

Cigna International Health Study 2026: UAE Edition

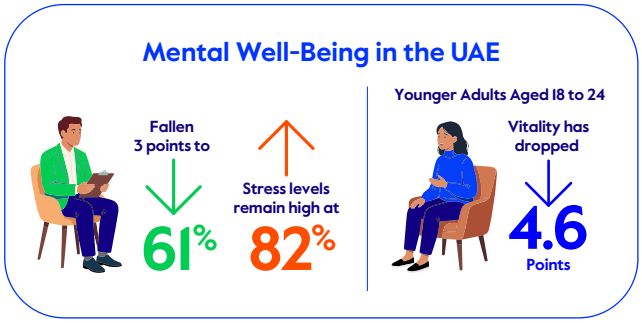


UAE resilience holds firm, but is it sustainable?

At face value, the UAE's vitality score has held remarkably firm through a demanding year, rising to 73.8 against a global average of 64.3.

People in the Emirates remain confident in their ability to adapt, family support is strong, and enthusiasm for work continues to run well ahead of global norms.

Behind that headline, this year's study shows the cost of holding steady. Mental well-being has fallen three points to 61%, fewer people are receiving counselling or therapy, and stress levels remain high at 82%. Among younger adults aged 18 to 24, vitality has dropped 4.6 points, the only demographic to decline this year, alongside sharper falls in mental, financial and workplace well-being.

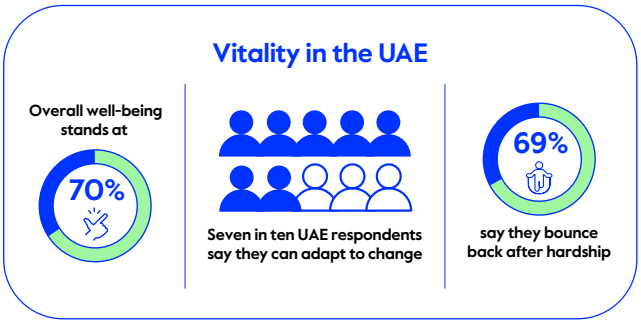


The picture that emerges is one of resilience rather than ease. Many people are continuing to perform, cope and carry on. But, that also raises the question: how sustainable is that effort, and what support is available, especially at work, when that starts to wear thin?

This year's findings ask employers, and communities, to pay closer attention to each other, and ask what more is needed, and by whom?

Executive Summary

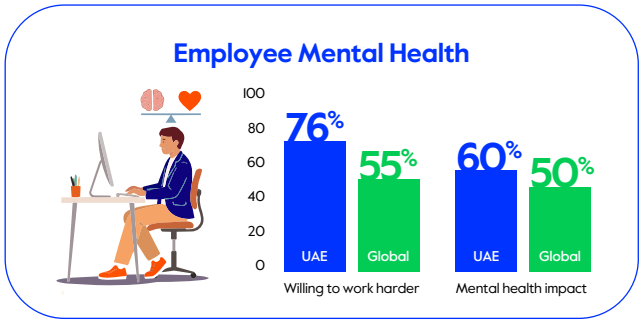
Vitality in the UAE rose to 73.8 in 2026, up 0.5 points on 2025 and 9.5 points above the global average of 64.3. Overall well-being stands at 70%, more than 25 points ahead of the global figure of 44%. Seven in ten UAE respondents say they can adapt to change, and 69% say they bounce back after hardship, both comfortably ahead of global norms.



Set against those strengths, mental well-being fell three points to 61%, and only 9% of respondents received counselling or therapy this year, down from 12% in 2025 and below the global rate of 14%. Stress remains elevated at 82%, a slight easing from 84% in 2025. Financial well-being is unchanged at 35%, still the UAE's lowest-rated pillar, though ahead of the 27% recorded globally.

Adults aged 18 to 24 are the clearest concern in the 2026 data. Their vitality score fell 4.6 points to 66.6, the only demographic decline recorded, accompanied by drops in mental, financial and workplace well-being.

Employees continue to outperform global benchmarks on commitment: 76% say they are willing to work harder for their employer, against 55% globally. Yet 60% report that mental health has changed their work activities this year, ten points above the global average, and workplace well-being fell two points to 52%.



Introduction

This year's study ran from 3 to 26 July 2026. While the report cannot show causality between the regional tensions escalated and the findings, what the study does reveal is that vitality held firm through that period, and that most people in the UAE still feel able to adapt and recover from hardship.

However, behind the strength of the national result, the data shows well-being slipping among specific groups: adults aged 18 to 24 most visibly, but also women and people outside the workforce.

Key data points at a glance:

Vitality among 18 to 24 year-olds

66.6



down 4.6 points, the only demographic to decline this year.



Vitality

73.8

up 0.5 points on 2025 and 9.5 points above the global average of 64.3.



Adaptability

70%

say they can adapt to change, ahead of the global average of 61%.



Mental well-being

61%

down 3 points on 2025, still above the global average of 46%.



Stress

82%

report experiencing stress, down 2 points on 2025 but above the global average of 74%.



Financial well-being

35%

unchanged from 2025 and the UAE's lowest-rated pillar, though above the global average of 27%.



Mental health at work

60%

of UAE workers report changes to their work activities due to mental health, against 50% globally.



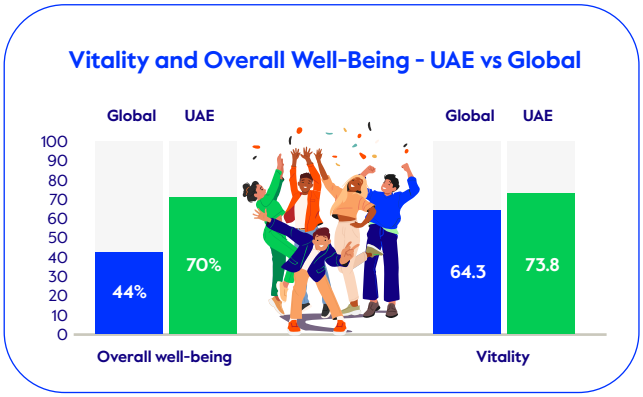
Counselling and therapy

9%

of UAE respondents received counselling or therapy, down 3 points on 2025 and below the global average of 14%.

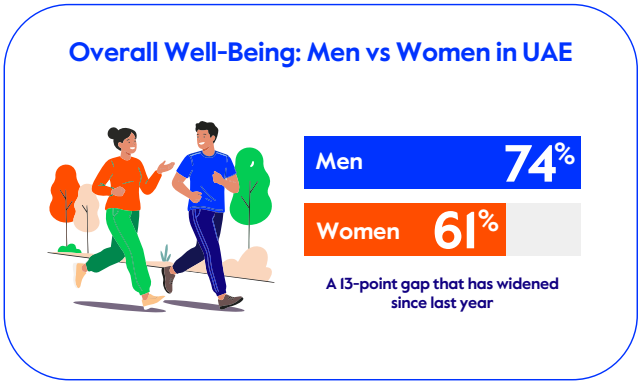
Vitality and overall well-being

The UAE's vitality score rose to 73.8 in 2026, up 0.5 points on the previous year and well ahead of the global average of 64.3. Overall well-being stands at 70%, compared with 44% globally.



Appropriately enough in the UAE's Year of The Family, family well-being remains the strongest pillar, at 71%, followed by physical well-being at 68% and spiritual well-being at 64%. And in spite of the year's events, UAE respondents are also more likely to look forward to each new day, at 62% against 37% globally, and to value learning new things, at 63% against 48% globally.

The figures also reveal a widening divide by gender and employment status. Men report a vitality score of 75.1 against 71.0 for women, and working adults score 75.8 against 64.7 for those not working. Overall well-being is rated positively by 74% of men and 61% of women, a 13-point gap that has widened since last year.

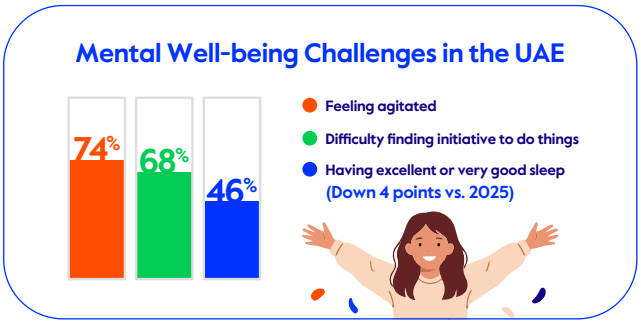


Mental well-being: coping under pressure

Resilience remains one of the UAE's clearest strengths. Some 70% of respondents say they can adapt when changes occur, against 61% globally, and 69% say they bounce back after illness, injury or other hardship, against 60% globally.

Mental well-being tells a different story. The measure fell 3 points to 61% in 2026, still ahead of the global average of 46% but softening. Stress is reported by 82% of UAE respondents, a slight easing from 84% the previous year, though it remains part of daily life for most people (83% for those in work).

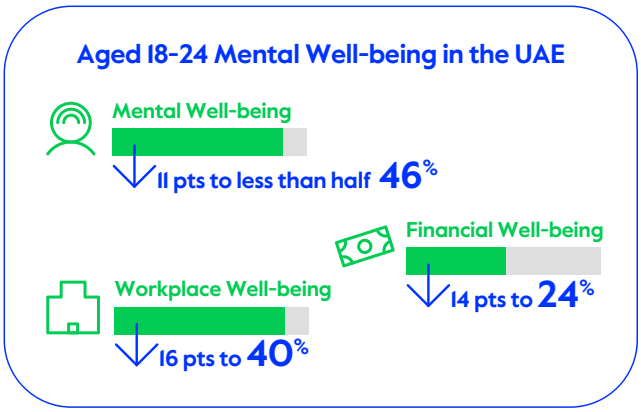
Nearly three quarters of respondents (74%) report feeling agitated and 68% describe difficulty finding the initiative to do things. And, good quality sleep also became harder to come by, with only 46% of respondents rating theirs as 'excellent' or 'very good', down 4 points on 2025.



Mental well-being is once again the top personal priority for 30% of UAE respondents, up 3 points on 2025. Fewer people, however, are getting support for it: only 9% received counselling or therapy in 2026, down from 12% the previous year and below the global rate of 14%. Among respondents with a diagnosed mental health condition, 53% said they felt able to manage it, down 9 points.

Younger adults feel the strain

The clearest decline in this year's study is among adults aged 18 to 24. Their vitality score fell 4.6 points to 66.6, the only demographic group to register a drop. Mental well-being in this age group fell 11 points to less than half 46%, financial well-being fell 15 points to 24%, and workplace well-being fell 16 points to 40%.



Younger adults are placing more weight on mental health: 40% now name it their top priority, up 14 points on 2025. Conversely, fewer are getting support for it with just 6% of 18 to 24-year-olds receiving counselling or therapy this year, down 10 points.

Confidence in coping with change has also fallen in this group. Some 60% say they can adapt to change, down 12 points, and for them good quality sleep has also fallen 14 points to 35%.

At work, 74% of younger employees report that mental health has affected their work, up 10 points year on year, and 48% say they have had difficulty performing their role. Job satisfaction among this group fell 14 points to 51%, and satisfaction with benefits fell 12 points to 35%.

Employer support appears to be retreating alongside these declines: only 37% report opportunities to look after their personal health and 36% report an employer focus on health and wellness, both down 21 points. The share who feel their manager cares about their mental health fell 17 points to 39%.

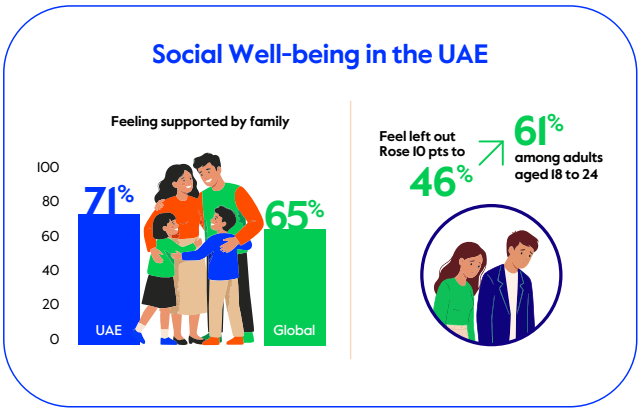
Across almost every measure in this study, the 18 to 24 age group has moved further from the national average than any other group, and in the opposite direction.

Family, community and feeling left out

Family remains one of the UAE's most consistent sources of strength. Some 71% of respondents report feeling supported by family, against 65% globally, and 58% feel part of their community, against 44% globally.

Loneliness has nonetheless increased. The share who say they feel left out rose 10 points to 46%, and reaches 61% among adults aged 18 to 24. Social well-being fell 2 points overall, to 54%.

The decline is not confined to younger adults. Social well-being stands at 43% among those aged 45 to 59, 46% among women, and 45% among people not currently working.

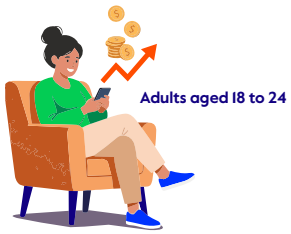


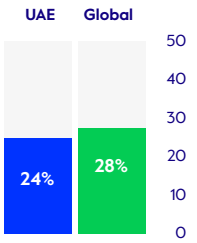
Financial well-being and access to care

Cost of living is the leading source of stress in the UAE this year, cited by 41% of respondents, up 4 points on 2025. Personal finances follow at 40%, up 3 points, with family finances close behind at 37%.

Financial well-being is unchanged at 35%, still the UAE's lowest-rated pillar, although comfortably above the global average of 27%. That national figure masks considerable variation: financial well-being is 26% among women and falls to 18% among people not working. Among adults aged 18 to 24 it stands at 24%, below the global average of 28% for that age group, the only UAE demographic to fall below its global benchmark this year.

Financial well-being - UAE vs Global





Financial pressure is also affecting access to healthcare. Around three in ten respondents say they needed care but did not receive it due to cost, a quarter say they could not afford medication, and roughly one in five delayed counselling. These figures were highest among women and people not in work.

Private health insurance continues to be valued: 70% of UAE respondents report a positive impact on daily life, against 57% globally. Understanding of cover is more mixed. Around half of respondents feel confident they understand their health insurance terms and know what is covered before they receive care, both ahead of global benchmarks but still leaving a substantial share unsure.

Workplace well-being

UAE employees continue to report some of the highest levels of commitment in the study once again this year. Some 76% say they are willing to work harder to help their employer succeed, against 55% globally, and 72% describe themselves as enthusiastic about their job, against 59% globally. Job satisfaction stands at 58%, against 54% globally.

Workplace well-being itself fell 3 points to 52% this year. Some 60% of UAE workers report a change in their work activities due to mental health, ten points above the global average of 50%. Within that figure, 37% say they have felt more stressed than usual, 32% report difficulty performing their work, and 31% say they have accomplished less as they would like at work.

Managerial support has weakened. The share of employees who feel understood by their manager fell 5 points to 49%, with the largest declines among younger workers. Among employees aged 45 to 59, the share who say their manager supports family and personal commitments fell 9 points to 39%, and understanding around time off to care for family fell 10 points to 48%.

Managerial Support in UAE

Employees	Last Year	Current	Change
Feel understood by their manager	54%	49%	↓ 5
Aged 45 to 59 says manager supports family and personal commitments	48%	39%	↓ 9
Manager understanding around time off to care for family	58%	48%	↓10

Recognition has not kept pace with workload. Some 38% of UAE employees report taking on additional responsibilities this year, while only 26% received a merit-based pay increase, down 4 points. Among 45 to 59-year-olds, 44% took on additional responsibilities, up 5 points, but only 20% received a pay increase, down 5 points year on year.

Gender played a part too, 3 in 10 men (29%) - received a pay increase, compared with 19% of women (down 7 points on 2025).

Innovation and AI in healthcare

The UAE continues to show a strong appetite for healthcare technology. Some 62% of respondents have used wearables or health apps, against 50% globally, and 69% expect artificial intelligence to affect their personal healthcare within three years, against 48% globally.

The benefits people expect from AI include smarter health tracking through wearables, cited by 43% of respondents, and round-the-clock homecare monitoring, cited by 37%.

Concerns remain alongside that optimism. Half of UAE respondents worry about losing human interaction as AI plays a larger role in healthcare, in line with the global figure. As digital health tools expand, that concern points to the value people continue to place on being able to speak with someone directly and ask questions.

Conclusion and call to action

The UAE's vitality has held firm through a difficult year, supported by strong family ties, high adaptability and a workforce that remains more committed than its global peers. Those results are worth recognising, particularly given the circumstances in which this year's study took place.

They sit alongside a second set of findings that deserve equal weight: falling mental well-being, reduced use of counselling and therapy, and a marked decline among adults aged 18 to 24. Financial pressure continues to limit access to care for some, and gaps by gender and employment status remain wide.

For employers, the findings point to specific action: reviewing workload and recognition, equipping managers to respond to requests for flexibility, and asking younger staff directly what support would help. For healthcare providers and insurers, the priority is making cover easier to understand and keeping human contact available as digital tools expand.

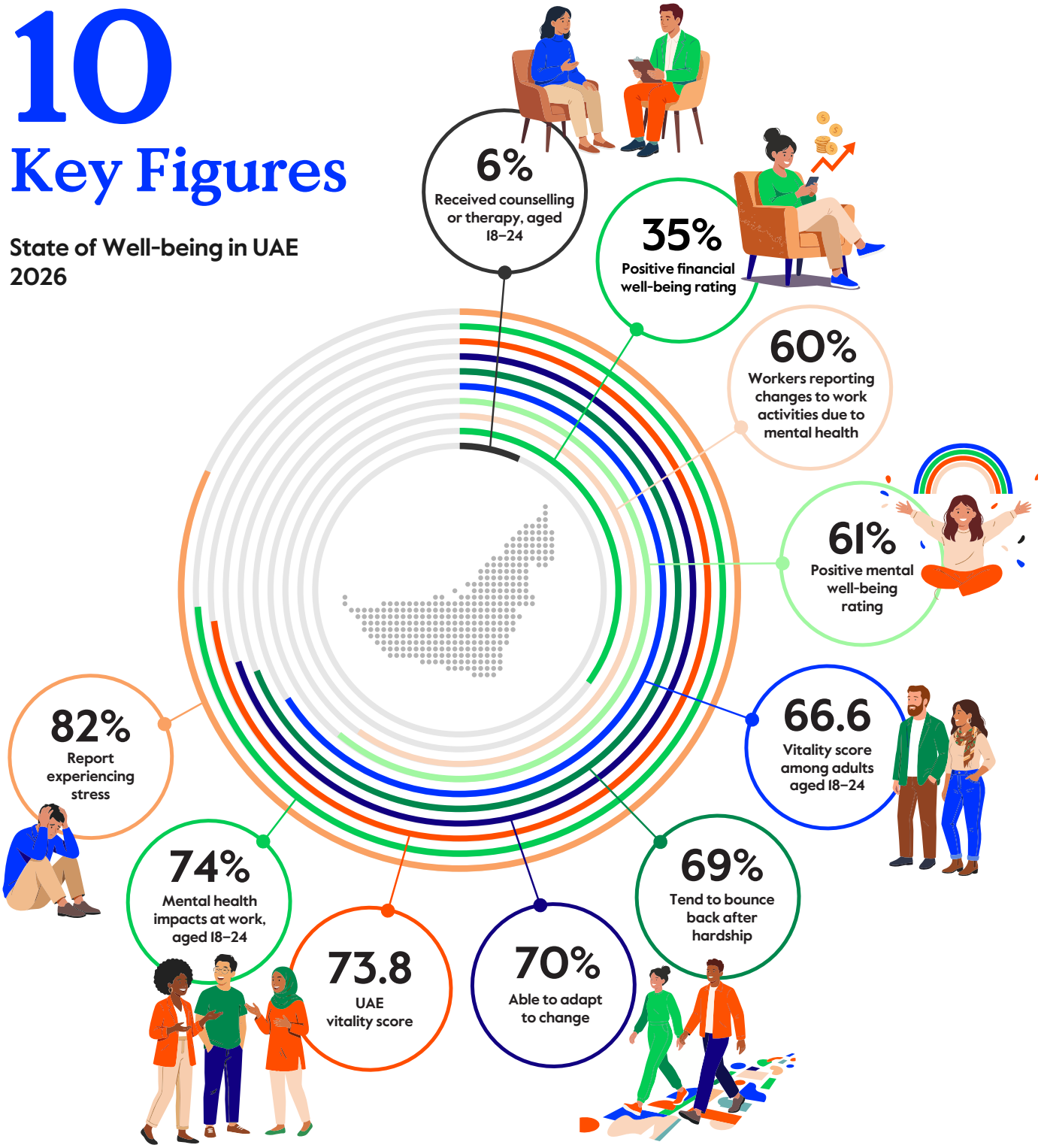
The central question this year is not whether people in the UAE are resilient. The Cigna International Health Study 2026 confirms that they are. It is whether that resilience can be sustained without further support, particularly among the groups where the strain is most visible.



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10 Key Figures

State of Well-being in UAE 2026

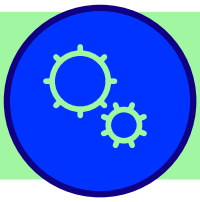


5 Key Recommendations

1 

Listen to younger employees

Involve adults aged 18 to 24 in reviewing mental health support and benefits, given the scale of decline in this age group and the fall in counselling and therapy use.

2 

Equip managers to respond

Give managers the means to address workload, time for care and family commitments, and follow up when employees ask for support.

3 

Make healthcare cover easier to understand

Explain what *is* and *is not* covered in plain terms, and ask people who have postponed treatment what stopped them.

4 

Reach people who feel left out

Use community and workplace data on loneliness to shape activities, with particular attention to differences by age, gender and employment status.

5 

Track well-being alongside performance

Monitor mental health and resilience together with productivity, and preserve access to human support as digital healthcare tools expand.

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