



Sense of community research

Global Allianz study in collaboration with
STURMundDRANG

Munich,
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Agenda

1 Objectives & methods

2 The changing context

3 What makes community thrive

4 The role of institutions / The role of Allianz

5 Innovation platforms

6 Nuances across markets & life worlds



Objectives & methods

Strategic framing of the project

In today's environment, trusted institutions are expected to provide orientation, fairness and common ground.

Allianz possesses a strong foundation to fulfill this role. Through initiatives and programs such as the Social Resilience Index and Power of Unity, the company has built meaningful expertise in understanding trust and social cohesion.



To move from measurement to action, this research aims to better understand how belonging is lived, strained and rebuilt today, and what global opportunities exist for Allianz to credibly contribute to the strengthening of social cohesion.

Method

Online ethnography

to uncover the new narratives and behaviors shaping community.



This ethnography did not only reveal what people do. It revealed the underlying beliefs that make people show up, hold back, withdraw or reconnect.



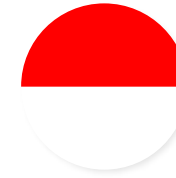
USA



DE



ITA



IDN



BRA

5

Markets

119

Participants

7

Days

- ✓ Daily video diaries
- ✓ Diverse sample
- ✓ DK expert layer



RECRUITMENT CRITERIA

Socio-demography

- 50/50 gender split (natural fall-out of non-binary)
- Age span 18-70 years: equal representation of different life stages/age groups (Gen Z 18-29y, Gen Y 30-45y, Gen X/boomer 46+y)
- Inclusion of 60-80% urban participants vs. 20-40% rural population, depending on market reality and focus
- Sampling approach that incorporates the diversity of ethnic populations in the market
- Inclusion of participants with migration background especially in DE and USA (with 15-30% first- or second-generation immigrants in general population)
- A mix of household, financial and employment situations reflective of life stages, using human-centric criteria to capture perceived economic realities. E.g. experience life as a daily battle to make ends meet vs. feeling safe and not worrying about personal future.
- Representing a mix of liberal and traditional mindsets/values among participants.



Community experience

Across participants, a broad variety of different community experiences was represented:

Communities of proximity, practice and purpose: Equal representation of community experiences and focus on communities by proximity (e.g. family, neighborhood), by practice (e.g. hobby, work), or by purpose (e.g. NGOs, unions), overlaps possible.

Digital vs. offline: Inclusion of approx. 10% participants who primarily experience community in the digital realm.

Positive community experiences vs. challenges: Minimum of 50% of participants to report positive examples of community experiences and/or bridge-building within times of polarization.

Ensure a proportion of people that self-report challenging experiences with belonging (e.g. social ties have weakened, experiences of relocation, remote work, burnout, social anxiety or digital cocooning).

The changing context

CONTEXT CHANGE

People experience their everyday life as stressful, competitive, transactional and depleting, leaving less social bandwidth for community.

Globally, people feel an increasing demand to compete, be efficient, keep up with the pace to make a living. Their energy and time are scarce resources that are exhausted and exploited all too easily.



"I think the biggest challenge right now for our community is financial. The cost of living is so high. The amount of stress hinders bringing people together." (Dana, USA, 30s)

"People are already struggling just to survive on their own...How can they possibly devote their body and soul to joining a community?" (Rahma, IDN, 30s)

"One of the biggest problems is work overload and the pace of modern life, which leaves no room for connection. I see it in myself, too." (Bianca, ITA, 20s)

CONTEXT CHANGE

Low-stakes public life is being pushed into commercial settings or online.

They experience spaces but also relationships as being more transactional.

The commons: pubs, cafés, market-places are commercialized and price-tag-free smiles (e.g. Buongiorno culture) are dying out.



"When they turned the church into a public rental space to make more money, it takes away the space for the youth group. Minimizing their opportunities to get together." (Vinh, USA, 30s)

"The lack of real spaces for interaction: today there are fewer spontaneous moments for true encounters – empty squares, neighbors who don't know each other, accelerated routines." (Fabio, BRA, 40s)

"The loss of green open spaces means losing access to our closest 'natural laboratory' and open training areas...slowly turning our environment into a barren concrete jungle." (Nadira, IDN, late teens)

"Wouldn't it be nice if there were places here in the neighborhoods, like community centers, or perhaps the neighborhood social clubs that used to exist? Places where people could gather, get to know one another, and exchange information about their lives." (Duarte, BRA, 30s)

"The 'rural women' clubs are no longer as financially stable, and their events are becoming fewer due to all these bureaucratic restrictions." (Susanne, DE, 50s)

CONTEXT CHANGE

The digital realm is accessible but creates a more judgmental culture that weakens the everyday practice of face-to-face presence, patience and repair.

Online interactions teach a culture of judgment, increase status anxiety and fail to create anti-fragile connections.

Networks suggest closeness with like-minded individuals, but this strips people of the ability to connect face-to-face and decreases tolerance for friction.



*"Relationships created online are actually more fragile than offline."
(Raka, IDN, 20s)*

"The biggest difference between online and offline community is the depth of the relationship." (Faisal, IDN, 30s)



HOW THE CONTEXT CHANGES BELIEFS

- ✓ When people are subjected to a large systemic change, they don't just adapt their behavior, **they rewrite their core beliefs**. These new **'internalized narratives'** become the silent operating system behind every decision they make. In this study, we are not sharing individual opinions.
- ✓ We share the social operating beliefs that currently influence when people show up, when they hold back, whom they trust and when they withdraw.
- ✓ If we want to change behavior, we must first understand the deep-seated beliefs and experiences that drive it. Across all five markets, we uncovered **five powerful, recurring narratives** about how people view themselves, others and the system.



*"We think we are hyperconnected...
but in reality, we are increasingly alone."
(Lorena, ITA, 30s)*

*"People need warmth. But being on social media,
we are becoming more and more estranged."
(Valeria, ITA, 20s)*

*"When I'm behind the keyboard, people seem to
not see me as human anymore." (Jerry, USA,
50s)*

BELIEF 1

**Digital may appear to connect
us more, but it leaves us
feeling more alone.**

People feel that digital over-consumption has weakened real presence in face-to-face interactions.

Digital networks enable connection but often fail to create bonding. Governed by likes, comments and visibility, online spaces can reinforce a more transactional and judgmental culture.



"I won't express any opinions that might differ. This means the frontier is not always between two camps. It is often between what people really think and what they feel safe enough to say." (Arif, IDN, 30s)

"People feel like if someone disagrees with them, they're the enemy." (Jerry, USA, 50s)

"I've become more careful with what I say because I see a lot of extreme reactions when you dare to share your thoughts." (Susanne, DE, 50s)

"You have to be very careful what you say, how you say it, to whom you say it, because otherwise it is interpreted negatively more quickly." (Iris, DE, 20s)

BELIEF 2

I can't trust people, they judge me and will talk behind my back.

People experience everyday interaction as more charged, less forgiving and harder to repair.

Across markets, people describe lower tolerance thresholds, faster emotional reactions, more judgment, more self-censorship and a growing tendency to retreat before conflict can escalate.



"If you feel like you're being taken advantage of, which is consuming all your time, and you're not getting any positive energy back, then why bother?" (Jerry, USA, 50s)

"I weigh the benefit and the loss I get out of it." (Rahma, IDN, 30s)

"They only contact me when they need something." (Rocco, ITA, 20s)

"I feel used when I feel like I am only 'worthy' invited, or acknowledged by the community when I do something for them. I want to be in a community that is welcoming, grateful for, and acknowledges me always." (Kristen, USA, 20s)

BELIEF 3

Care has become a risky calculation.

People experience that effort and care are judged by a give-and-take calculation. Community is increasingly evaluated by what people invest in it and what they get out of it.

Reciprocity anxiety grows: the fear of being exploited, of giving and not being protected, appreciated and treated fairly.

A woman with long, wavy red hair is smiling and hugging a person from behind. The person being hugged is wearing a bright yellow hoodie. The background is a blurred outdoor setting with trees and a fence.

"There is a lack of genuine presence, active listening and quality time." (Fabio, BRA, 40s)

"What is missing today is kindness." (Elena, ITA, 30s)

"When I see that the eyes smile...that's when I feel something." (Hazar, DE, 40s)

"I want to feel that I can enter, speak, help, disagree or be myself without being judged, exploited or pushed out." (Layla, USA, 20s)

BELIEF 4

I miss people. The smallest signs of humanity have become rare and most precious.

But while non-transactional interaction feels riskier, it also becomes more valuable.

Across markets, people long for simple and warm contact: being greeted, remembered, smiled at, helped, invited, listened to, or simply being casually co-present with others.



"What we're missing is that people sit down with people outside of their bubble." (Gael, BRA, 20s)

"I eventually just kind of distanced myself from the group and found other friends that were more like-minded with me." (Carolyn, USA, 30s)

"We have become more selective... I'm building a higher-quality circle for myself." (Melati, IDN, 30s)

BELIEF 5

The only safe community is the one where we all think alike.

"Safetyism" trends treat social discomfort as a safety hazard. Many draw their circles of belonging very close, often just including the closest family.

At the core, they want to be surrounded by like-minded people to avoid confrontations and the need to discuss and tolerate.



BELIEFS CHANGE BEHAVIOR

- ✓ The real crisis is not loud polarization. New beliefs cause a **silent withdrawal** from interactions.

*"I just slowly stopped interacting and eventually just kind of gave up on it."
(Sadia, USA, 40s)*



A CAPABILITY GETS LOST

- ✓ The withdrawal accelerates the **loss of social confidence**: confidence in **self**, **others** and the **system** to be able to enter, navigate, nurture and repair social life.

"I really have a feeling of exclusion. I don't feel like I belong to that community, even though I'm there every day...it's a chosen exclusion." (Bruno, BRA, 30s)

"I withdrew from one of the communities... because they were interfering in my personal life far too often." (Bayu, IDN, 30s)

Social confidence is like a muscle. It grows when trained.

Currently, we are in a state of **atrophy.**

SUMMARY

Social confidence implies readiness to act, an inner security, and a belief in a good, predictable and safe outcome.

People have lost this social confidence across these three critical dimensions.

Confidence in self

The internal capacity

“I doubt I have the energy, skills and emotional capacity to participate and contribute.”

Currently, social atrophy due to a lack of normalized social experience and the exhausting daily race to survive leaves them with zero stamina to engage.

Confidence in others

The interpersonal safety

“I doubt others will treat me with goodwill, recognition and fairness.”

Currently, people assume that if they misspeak, they will be judged, misinterpreted, or exploited.

When this interpersonal safety vanishes, every encounter is perceived as a threat to safety.

Confidence in systems

The shared framework

“I doubt setting, rules, institutions and structures make participation safe, worthwhile and accessible.”

Currently, people see institutions as profit-driven engines rather than protective systems. Trapped in civic defeatism, they believe their input doesn't matter and that a select few rule it all.

03

What makes community thrive

OPPORTUNITY

**Allianz's
opportunity lies in
enabling repeated
counter-
experiences that
rebuild social
confidence and
support new
beliefs.**

Confidence in self

The internal capacity

New belief:

"I can learn from others
and contribute; and it is
worth showing up."

Confidence in others

The interpersonal safety

New belief:

"Others may be different,
but they can still be well-
intentioned."

Confidence in systems

The shared framework

New belief:

"This setting is fair, safe
and low-effort enough for
me to participate."

How to rebuild social confidence

Confidence in systems:
Will it be easy enough to show up?



Community thrives when
contact feels easy, local and repeatable.

Why? In real life, spaces do not just bring people together. They make contact repeatable and repetition turns strangers into familiar others.

"We need to start from seeing each other in person to create real communities, because we are social animals. Only then we can add online..." (Stefano, ITA, 30s)

Confidence in others:
Will I be seen, welcomed and remembered?



Community thrives when
people feel recognized, not just included.

Why? Small acts of recognition are the first proof that interaction with others is safe, wanted and that the interaction is worth the effort.

"What makes me feel welcome in a community is a genuine interest in my views, my opinions, also mutual understanding." (Sadia, USA, 40s)

Confidence in others:
Can I be myself without being judged or policed?



Community thrives when
difference does not threaten belonging.

Why? Tolerance and empathy must be moderated so that difference between self and others does not turn into hierarchy, suspicion or exclusion.

"Everyone understands me and I understand them. So, I don't need to filter myself." (Yusuf, IDN, late teens)

Confidence in self/system:
Does my contribution matter?



Community thrives when
contribution is a win-win and feels meaningful.

Why? Community is powerful when people experience that engagement means everyone wins and that together, they can create a preferable future for all.

"Taking things into your own hands together and working on community projects to move yourself and others forward. This includes shared success, being proud together of having achieved something as a community." (Susanne, DE, 50s)

The role of institutions

The role of Allianz

The role shifts for Allianz: from protecting individuals after loss to enabling social confidence before withdrawal.

Allianz is credible when it reduces the risks, costs and uncertainties that prevent people from showing up.

What builds institutional trust:
enable the conditions and do not own the community.

- ✓ **Show up before selling services.** Stay long enough to be trusted. Do not exploit crisis or vulnerability.
- ✓ **Support what already exists.**
- ✓ **Be local, not generic.** Make support tangible.
- ✓ **Protect autonomy and dignity** but also support diversity and bridge building/bridge builders.
- ✓ **Be useful in everyday life, not only emergencies:** create win-win situations and collaborative self-help.

05

Innovation platforms

Restore social confidence as the foundation of community

Community regrows when people have places to belong, hold the door open, and have the confidence to act together.

INNOVATION PLATFORM	Reality	Community-building job	Allianz's role
1. Anchor people locally <i>Where can community take root?</i> Places and rituals where trust can take root and people can recharge.	Collapse of “third places,” cognitive depletion, commercialization of belonging, and digital isolation.	Provide open access to neighborhood hubs. Give people the confidence to enter environments, without feeling judged or financially exploited.	Rebuild systemic trust by engineering low-stakes, physical access to local spaces and shared rituals.
2. Enable community hosts <i>Who keeps community alive?</i> Support for those who moderate friction and humanize connection.	Transactional interactions, culture of “safetyism,” digital echo chambers, and facilitator burnout.	Sustain everyday community builders. Give people the confidence that social friction will be safely moderated, ensuring encounters feel safe.	Rebuild trust in others by systematically shielding and supporting the human bridges holding communities together.
3. Build confidence to act together <i>What makes people act together?</i> Co-evolve life skills and the feeling of preparedness before crisis.	Civic defeatism, institutional distrust, crippling future anxiety, and protective denial of financial security.	Foster personal and communal alignment. Give people the tangible confidence (self-efficacy) that they can actively shape the future together.	Strengthen collective self-efficacy through everyday preparedness and purposeful, hands-on shared action.

1

PLATFORM

Anchor people locally

Places and rituals where trust can take root



PROVOCATION

If digital escape and daily exhaustion breed loneliness and isolation, can Allianz foster low-stakes spaces to rebuild local belonging?



FUTURE JOB TO BE DONE

We offer places and moments that help people anchor and recharge right where they live.

Provide friction-free, non-transactional pathways for individuals to arrive, orient and put down roots in their real-life neighborhood, enabling them to discover local happenings, find low-pressure places to exist without financial obligation, encounter familiar faces repeatedly, and anchor themselves in shared rituals.

Allianz can make neighborhood life more visible, accessible and repeatable by activating local touchpoints, partners, risk support and platforms.

- ✓ **Knowledge:** neighborhood resilience know-how, prevention, safety, mobility, preparedness.
- ✓ **Agents:** local invitation points, community calendars, connectors to existing initiatives.
- ✓ **Infrastructure:** agency offices, partner locations, digital booking/neighborhood discovery tools.
- ✓ **Existing platforms:** Olympics/Paralympics, sports partnerships, MoveNow style movement programs, local sport clubs.
- ✓ **Employees/customers:** volunteers, local hosts, ambassadors, “bring a neighbor” activations.
- ✓ **Insurance/risk support:** safe event guidance, liability/event coverage, safety checklists.
- ✓ **Funding:** micro-grants, local ritual funds, community space maintenance.

Idea starters

Anchor people locally

Open commons days:

recurring open access to partner spaces, libraries, clubs, and sports halls.

Neighborhood ritual fund:

initiate recurring breakfasts, block parties, clean-ups, walking clubs, repair cafés.

Local arrival map:

“What is happening around me?” digital + physical neighborhood guide.

Shared doing days:

community gardens, river clean-ups, sports, cooking, repair formats.

New-to-the-neighborhood walks:

low-pressure local orientation walks hosted with partners.

MoveNow local:

use sports and movement as a low-barrier reason to meet; run clubs, new parents walks, intergenerational walking groups.

2

PLATFORM

Enable community hosts

People who hold the door open



PROVOCATION

If community fractures into defensive bubbles, can Allianz ally with community stewards to make human diversity feel safe again?



FUTURE JOB TO BE DONE

We support the people who hold community together.

Community needs hosts, stewards, organizers, moderators, local volunteers and trusted connectors who keep showing up, welcome newcomers, protect the tone and make things happen.

Allianz already has a distributed human infrastructure. The credible role is not to lead communities, but to make local leaders more capable and less alone.

- ✓ **Knowledge/education:** toolkits for welcoming, conflict moderation, accessibility, safeguarding, event planning.
- ✓ **Insurance:** event coverage, volunteer liability, shared-space risk guidance.
- ✓ **Agents:** community office hours, local mapping, introductions, risk support, listening posts.
- ✓ **Employees:** skills-based mentoring, event support, professional expertise.
- ✓ **Funding:** steward grants, micro-grants, host stipends, equipment funds.
- ✓ **Customers:** peer ambassadors, local initiative nominators, community juries.
- ✓ **Partnerships:** municipalities, NGOs, sports clubs, schools, libraries, local cultural associations.

Idea starters

Enable community hosts

Community stewardship fellowship:
train and fund local hosts, moderators, volunteers.

Local connector office hours:
no-sales monthly sessions where people can find resources and initiatives.

Community jury:
customers, local leaders and employees decide which grassroots ideas receive support.

Community operating toolkit:
grants + templates + equipment + insurance/risk checklist.

Community first-aiders:
agents or trained partners help local groups make initiatives safer and easier.

3

PLATFORM

Build confidence to act together

Co-evolve future and life skills before crisis.



PROVOCATION

If people feel too overwhelmed to shape their future alone, can Allianz help them build the confidence to act together?



FUTURE JOB TO BE DONE

We help people build the skills and protection to face future challenges together.

People do not participate when they feel overwhelmed, ashamed, unsafe, financially insecure, emotionally depleted or unprepared. Community becomes “worth it” when systems make people feel more capable, protected and less alone.

Allianz can credibly shift from protection after crisis to confidence before crisis through risk management, protection, prevention, future planning, financial confidence, emergency preparedness, and collective resilience.

- ✓ **Knowledge:** financial literacy, insurance literacy, risk literacy, emergency preparedness, digital safety.
- ✓ **Insurance/products:** community policies, group/event coverage, prevention incentives, resilience rewards.
- ✓ **Funding:** expert honoraria, education grants, well-being facilitator support.
- ✓ **Existing initiatives:** Allianz-School-for-Life-style education, prevention programs, health/sport platforms, Olympics/Paralympics as resilience and inclusion.
- ✓ **Agents:** local inviters and hosts, not sales presenters.
- ✓ **Employees:** expert volunteers, mentoring, skills sessions.
- ✓ **Customers:** peer learning, mentoring, local experience sharing.

Idea starters

Build confidence to act together

Honest life school:

“no shame, no fear, no sales”
education on money, risk,
contracts, insurance, digital
safety, emergency preparedness.

Community shield:

group/event/volunteer protection
and shared risk solutions.

Resilience rewards:

incentives for buildings, clubs or
neighborhoods that improve
safety, preparedness,
accessibility or sustainability.

No-sales expert evenings:

independent experts hosted in
local spaces.

Listening and well-being posts:

partner-led peer support,
prevention, health fairs, wellness
groups.

Resilience clinics:

local sessions for families,
freelancers, elderly people,
migrants, young adults.

06

Nuances across markets & life worlds

Overview of country nuances:

Across all markets, people sense that social life has become more charged, less forgiving and harder to navigate. People increasingly expect judgment, conflict, misunderstanding or exclusion, so they become more careful, more selective and more guarded.

	MARKET	HOW POLARIZATION / GUARDEDNESS SHOWS UP	CORE EMOTIONAL LOGIC
	Germany	Polarization is experienced as verbal and moral over-sensitivity : people feel they must watch what they say, how they say it and to whom. Opinions are quickly moralized, tolerance thresholds feel lower, and people withdraw from topics that could become charged.	"I might say it wrong."
	USA	Polarization is more explicitly tied to identity, politics, media, free speech and ideological camps . People see national discourse as highly polarized, while local/personal spaces can still reveal common ground. There is a strong feeling of being "on guard" and needing safe spaces to lower that guard.	"I need to know this space is safe before I can be myself."
	Italy	Polarization appears less as open aggression and more as emotional self-protection . People still value openness, dialogue and plurality, but avoid conversations or groups where moral, political, migration, identity or lifestyle differences feel too emotionally risky.	"I want openness, but not at the cost of emotional exposure."
	Indonesia	Polarization is often silent . Harmony norms mean conflict is buried rather than confronted. People self-filter, withhold opinions, block, disengage or withdraw instead of openly escalating. The key issue is not loud conflict, but unresolved tension moving underground.	"I stay polite, but I withdraw."
	Brazil	Polarization is felt through inclusion vs. policing : communities may claim openness, but difference can be judged, corrected, excluded or subtly punished. People respond through self-censorship, withdrawal or rebuilding belonging in safer micro-communities.	"If I am not accepted here, I will rebuild belonging elsewhere."

Same, same...but different.

The fundamental principles that create belonging and community appear to be universal across life stages and cultures.

The cultural context impacts different priorities. Each country has a certain community template embedded in its culture that often acts as nostalgic memory, but also as a guideline for future visions.



GERMANY

Social cooperation and trusted reliability

Community is usually built through **reliability, consistency, shared responsibility, ensuring a basic fairness (*Vereinskultur*)**.

Growing moralization and polarization make people increasingly cautious and guarded; they lose their ability for social cooperation.

They long for regaining spaces and practices where disagreement does not threaten belonging.

TYPICAL BREAKING POINT

Quick judgment and divide over differing values

- **Opinions and lifestyle choices are quickly moralized:** People in Germany give clear evidence that everyday interaction has become more sensitive and less forgiving. People report an “absolutism of opinions,” with lower tolerance thresholds, faster emotional reactions, pressure to take a position and less patience for nuanced argument.
- **Walking on eggshells:** Germany’s guardedness is strongly about language discipline and social correctness. People feel they must watch what they say, how they say it and to whom. People fear being misunderstood or that they will trigger moral escalation. People withdraw from topics that could become charged.
- **Social skepticism creates smaller social bubbles:** People feel that gossip, talking behind backs and ill-meaning intentions destroy social bonds. They often feel judged in their lifestyle, even younger people (e.g. focus on career vs. clubbing).

WHAT KEEPS THE COMMUNITY RUNNING

Focus on mutual interest and structures ensuring fairness and equality

- **Community needs warmth and structure:** longing for unconditional acceptance and moderated and structured **balanced interaction**.
- **Focus on the common goal and shared interest:** doing things together, maintaining reliable social cooperation.
- **Belonging associated with institutions** (e.g. clubs), people appreciate structure that ensures fairness and consistency: transparent policy, shared responsibility, moderated interaction and communication.
- **Cultural hook: *Vereinskultur*** (organized social life/ club culture) and BBQ (*Grillen*) as ultimate casual get-togethers.





USA

United under one goal/interest.

Everyday friendliness is seen as a virtue, maintained as basic social foundation, even in stressful situations and proclaimed division.

Beyond that, community is rather tribal. Urban infrastructure often does not allow for casual community experiences. The challenge is to find *your* people.

People are used to **building belonging around shared values, causes, interests**. It is linked to a sense of agency and demands active engagement.

TYPICAL BREAKING POINT

Acceptance often feels conditional and community feels like needing a lot of effort

- **Acceptance has to be socially earned:** People do not really expect belonging to happen automatically or casually. They believe they have to actively find, build and maintain community, which makes the barriers to entry much higher. (Lack of) initiative and reciprocity are big topics. Belonging may feel conditional or initiative one-sided.
- **Loneliness despite constant connection:** On a superficial level, participants are highly connected, but they feel many relationships are not meaningful or provide real support. They long for a feeling of support and belonging when sharing vulnerabilities.
- **People look for smaller, like-minded circles to be open and vulnerable:** The default is to “have your guard up.” People search for safe spaces to lower that guard.

WHAT KEEPS THE COMMUNITY RUNNING

Focus on commonalities and building community on mutual interest/purpose

- **United under one goal:** affinity- and purpose-based groups are anchors for belonging as they provide meaning and make people feel worthy and useful.
- **Need for accessible local spaces** where different people can casually mix, creating everyday shared experiences of community beyond narratives of division.
- **Cultural hook: mutual initiatives:** churches, volunteer groups and neighborhood initiatives. While contribution is highly emotionally rewarding, people long for community that is more effortless.





ITALY

Togetherness in everyday life.

Community is traditionally woven into everyday Italian life.

People love their **rituals in local life** with everyday encounters and spontaneous human interaction.

They value openness, dialogue and plurality, but see it threatened by modern, digital life.

TYPICAL BREAKING POINT

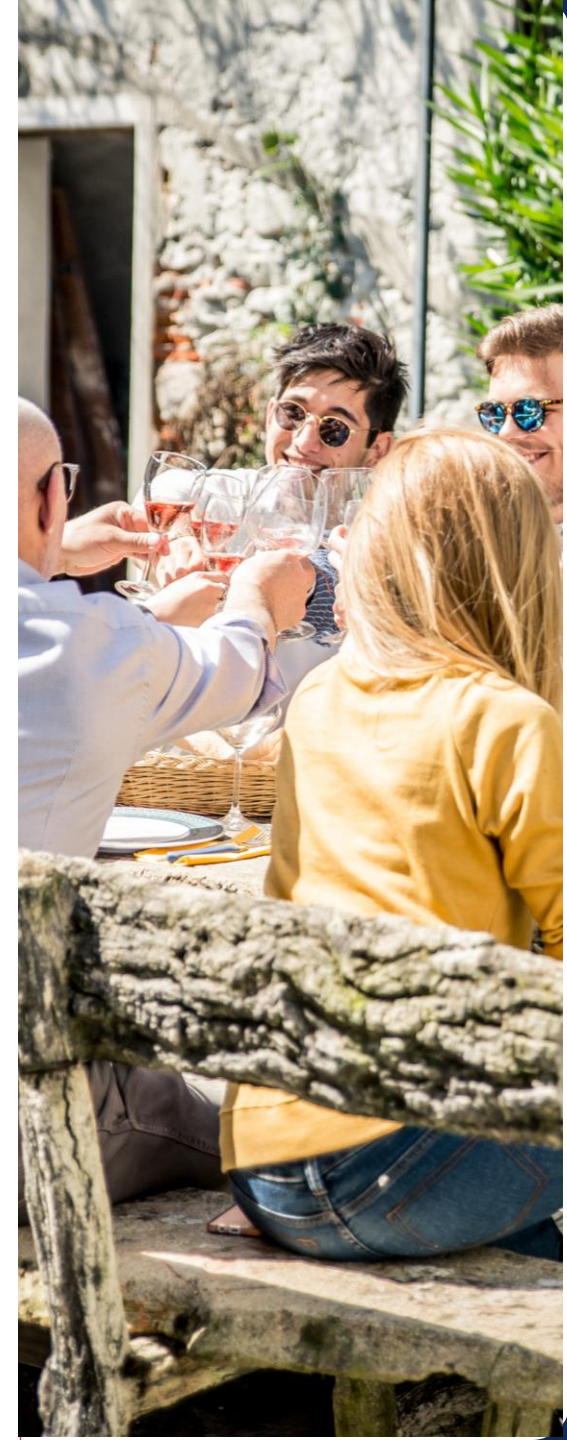
Modern life eroding culturally ingrained community life and the “Buongiorno culture”

- **Cultural wound about loss of legacy community culture:** People in Italy get almost nostalgic about a loss of their highly social culture. Urbanization/migration to cities, digitalization and productivity pressures are eroding rituals of togetherness.
- **Perception of digital toxicity:** Italy shows the biggest concern about the implications of digitalization on connection, even among young people. Remote work is seen as isolating and social networks display toxicity that cannot substitute real life community and even increases disconnection (online hate, addictive cycles).
- **Italy’s guardedness is about protecting emotional belonging:** People increasingly seek community as an **emotional shelter in safe bubbles**. They remain deeply relational, but are more selective about whom they allow close. They avoid conversations or groups where moral, political, migration, identity or lifestyle differences feel too emotionally risky.

WHAT KEEPS THE COMMUNITY RUNNING

Low threshold spaces providing familiarity and recognition

- **Mutual rituals:** casual and repeated social encounters and personal recognition turn contact into belonging. Feeling seen in everyday moments is the social currency and essential counterpoint to digital “soulless, transactional” meetings.
- **Longing for local infrastructure and mutual assistance:** being there in need informally is how it’s shown: neighbor who fixes things, bus driver who waits. Community is led by example and kindness; not top-down.
- **Cultural hook: “Buongiorno culture,”** local everyday life allowing for local encounters with recognition and shared rituals (café, food, markets).





INDONESIA

Being embraced into the collective.

Traditionally, community is not something that just happens, but is built on social rules and people actively welcoming you.

Belonging emerges through: *dirangkul* (being embraced), *kebersamaan* (togetherness), mutual support and social harmony.

Social hierarchy and the demand for **social harmony** still impact community building today, when many traditional rituals and contexts have been dissolved.

TYPICAL BREAKING POINT

Belonging conditional on conformity

- **Cultural transition:** Urbanization and digital individualization weaken the communal habits that traditionally created belonging. Younger and older generations have different expectations about loyalty, boundaries, communication, and commitment. At the same time, each person develops their own idea of what a healthy relationship, family, or community should look like.
- **Silent withdrawal:** Harmony norms mean conflict is buried rather than confronted. People may hesitate to speak up directly due to *sungkan* (reluctance to confront others) or a desire to avoid conflict. They self-filter, withhold opinions, block, disengage or withdraw instead of openly escalating. The key issue is not loud conflict, but unresolved tension moving underground.

WHAT KEEPS THE COMMUNITY RUNNING

Respect and emotional safety

- **Belonging through personal recognition:** people want to feel seen and valued as individuals. Small gestures such as remembering birthdays, checking in personally, or acknowledging individual contributions can carry significant emotional weight. This is especially important where respect for hierarchy and seniority, as well as social inequalities, can make people feel inferior or less confident, increasing thereby the need for more established members to actively recognize and include others.
- **Spaces where people can connect** authentically without having to perform or filter themselves.
- **Cultural hook: *Dirangkul*, being collectively embraced:** the experience of being actively brought into the group.





BRAZIL

Mutual support for social resilience.

Culturally, cordiality is a baseline and local communities are often **social safety nets** mobilized around shared challenges.

People are used to relying on each other when systems fall short.

But economic pressure, rising insecurity and inequality make people more self-protective and less available for others.

High fluidity of belonging: people actively leave and rebuild communities.

TYPICAL BREAKING POINT

Belonging quickly collapses over judgment, gossip, or inequality in contribution

- **Economic pressure and growing individualization are eroding everyday solidarity:** People become more self-protective, isolated and focused on their own survival. It becomes harder to sustain the openness and reciprocity that traditionally characterized Brazilian communities.
- **Clash of values; Communities operate between warm surface interaction vs. deeper conditional acceptance:** Strong coexistence of traditional structures (family, religion, hierarchy) vs. emergent progressive pluralism. Communities may claim openness, but difference (class, race, gender, appearance) is often judged.
- **Fragmentation to protect identity and dignity from social policing:** People respond by withdrawing or seeking micro-communities as chosen families of shared struggle or purpose. Smaller communities become repair spaces for people excluded elsewhere (LGBTQIA+, migrants, alternative spirituality).

WHAT KEEPS THE COMMUNITY RUNNING

Resources and safe spaces as resilience infrastructure

- **Psychological safety:** belonging depends not just on hospitality and cordiality, but personal acceptance and active recognition of the individual (support in vulnerability).
- **Structure and enforced rules that apply to everyone:** sustainability of communities in Brazil depends heavily on structure: enforced rules that protect social norms, rituals, and shared responsibility to ensure a feeling of safety and fairness.
- **Cultural hook: *Mutirão* culture:** people coming together to solve problems collectively. Neighbors supporting neighbors: collective resilience, mutual help, informal solidarity networks, shared celebrations.



YOUNGER GENERATION (GEN Z/MILLENNIALS)
Confidence in self and social competence
(The fear of the first step)

The nuance: For young people, non-judgmental environments **(Platform 1)** are a vital prerequisite for survival. Driven by a relentless digital performance culture, they feel constantly observed, micro-analyzed, and evaluated in real life. Many have unlearned how to initiate a real-life conversation without a digital filter.

Their anchor: They require non-digital “**zero-expectation spaces.**” They only activate when the barrier to entry is absolute zero (a “come-as-you-are” casual drink). Their primary focus is re-learning real-world social interaction and local bonding/warmth within a protected, unpressured environment.

OLDER GENERATION (BOOMERS/GEN X)
Confidence in systems and structural continuity
(The loss of reliability)

The nuance: Older participants usually bring a high level of interpersonal confidence; they know how to speak up and get to work. However, they have lost confidence in macro-systems. They experience rapid technological shifts and the collapse of local commons as a severe cultural rupture, leaving them feeling like strangers in their own hometowns.

Their anchor: They prioritize **continuity and purposeful contribution (Platforms 1 and 3)**. They regain practical agency when they can pass on their skills (e.g., in repair cafés) and feel that legacy institutions like Allianz are reassuming long-term responsibility for physical social infrastructure.



WOMEN

Interpersonal safety and managed friction (Confidence in others)

The nuance: Throughout the diary entries, women expressed a significantly higher sensitivity toward unmoderated societal tension and everyday public aggression. The persistent fear of psychological exhaustion or boundary violations blocks their confidence to actively approach strangers.

Their anchor: Women prioritize **Platform 2 (empower the connectors)**. They need the structural assurance that a space is protected by empathetic, trained facilitators. Once this relational safety is guaranteed, they open up, participate, and anchor themselves emotionally.



MEN

Task-oriented self-efficacy (Confidence in self)

The nuance: When subjected to profound exhaustion, men (especially in middle-aged cohorts) tend to retreat into radical, isolated withdrawal. They frequently experience shame regarding their helplessness or protective financial denial. They rarely seek out community formats designed “just to talk,” as vulnerability is often perceived as a sign of weakness.

Their anchor: Men prioritize **Platform 3 (pragmatic action)**. Their confidence is reactivated through tangible problem-solving. They need a shared tool or a hands-on project (neighborhood crisis prep, physical repair work) to quietly slip back into belonging through the back door of shared labor.



RURAL SPACES (The small town/village) Inclusion and bubble bridges

The nuance: Rural environments often still possess physical community structures, but these are often quite aggressively gatekept by isolated social “bubbles” (the one sports club, the local volunteer fire department). Outsiders or new residents experience a complete freeze of confidence. Local social control is felt as constant, rigid surveillance rather than a protective net.

Their anchor: They require **Platform 2 (connectors)** who bridge differences and successfully break traditional, historical hierarchies, allowing them to belong without committing to lifelong institutional memberships or immediate political categorizations.



URBAN SPACES (The metro cities) Anonymity-breakers and micro-localization

The nuance: The metropolitan context is defined by a paradox of intense sensory overload and chronic isolation. People are surrounded by thousands yet don’t even know their neighbors’ names. The fundamental confidence that a stranger could be a potential ally is entirely drowned out by anonymous urban noise.

Their anchor: Urban residents prioritize **Platform 1 (local arrival)**. They require tools that scale a massive city district down to their own doorstep. For them, anchoring occurs when the anonymous crowd is converted into recognizable faces through repeated, casual, everyday encounters.

