ETIQA INSURANCE SINGAPORE

Life Preparedness Survey Report 2026

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Introduction

Life is shaped by the interplay of financial stability, physical health, relationships, and readiness for an uncertain future. For many Singaporeans, life preparedness means having financial security, maintaining good health as they age, building mental and emotional resilience, and adapting to life's changes and uncertainties.

The Etiqa Insurance Singapore Life Preparedness Survey 2026 explores how Singaporeans are preparing for the long term, highlighting the gaps, aspirations, and challenges that influence their readiness. The findings underscore the importance of a holistic approach to preparedness, where financial, physical, and mental well-being come together to build confidence and resilience for the future.

Research Methodology

To uncover Singaporeans' attitudes, perceptions, and behaviours towards life preparedness, Etiqa Insurance Singapore surveyed 1,017 Singaporean Citizens or Permanent Residents (PRs) aged 18 and above.

Conducted by Kantar in May 2026, the survey provides a comprehensive overview of life preparedness across money, body, mind, and future to ascertain their levels of life preparedness when managing unexpected circumstances.

Life preparedness is the capacity to remain resilient and adaptable in the face of change and uncertainty, supported by strong foundations in financial, physical, and emotional well-being.

Overview

49%
Feel prepared for the next 10 years

68%
Define preparedness as financial security

47%
Cite lack of money as the biggest barrier

68%
Are ready to take action

21%
Have had open and detailed legacy-planning conversations

The findings can be understood through three broad patterns that shape how Singaporeans approach life preparedness today.

THE PREPAREDNESS GAP

While Singaporeans recognise the importance of life preparedness and demonstrate positive habits, many continue to lack confidence in their readiness for the future.

THE PRESSURES HOLDING SINGAPOREANS BACK

Financial concerns, burnout, health challenges and mid-life responsibilities are placing increasing pressure on Singaporeans' ability to plan for the long term.

THE AREAS SINGAPOREANS AVOID

More sensitive aspects of preparedness, including seeking support and discussing end-of-life matters, continue to be delayed despite their importance to long-term readiness.

Together, these patterns suggest that greater support is needed to help Singaporeans move from awareness and intent towards sustained confidence and action.

Half of Singaporeans Are Unprepared for the Future

Financial security emerged as the single strongest definition of life preparedness, with seven in ten identifying it as the most important factor in being ready for the future.

	Respondents Who Feel Prepared For the Next 10 Years	Respondents Who Define Life Preparedness As Financial Security
Total	49%	68%
18-24 years old	45%	72%
25-34 years old	53%	65%
35-44 years old	48%	60%
45-54 years old	43%	75%
55+ years old	58%	79%

Only **49%** of Singaporeans feel prepared for the next ten years, with those aged 55 and above reporting the highest share of preparedness (**58%**).

Singaporeans aged 55 and above (**79%**), 45 to 54 (**75%**), and 18 to 24 (**72%**) prioritise financial security when planning for the future, while only **60%** of those aged 35 to 44 do so.

Half of Singaporeans Are Unprepared for the Future

Other Definitions of Life Preparedness

Besides financial security, Singaporeans also recognised physical health, mental and emotional resilience, and adaptability to change as crucial factors of life preparedness.

- 52% Physical health
- 41% Mental and emotional resilience
- 41% Adaptability to change

Biggest Barriers to Life Preparedness

In addition, **47%** of Singaporeans identified lack of money as the biggest barrier to preparedness.

Other factors such as lack of knowledge, lack of time, and lack of motivation lag behind significantly.

- 20% Lack of knowledge
- 16% Lack of time
- 15% Lack of motivation

Positive Financial Habits Do Not Translate to Long-Term Confidence

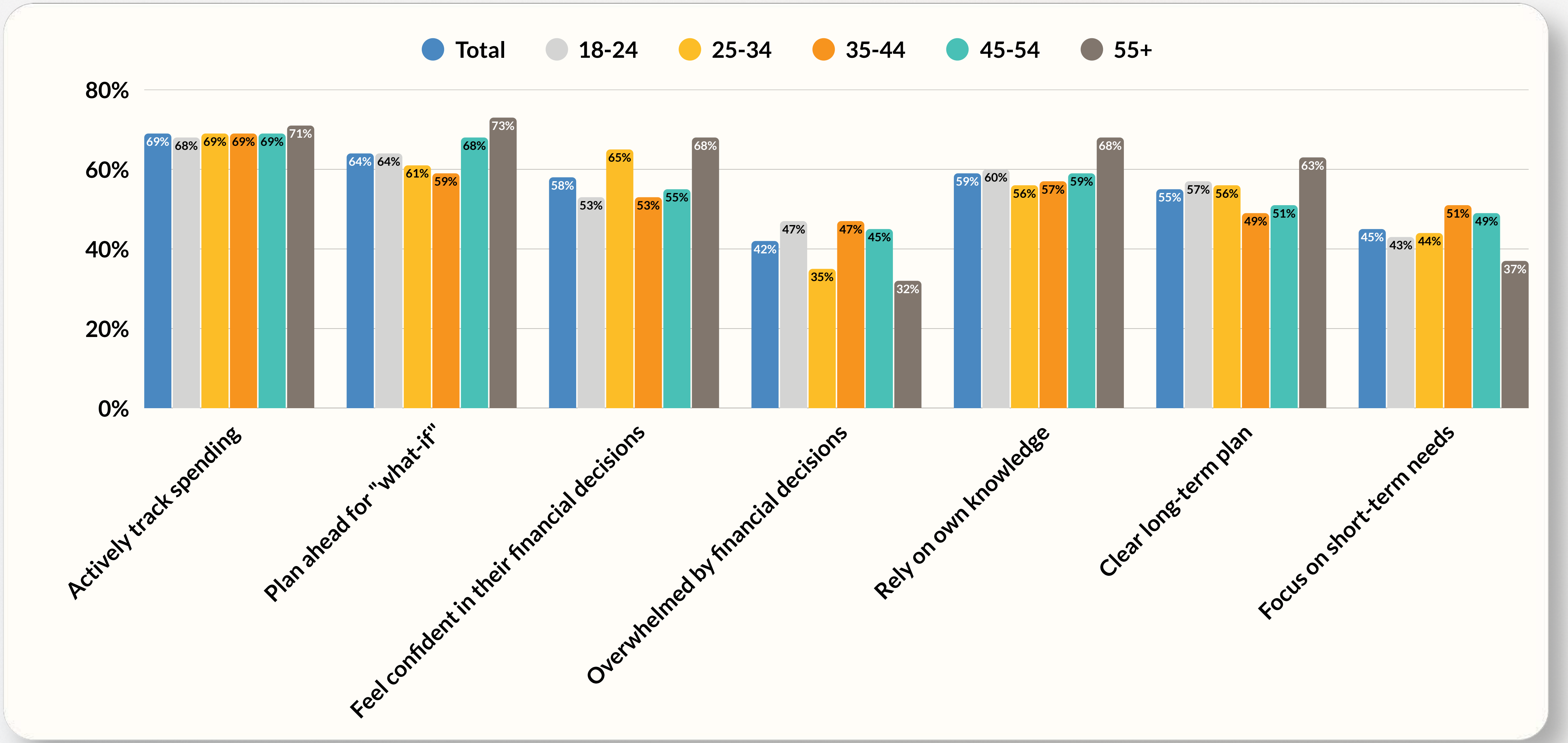
While Singaporeans actively track their spending (**69%**) and plan ahead for "what-if" scenarios (**64%**), only **58%** feel confident in their financial decisions.

Singaporeans aged 55 and above (**68%**) reported the highest level of confidence. At the same time, this age group is the most likely to rely on their own knowledge (**68%**) and have a clear long-term financial plan (**63%**).

Conversely, among Singaporeans aged 35 to 44, **47%** feel overwhelmed by financial decisions and **51%** focus on short-term needs.

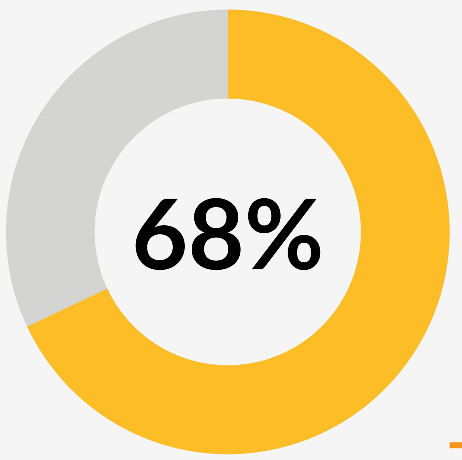
Similarly, 45% of Singaporeans aged 45 to 54 reported feeling overwhelmed and 49% said they remain focused on immediate priorities instead of longer-term planning.

Financial Habits



Singaporeans Take Life Preparedness Seriously

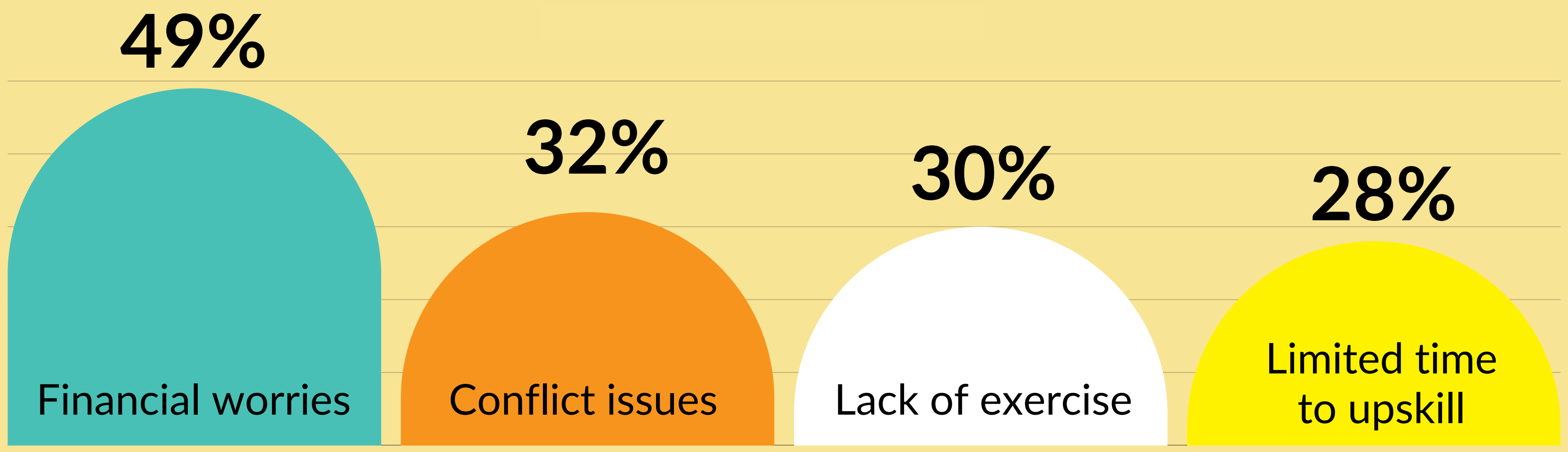
Top Actions Singaporeans will take



of Singaporeans expressed readiness to take action to improve their life preparedness

They are most likely to start or increase savings, exercise regularly, spend more quality time with loved ones, improve sleep habits, and learn a new skill or take a course.

76% of Singaporeans have already taken action to address their concerns for 2026.



Key Concerns for 2026

These include financial worries, relationship troubles (conflict issues and lack of quality time with family), health challenges (lack of exercise, declining health or fitness, and poor sleep quality), as well as future uncertainty (limited time to upskill, difficulty keeping up with technology, and unclear career progression).

These findings suggest that Singaporeans are increasingly proactive rather than reactive. While concerns around money, relationships, health, and future remain prominent, the findings also suggest adaptive preparedness, where Singaporeans are actively working to strengthen different aspects of their lives in response to both current pressures and future uncertainties.

Life Preparedness Takes a Back Seat for Older Mid-Life Singaporeans

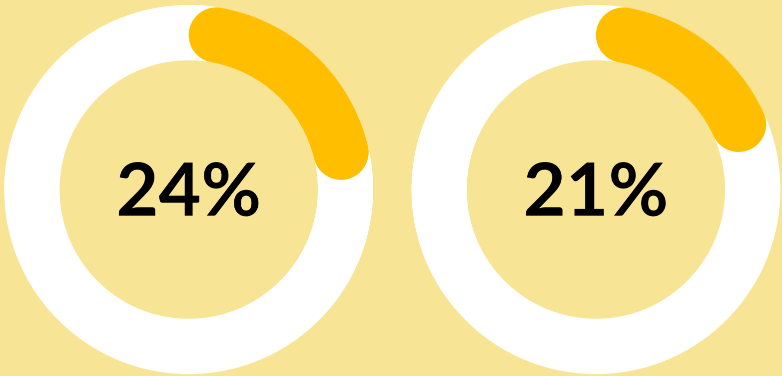
Older mid-life Singaporeans face challenges in improving life preparedness as demands get in the way.

ONE in THREE of Singaporeans aged 45 to 54 are not ready to take action to improve their life preparedness

Top-Of-Mind Responsibilities: 45-54 years old

24% of Singaporeans in this age group are most likely to prioritise managing household finances, and **21%** are most concerned about planning for their future care needs.

This highlights how financial and caregiving responsibilities may be reducing their capacity for long-term planning.



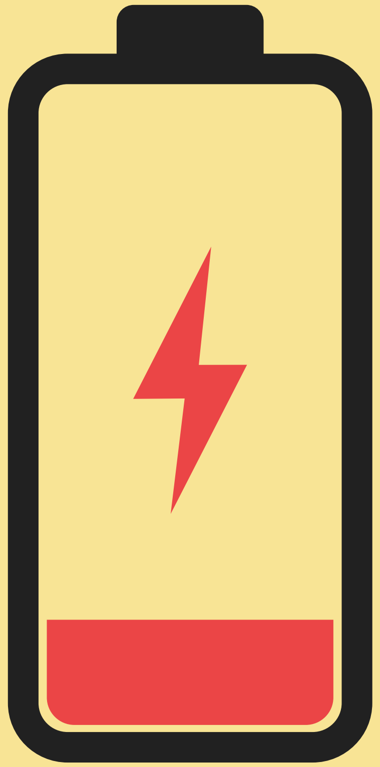
Prioritise managing household finance

Concerned for future care needs.

The midlife stage indicates a stage of competing demands, where financial and caregiving pressures reduce the capacity for broader life preparedness actions such as upskilling, health optimisation, or long-term planning. There is potential to simplify financial and care planning while helping them regainspace for longer-term wellbeing and resilience building.

A Burnout Epidemic Is Limiting Singaporeans' Future-Planning Ability

Young Singaporeans place strong emphasis on achieving financial security despite elevated levels of emotional and mental strain.



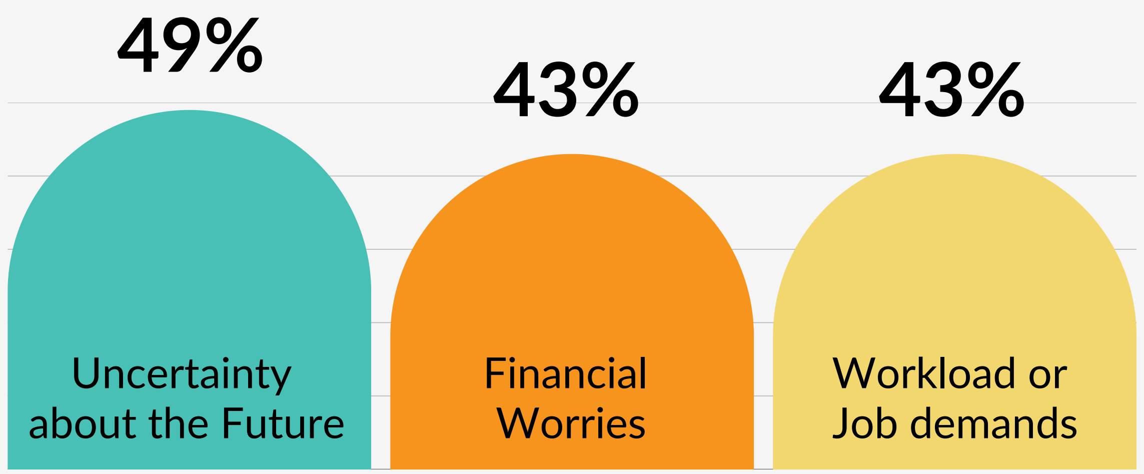
56%

of Singaporeans reported experiencing burnout* in the past year, with 20% feeling burned out "very often".

**Burnout is a state of feeling very tired, stressed, and overwhelmed over a long period, often due to ongoing pressure from work or responsibilities.*

Burnout begins early in life, affecting **44%** of Singaporeans aged 18 to 24. For the 18 to 24 age group, burnout is driven primarily by uncertainty about the future, financial worries, and workload or job demands.

Reasons for Burnout: 18-24 years old



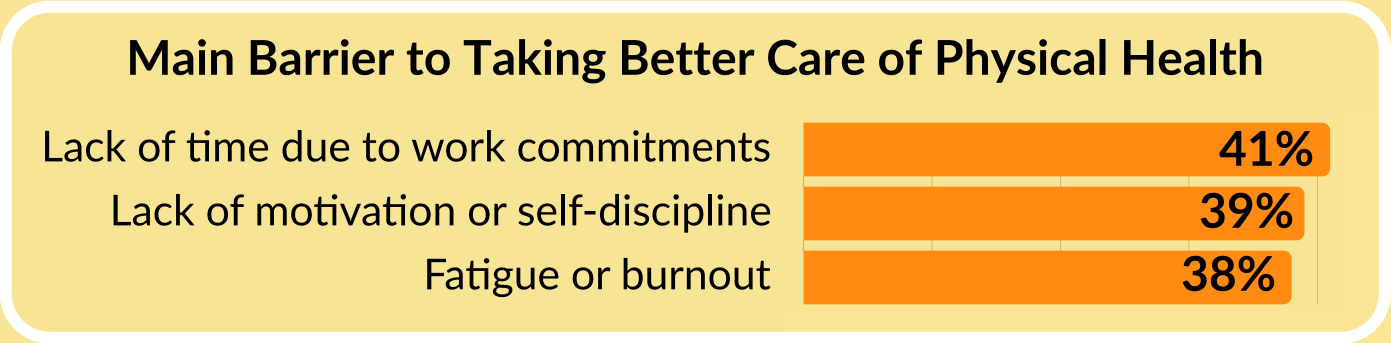
Despite these pressures, 42% of Singaporeans aged 18 to 24 identified wealth accumulation as their top focus area for 2026.

Burnout is a contributory factor that limits Singaporean's ability to plan and ensure preparedness in life. While intent to build financial security is strong, competing daily pressures, future uncertainty, and workplace stress may reduce the mental and emotional capacity needed to build broader life preparedness beyond finances alone.

Singaporeans Seek to Improve Physical Health Despite Challenges

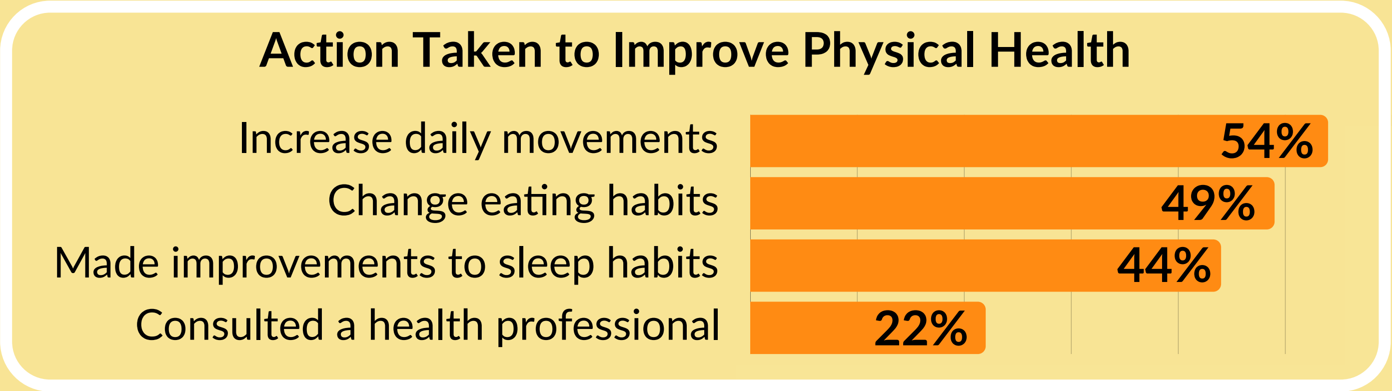
Half (49%) of Singaporeans are willing to exercise regularly to improve improve their life preparedness and 27% chose physical health as their area of focus for 2026.

Lack of time due to work commitments **(41%)** is Singaporeans' top barrier to taking better care of their physical health.



It is closely followed by lack of motivation or self-discipline and fatigue or burnout.

To improve their physical health, **54%** of Singaporeans increased daily movement, **49%** changed eating habits, and **44%** made improvements to sleep habits.



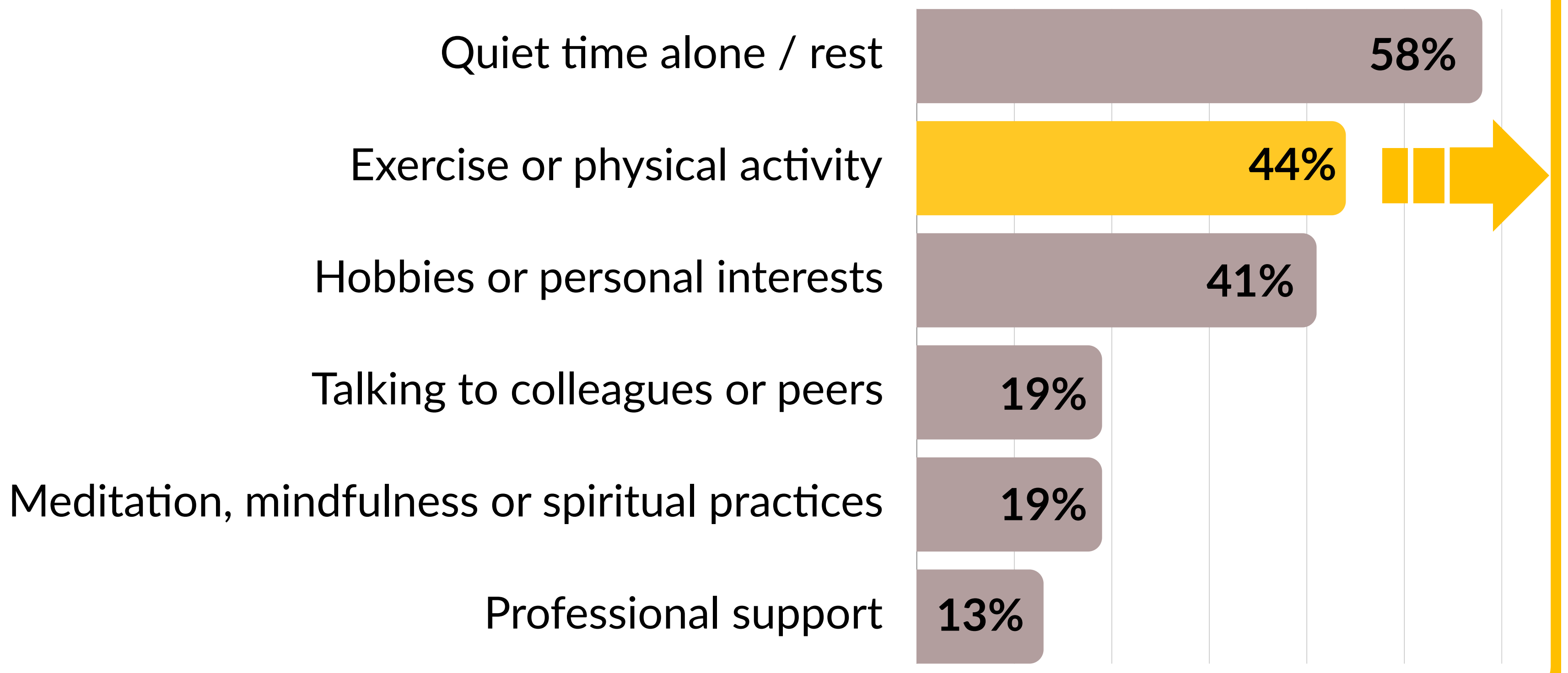
Only **22%** of Singaporeans consulted a health professional.

Singaporeans understand the importance of physical health and are willing to make lifestyle changes, but work demands, motivation challenges, and fatigue limit their ability to do so consistently. Most prefer practical, self-directed solutions, with the need for initiatives that make healthy behaviours more convenient and compatible with busy working lives.

Singaporeans Prefer Self-Managed Recovery Over Seeking Help to Manage Burnout

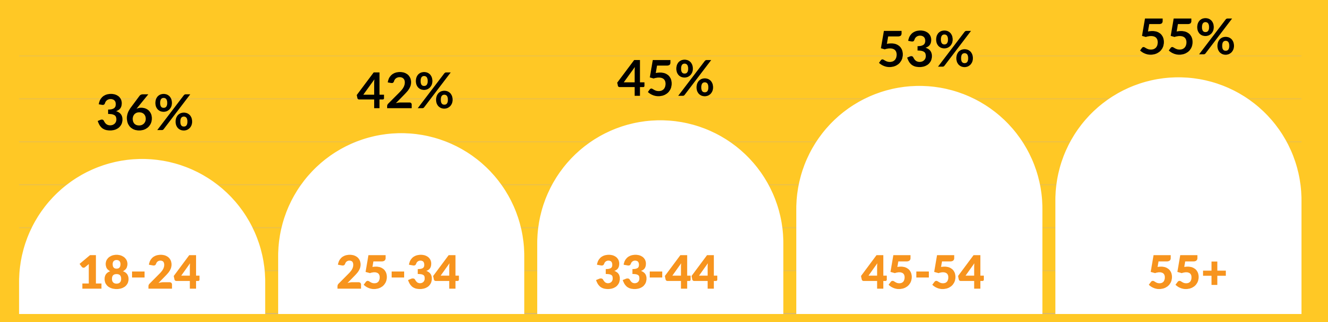
Majority of Singaporeans surveyed identified quiet time alone or rest as the most common way of coping with burnout. In contrast, far fewer Singaporeans turn to talking to colleagues or peers, meditation, mindfulness, or spiritual practices, and professional support.

Coping Mechanism



44% of Singaporeans cope with burnout through exercise or physical activity.

Singaporeans who cope with burnout through exercise or physical increases with age: 36% for the 18 to 24 age group, 42% for the 25 to 34 age group, 45% for the 35 to 44 age group, 53% for the 45 to 54 age group, and 55% for the 55 and above age group.



These findings suggest that they see burnout as something that can be managed individually through recovery and withdrawal from stressors, rather than through seeking professional help.

Older Singaporeans Prioritise Financial Self-Reliance

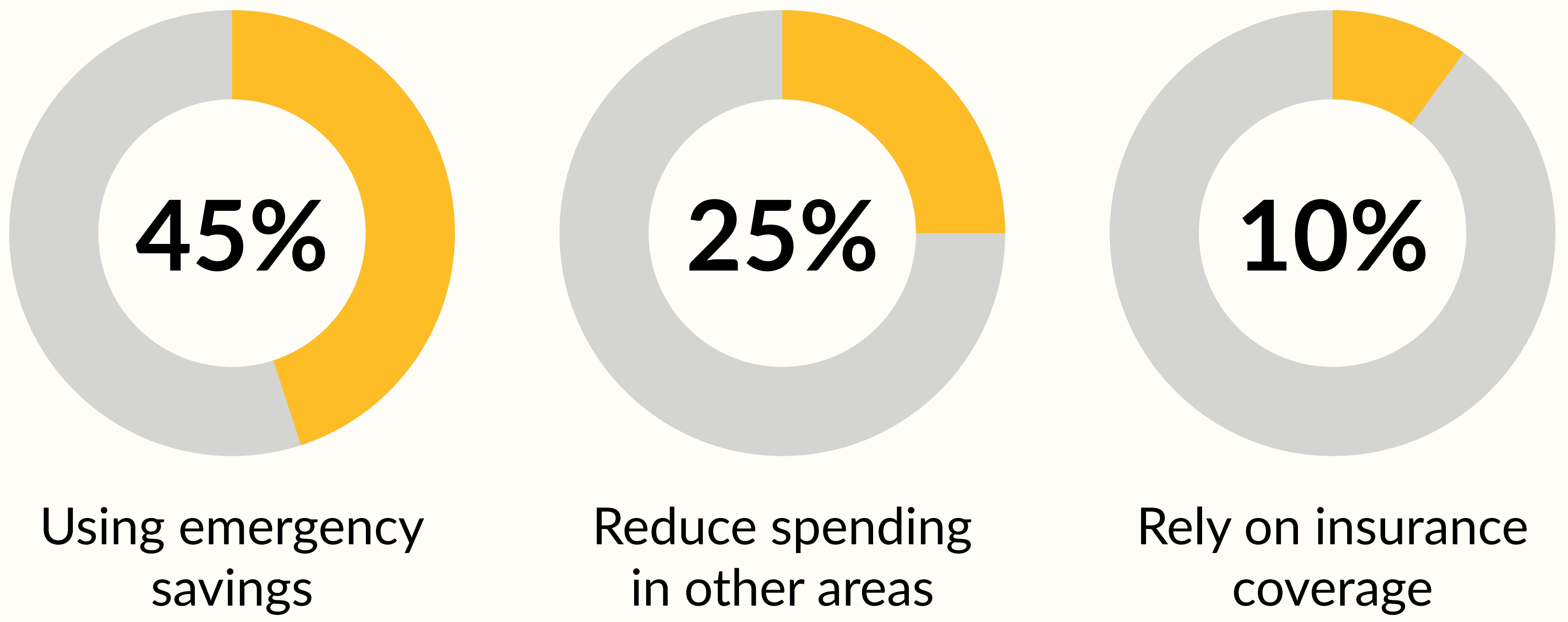
13% of Singaporeans aged 55 and above reported that they prefer to handle future care needs, finances, and legacy planning on their own.

The 55 and above **(45%)** age group is also the most likely to tap into their emergency savings in the event that a major unexpected expense arises.

The data suggests that older Singaporeans value independence and are relatively financially prepared to manage unexpected challenges. Their greater reliance on emergency savings and preference for handling future planning themselves point to a desire for self-sufficiency and control as they navigate retirement, healthcare needs, and legacy decisions.

However, heavy reliance on emergency savings highlights the ongoing importance of comprehensive retirement and financial planning.

Response to Major Unexpected Expenses: 55+ years old



Singaporeans Are Uncomfortable With End-Of-Life Conversations

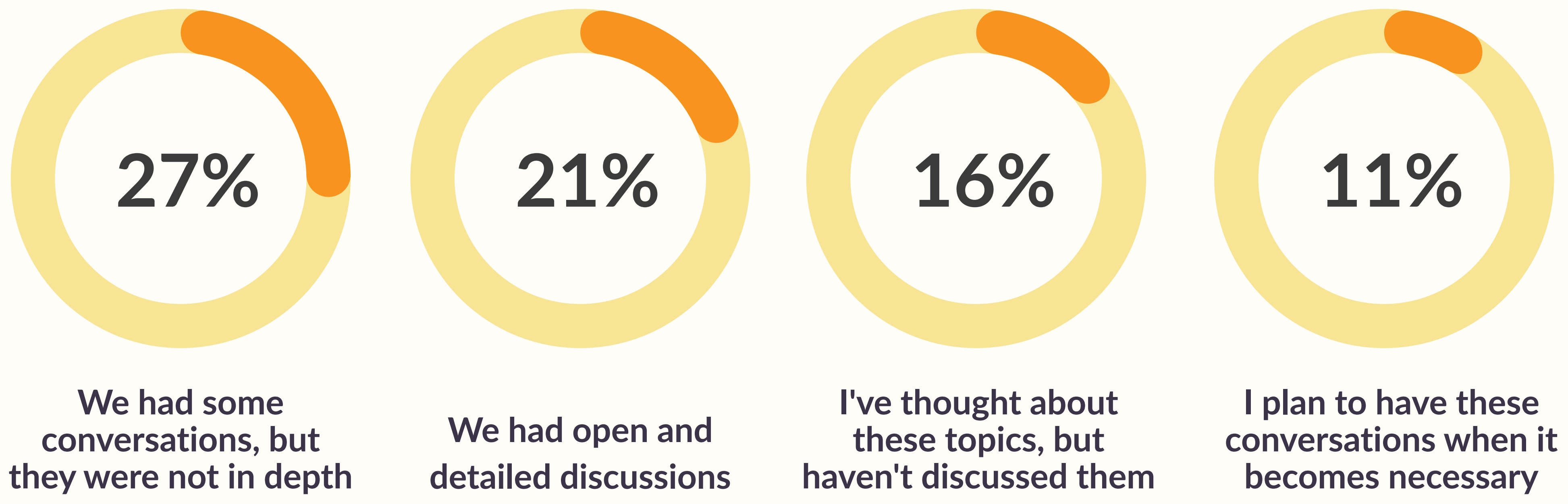
Majority have not discussed legacy planning in detail, and prefer to have these conversations when necessary.

Only **21%** of Singaporeans have had open and detailed discussions with their family about future care needs, finances, and legacy planning. **27%** have had some conversations but they did not go in depth, and **11%** plan to have such conversations only when they are deemed necessary.

The data suggests that future care needs, finances, and legacy planning remains a largely under-discussed topic in Singaporean households.

While some conversations are occurring, most are either superficial or only happen when circumstances force them. There is a need to encourage earlier, more open, and more detailed discussions that can reduce uncertainty and improve preparedness for later-life decisions.

Conversations About Future Care Needs, Finances, and Legacy Planning



Enhancing Life Preparedness for a More Confident Future

Life preparedness is becoming increasingly important to Singaporeans, with many already taking proactive steps to strengthen their financial security and physical well-being. Yet challenges such as time constraints, work-related fatigue, and limited motivation continue to hinder progress.

The findings highlight the need for a more holistic approach to preparedness, one that balances financial resilience, physical health, mental well-being, and future planning.

By strengthening support systems and fostering more open conversations about long-term goals, Singaporeans can be better equipped to navigate uncertainty and build a more secure and fulfilling future.

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If you would like to talk to us about the insights in this research, we would love to hear from you. Please contact us at marketing@etiqa.com.sg.