widely provided.

Benefits underprovided despite strong demand

-  **Mental health support**
-  **Financial planning assistance**
-  **Therapy access**
-  **Gym memberships**

By contrast, gym memberships, access to therapy or counselling, and financial planning support are among the least provided benefits, despite respondents saying that mental health support, financial planning assistance, therapy access and gym memberships remain underprovided despite strong demand, particularly among younger employees.



Leadership in a time of uncertainty

The workplace data shows that employees are not simply looking for benefits. They are also looking for clarity, flexibility and support from managers during a period of uncertainty.

Among working respondents, stress is clearly present, but the picture is not one-sided. 44% say the current situation in the UAE is causing them stress work-wise, while 34% disagree. A similar pattern appears when employees are asked whether their job is generally a source of stress, regardless of the current situation: 44% agree, while 39% disagree.

Stressed v/s Not Stressed at Work



Where the findings are stronger is in direct manager support. 73% of working respondents say they feel understood by their manager, with only 11% disagreeing.

Under Direct Manager's Support



The broader leadership picture is positive, but less strong. 62% say management or leadership is offering support during the current situation by providing more flexibility than usual. The same proportion, 62%, say their employer shows a focus on health and wellness in its actions and communications.

These are encouraging figures, but they also show room for more consistent support across organisations.

Support from Managers



Mental health support sits somewhere in the middle. 63% of working respondents say their manager cares about their mental health and well-being, while 14% disagree. That is a solid majority, but it is lower than the proportion who say they feel understood by their manager.



Six connected pillars of well-being



Physical



Mental



Social



Family



Financial



Workplace

Conclusion: Making resilience sustainable

The Well-being & Health Pulse in the UAE shows a population with strong foundations: safety, optimism, family support, social connection and a powerful sense of home.

These findings are especially significant because they were recorded during a period of regional conflict and cost pressure.

Around half of respondents say the current geopolitical conflict influenced their thinking about whether to stay or leave, yet the majority still feel physically safe, emotionally safe, optimistic and at home in the UAE. Many also appear to be planning a long-term future in the country.

Leah Cotterill added: *“The UAE continues to be a place where people feel safe and optimistic. The next step is helping individuals and employers translate that confidence into long-term well-being, by widening the national conversation beyond treatment and coverage, and looking at the everyday factors that shape people’s health, resilience and quality of life.”*



5 Key Recommendations



1

Build well-being around the whole person

Well-being should be addressed across physical, mental, financial, social, family and workplace dimensions. The Pulse data shows these pillars are connected, not separate.



2

Treat financial well-being as a health issue

Financial well-being is the weakest pillar in the study. Financial pressure shapes stress, sleep, family life, decision-making and future confidence. Employers and well-being partners should consider financial education, planning support and confidential advisory tools.



3

Make family-supportive work a well-being priority

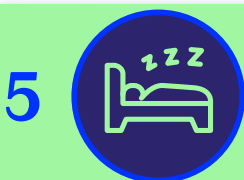
Family well-being is the strongest pillar. Flexibility, leave, manager empathy and support for family commitments should be central to workplace well-being strategies.



4

Expand access to mental health and therapy support

Employees are looking for support beyond traditional health insurance. Counselling, therapy access, digital mental health tools, stress management and early intervention should be easier to access and better understood.



5

Strengthen recovery, sleep and prevention

Access to medical facilities is a strength, but sleep and stress remain weaker areas. Preventive well-being should include support for sleep, fitness, nutrition, stress regulation and sustainable routines.