MetLife

Confident Pathways Report

Across four countries, the story is the same: **people are far more likely to believe they are resilient but feel less confident in their ability to recover from real setbacks.**

Whether in the US, UK, Mexico, or Japan, confidence in who you are drops by 72% when the question shifts from self-perception to actual ability.

Country	"I am" resilient	"I can" recover	% decline
US	4 in 10	Fewer than 1 in 10	80%
UK	3 in 10	Fewer than 1 in 10	72%
Japan	~1 in 10	~3 in 100	71%
Mexico	Nearly 6 in 10	Fewer than 2 in 10	68%
Global avg between self-perception of resilience and belief in ability to recover 72%			

Confidence looks strong in theory...

57%

describe themselves as able to stick to a task

51%

feel positive about the future

....but confidence drops when life puts it to the test:

30%

rate their overall resilience as very good or excellent

26%

feel prepared to recover from emotional setbacks

20%

feel very well prepared to recover from financial setbacks

Confidence isn't disappearing but it's being tested by stress, uncertainty and financial pressure.

38%
experienced ongoing stress, anxiety or burnout

28%
experienced significant financial strain

27%
experienced the loss of a close friend or family member

Confidence takes preparation, but many adults don't know the skills they need to prioritize to build it.

34%
worked toward a personal or professional goal in the past year

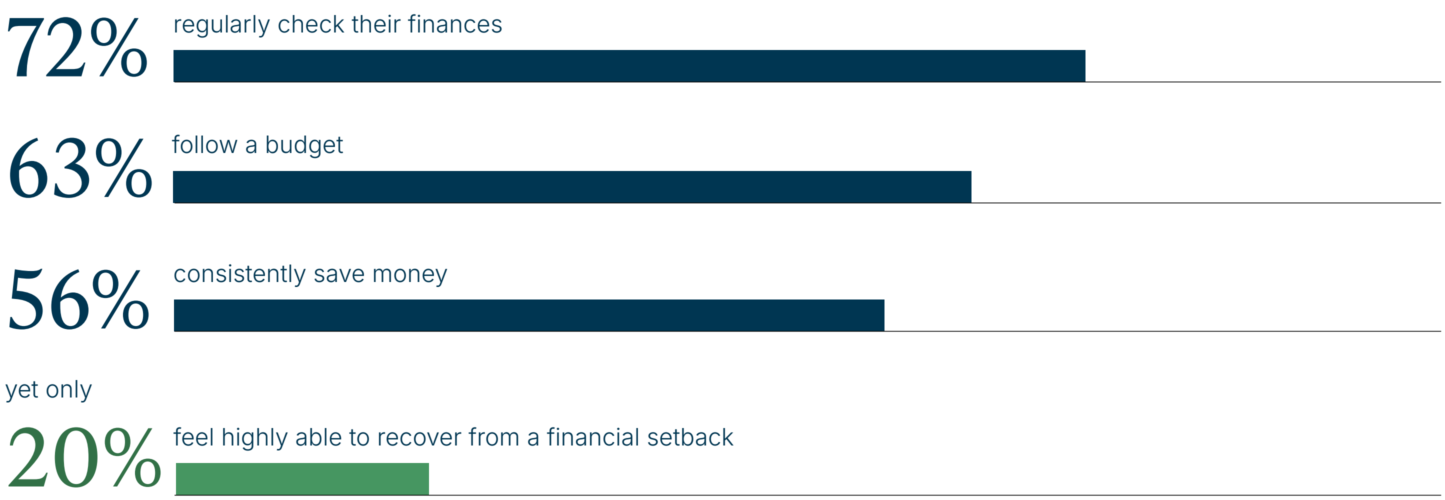
33%
stuck with something even when progress felt slow or difficult

28%
learned a new skill

26%
tried something that pushed them outside their comfort zone

Resilience appears less like an innate trait and more like a skill that you can build and strengthen.

Financial preparedness helps confidence hold up, but financial habits alone do not automatically create recovery confidence.



Relationships, belonging, and community support **play a critical role in helping people overcome adversity**

Adults who feel a strong sense of belonging:

40%

feel supported by friends

31%

feel they belong in their community

40%

have a strong community network.

Why It Matters

Strong support systems help confidence endure through setbacks.

3x

more likely to be highly confident

3x

more likely to be highly resilient than those who do not.

Tutoring and mentorship programs help build confidence from an early age.

The strongest confidence comes from feeling both prepared for challenges and being capable of recovering from them.

20X

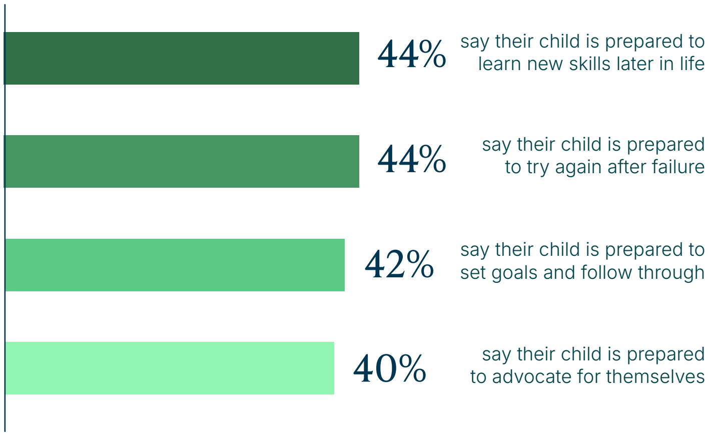
Adults who have both resilience and preparedness are 20 times more likely to feel highly confident in their ability to bounce back than those who have neither.

Financial Preparedness Actions Taken	Highly Confident They Can Recover
Fewer than 2	<2%
2 – 3	4%
4 – 5	8%
6 – 7	13%
8+	22%

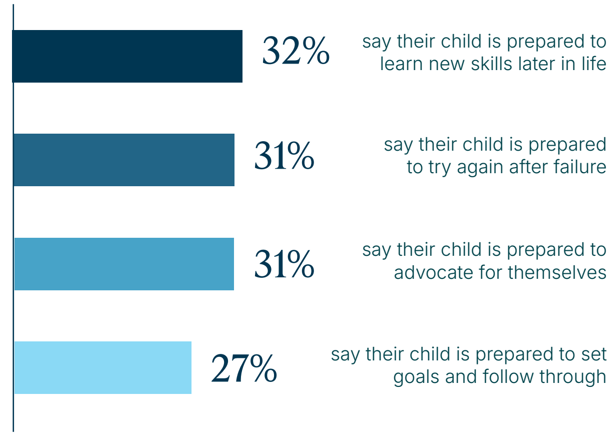
Preparedness actions include budgeting, saving consistently, building emergency savings, contributing to retirement plans, having life insurance, and seeking financial advice.

Parents whose children participate in sports are significantly more likely to say their children are prepared to overcome future challenges.

Among parents of children who play sports...



Among parents of children who do not play sports say...



Parents rank team sports as the activity with the strongest positive impact on resilience.

65%
Team sports

- 56% Arts
- 55% Individual sports
- 55% School clubs
- 53% Performing arts

Parents whose children participate in sports are more likely to say their children are prepared to learn, adapt, recover from setbacks, and pursue goals.

Research Summary

What the Research Reveals
Confidence today is not simply about optimism when life goes according to plan.

> It is about feeling:
>
> ***Prepared***
> ***Capable***
> ***Supported***
>
> when life does not.

By helping individuals, families, and employers build preparedness, resilience, and confidence, **MetLife can help people to adapt with greater certainty and optimism.**

Always with You,
Building a More Confident Future.

Study Design

Markets

U.S., U.K., Mexico, Japan

Methodology

15-minute online survey

Audience

4,000 adults (1,000 per markett)

Timing

April 14 – May 4, 2026