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Building resilient societies in the face of health emergencies requires more than robust infrastructure. In this work, we introduce the psychosocial understanding of resilience: citizens need mental resources to cope with adversity, social cohesion, willingness to follow guidance, and engagement with preparedness behaviours. Next, we present findings from two studies based on the first wave of a longitudinal European survey on preparedness, conducted in the Netherlands, Spain, Slovenia, and Ireland, to explore what preparedness means to individuals at the individual, organisational, and governmental levels. Study 1 investigates how individual responsibility is linked to expectations of employers and governments. For example, if governments provide masks or ensure clean water, citizens may feel less need to prepare personally. We find that respondents in the Netherlands, Spain, and Ireland feel less prepared than those in Slovenia. Slovenians perceive their government as less prepared than themselves, while the reverse is true in the other countries. Analysis of free responses ($n = 6740$) shows that those who feel prepared cite past experiences and confidence in coping with uncertainty, while those who feel unprepared mention a lack of knowledge. Employer preparedness is often judged by the ability to work from home and the clarity of protocols. Country-specific concerns include financial stress in Ireland, corruption in Spain, and freedom in Slovenia. Study 2 ($n = 4725$) identifies clusters of individuals based on mental health, resilience, social support, trust in institutions, risk perception, preparedness perception and behaviours. These behavioural insights inform that policies to support mental health, social cohesion and trust in institutions must be tailored across groups and countries with responsibility across the socio-ecological ladder.