Global People Resilience Study 2026

# Australia

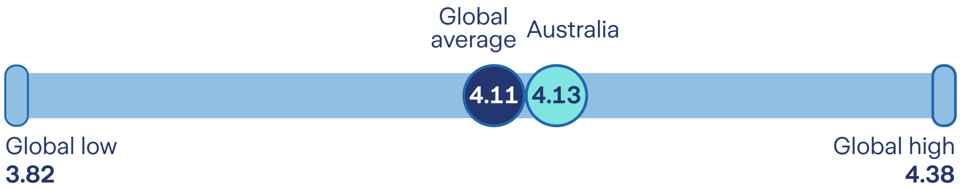
## Workforce Resilience Profile

Digital confidence and financial preparedness are Australia's key opportunities to strengthen resilience.

# Australia - Workforce Resilience Profile

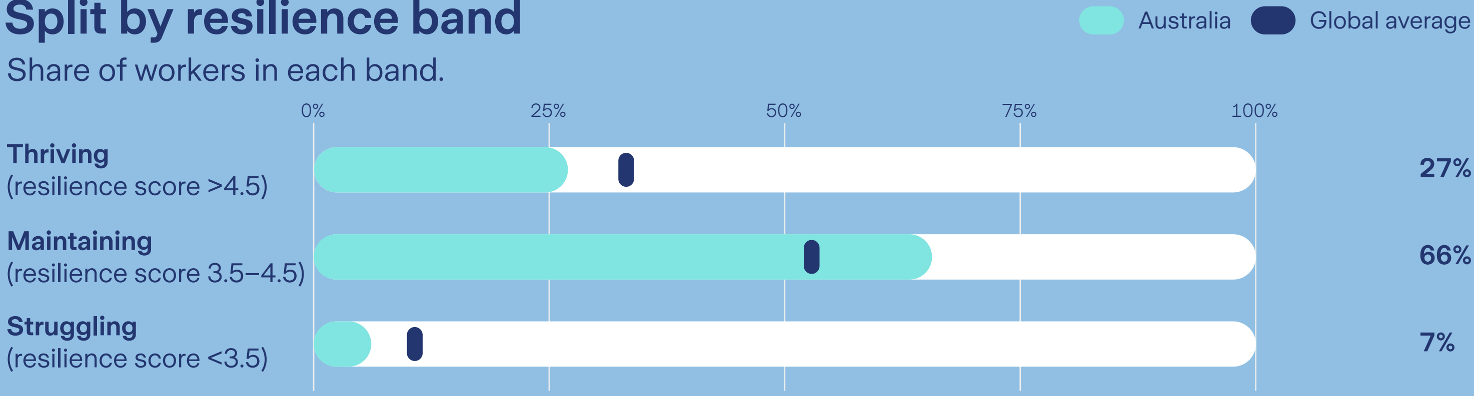
ZURICH

## Overall resilience

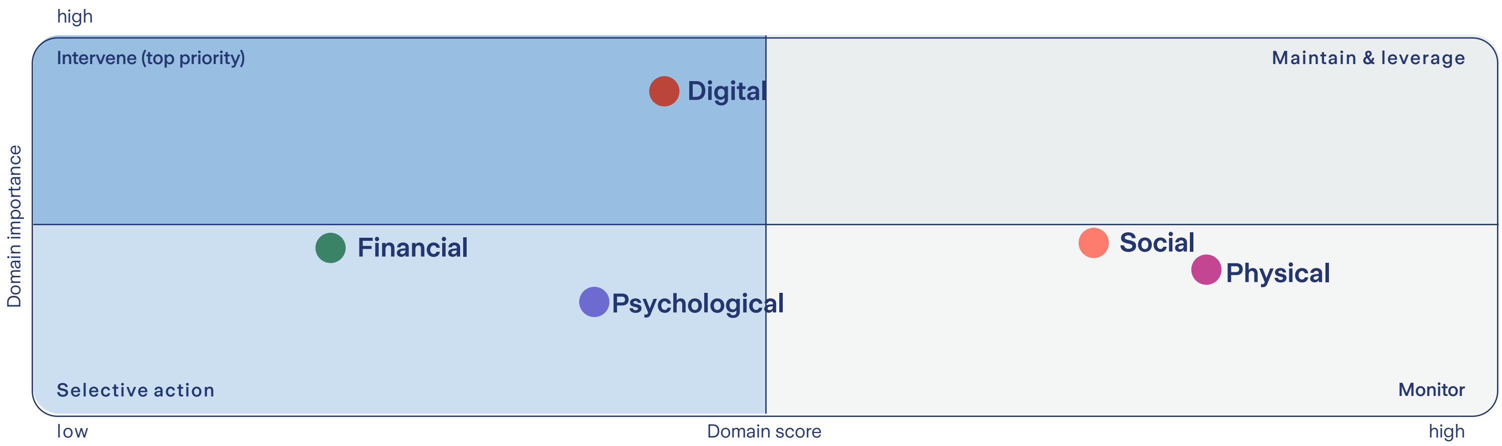


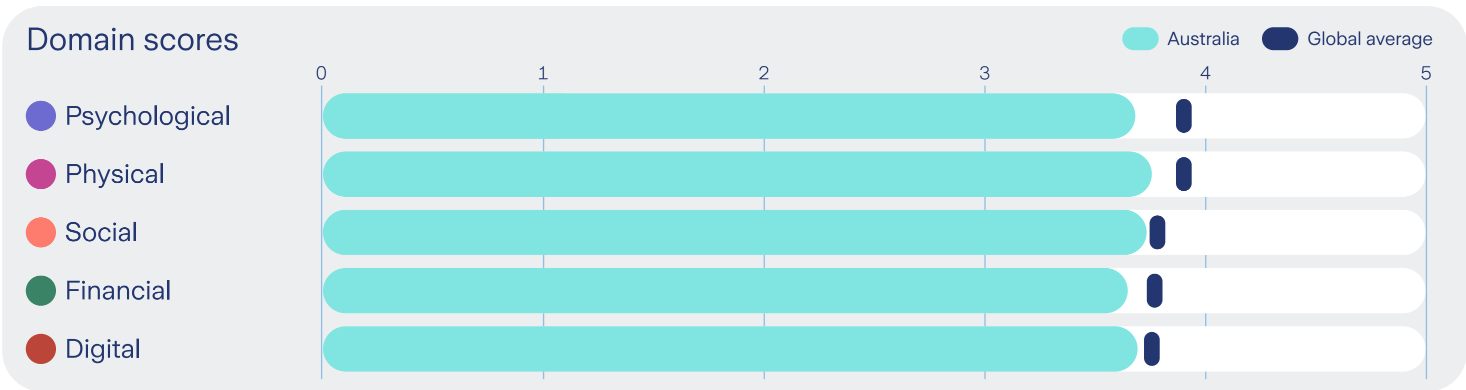

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

86% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 42% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is the strongest driver for overall resilience, yet scores among the weakest domains.

### Financial is the weakest link.

It scores lowest of all domains, while having an important impact on overall resilience.

**Personal Resilience Index · Country Profile· n = 998**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Australia - Workforce Resilience Profile

## How's Australia looking?

### Income is the sharpest demographic divide

Top earners score 4.22,
against 3.94 for the lowest earners.

### Highest scoring items

Belief in ability to solve hard problems and drive to learn new skills score highest.

### Lowest scoring items

Savings buffer and community support score lowest.

## Four emerging catalysts of resilience

**Financial resilience**

48%

do not have a savings buffer (vs. 49% globally)

**Digital fluency**

29%

use generative AI daily (vs. 32% globally)

**Caregiving**

60%

of workers are caregivers (vs. 63% globally)

**Sleep**

20%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Australia

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# Brazil

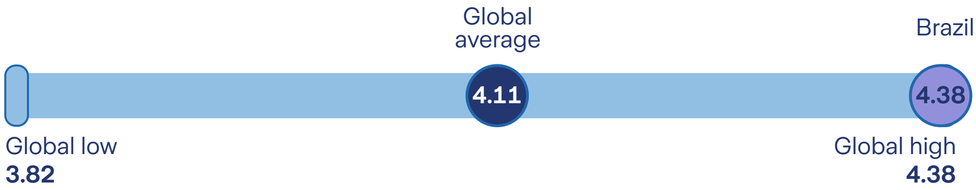
## Workforce Resilience Profile

Digital confidence and financial preparedness are Brazil's key opportunities to strengthen resilience. Physical health and psychological wellbeing are already strong forces behind it.

# Brazil - Workforce Resilience Profile

ZURICH

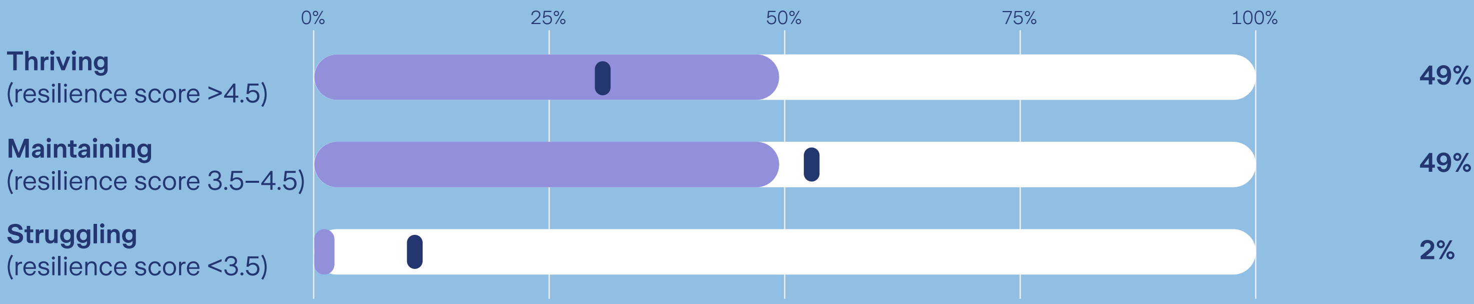
## Overall resilience



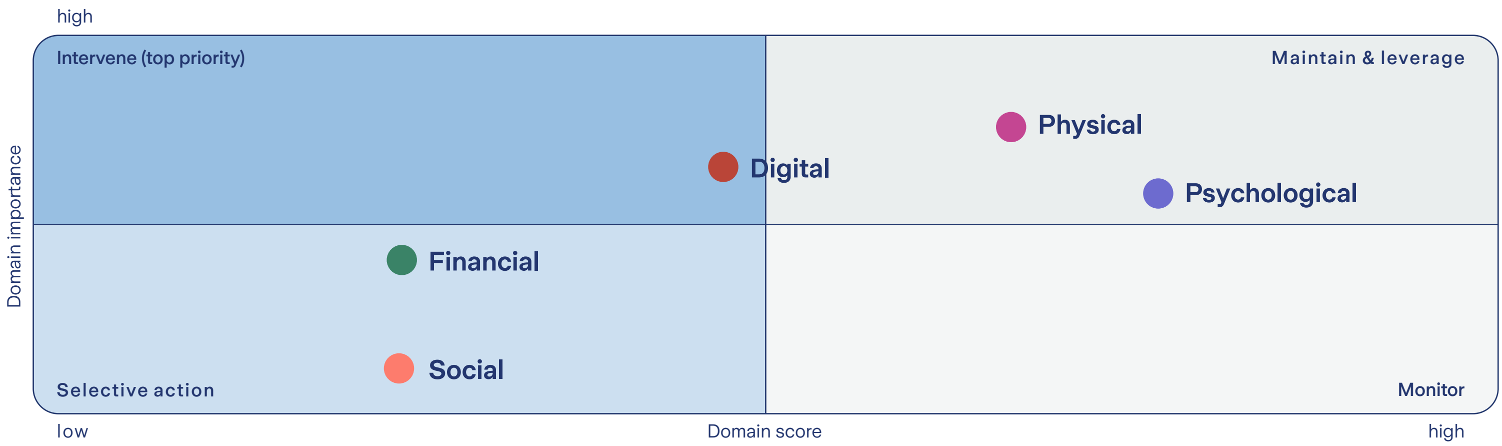

## Split by resilience band

Brazil · Global average

Share of workers in each band.

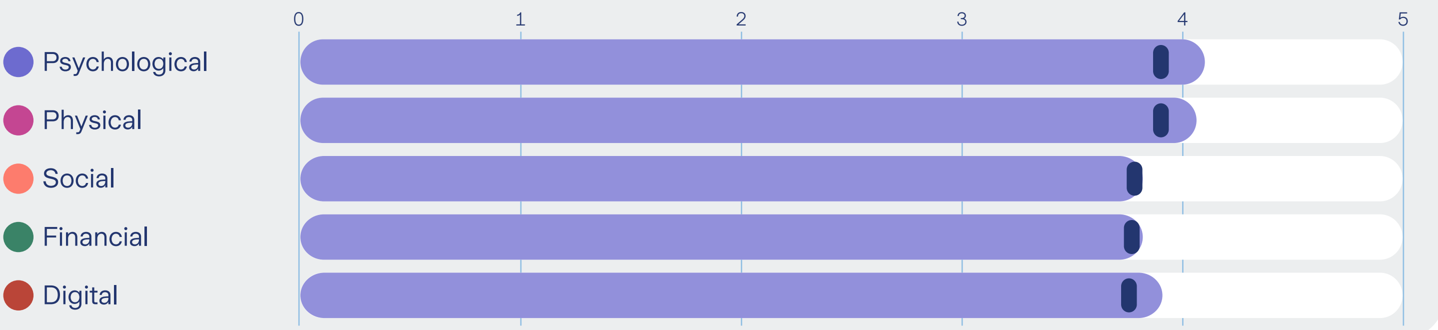



## What drives resilience — and where to act




### Domain scores

Brazil · Global average




## What this means for businesses and leaders

### Resilience pays off at work.

86% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 46% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is a strong driver for overall resilience, yet scores among weaker domains.

### Social and financial are soft spots.

They score considerably lower than the other domains.

## How's Brazil looking?

### Income is the sharpest demographic divide

Top earners score 4.54,
against 4.31 for the lowest earners.

### Highest scoring items

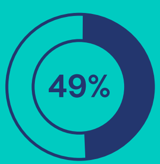
Ability to re-evaluate approach and confidence reaching goals score highest.

### Lowest scoring items

Savings buffer and community support score lowest.

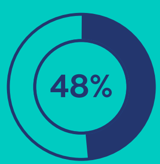
## Four emerging catalysts of resilience

### Financial resilience




do not have a savings buffer (vs. 49% globally)

### Digital fluency




use generative AI daily (vs. 32% globally)

### Caregiving


of workers are caregivers (vs. 63% globally)

### Sleep


report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Brazil

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the income gap directly.

Lower earners score lowest. Target this group, not a one-size-fits-all rollout.

# Chile

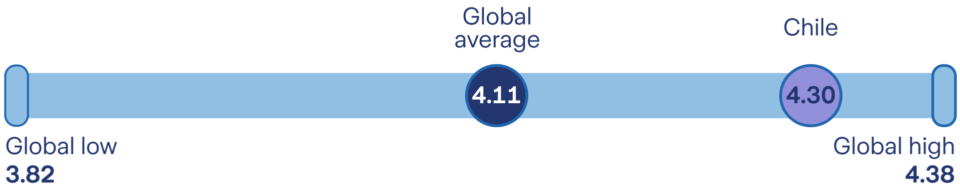
## Workforce Resilience Profile

Digital confidence and financial preparedness are Chile's key opportunities to strengthen resilience. Psychological wellbeing is a strong force behind it.

# Chile - Workforce Resilience Profile

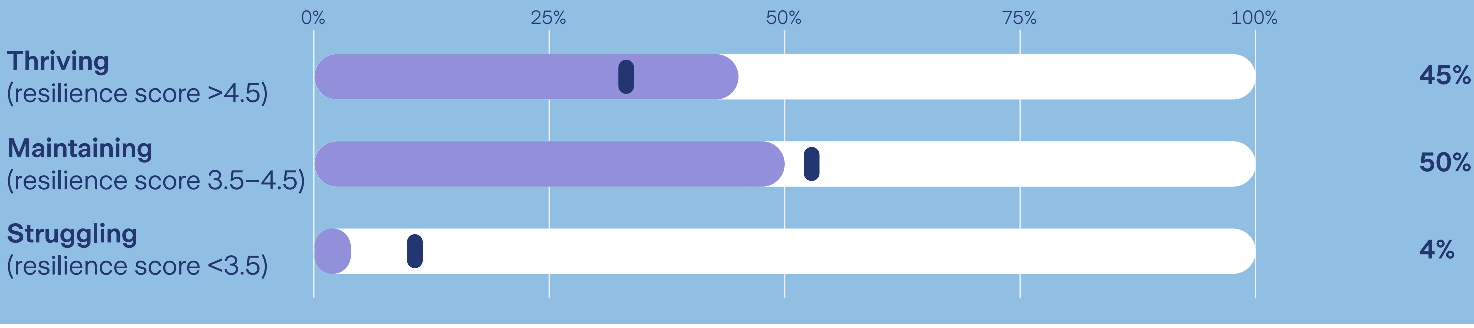
ZURICH

## Overall resilience

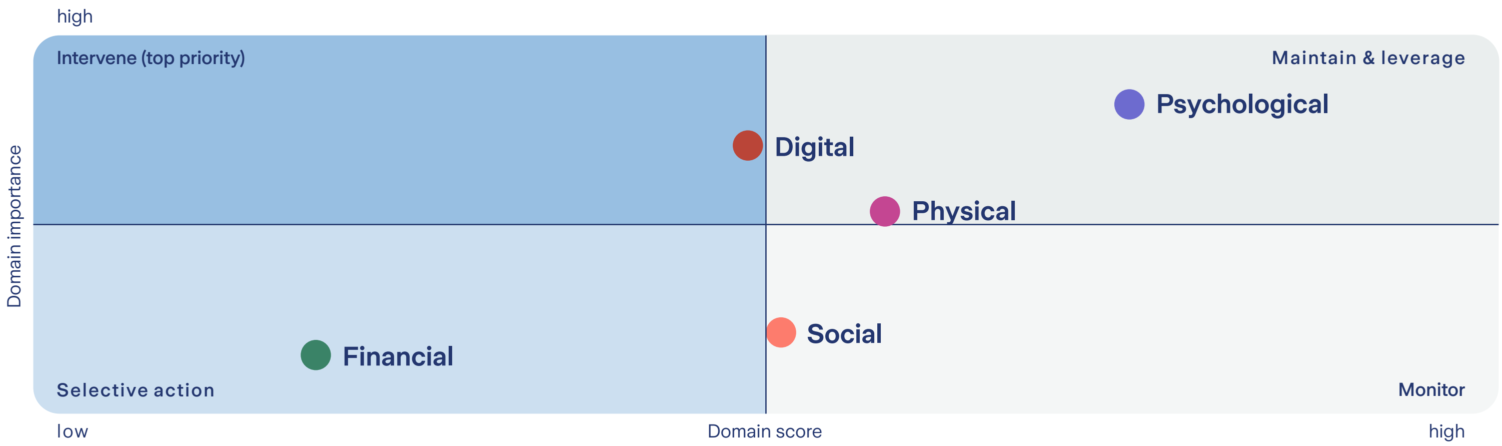


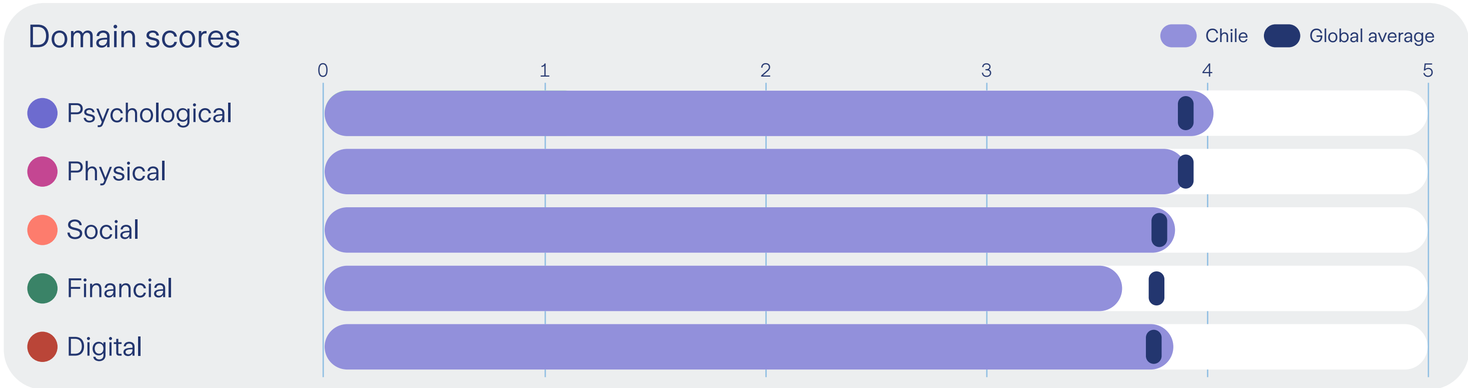

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

92% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 57% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is one of the strongest drivers for overall resilience, yet scores among the weakest domains.

### Financial is the weakest link.

It scores considerably lower than all other domains.

**Personal Resilience Index · Country Profile· n = 526**
Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Chile - Workforce Resilience Profile

ZURICH

## How's Chile looking?

### Income is the sharpest demographic divide

Top earners score 4.47,
against 4.37 for the lowest earners.

### Highest scoring items

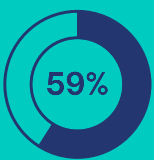
Ability to re-evaluate approach and confidence reaching goals score highest.

### Lowest scoring items

Savings buffer and confidence in insurance meeting needs score lowest.

## Four emerging catalysts of resilience

### Financial resilience

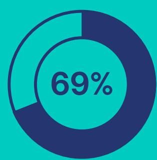



do not have a savings buffer (vs. 49% globally)

### Digital fluency


use generative AI daily (vs. 32% globally)

### Caregiving




of workers are caregivers (vs. 63% globally)

### Sleep


report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Chile

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

# Germany

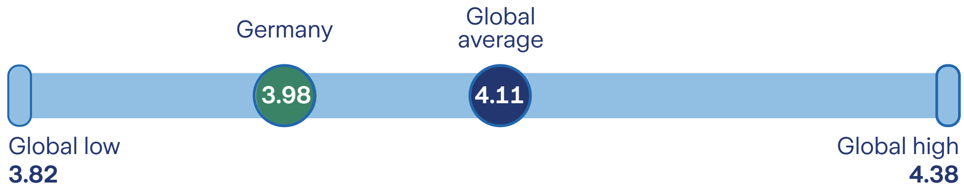
## Workforce Resilience Profile

Financial preparedness and digital confidence are Germany’s key opportunities to strengthen resilience. Physical health is a strong force behind it.

# Germany - Workforce Resilience Profile

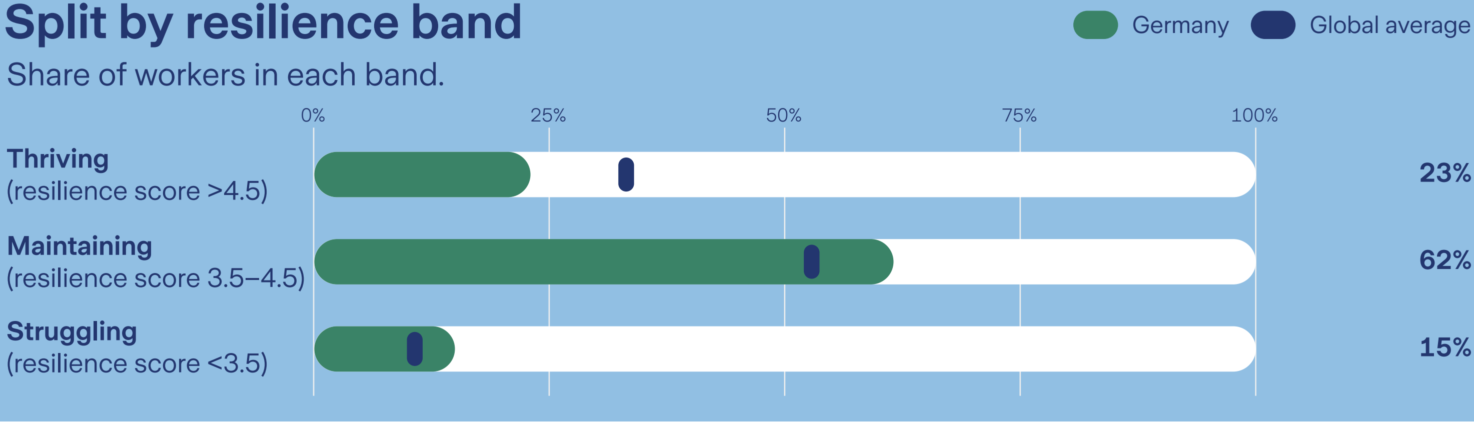
ZURICH

## Overall resilience

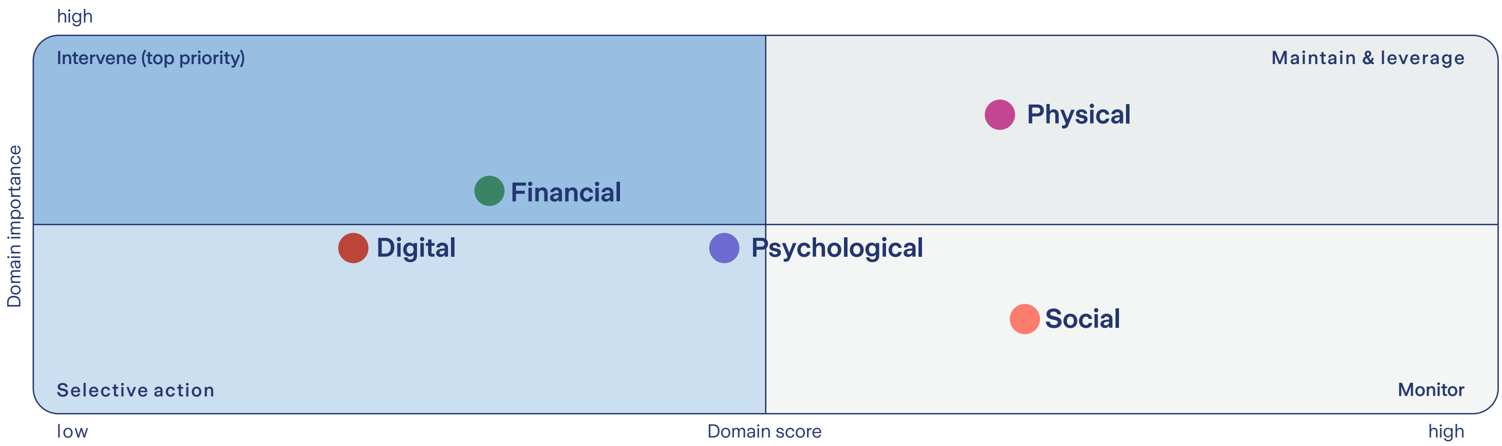



## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




### Domain scores


## What this means for businesses and leaders

### Resilience pays off at work.

81% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 40% of those with low resilience (score <3.5).

### Financial is the clearest opportunity.

It scores among the weakest domains and is one of the strongest drivers for overall resilience.

### Digital is the weakest link.

It scores lowest of all domains, while having an important impact on overall resilience.

**Personal Resilience Index · Country Profile · n = 1,110**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Germany - Workforce Resilience Profile

ZURICH

## How's Germany looking?

### Income is the sharpest demographic divide

Top earners score 4.10,
against 3.78 for the lowest earners.

### Highest scoring items

Belief in ability to solve hard problems and openness to new things score highest.

### Lowest scoring items

Savings buffer and confidence in financial recovery score lowest.

## Four emerging catalysts of resilience

| Financial resilience | Digital fluency | Caregiving | Sleep |
|---|---|---|---|
| 52% | 32% | 47% | 16% |
| do not have a savings buffer (vs. 49% globally) | use generative AI daily (vs. 32% globally) | of workers are caregivers (vs. 63% globally) | report poor sleep quality (vs. 17% globally) |

## Forward, into action

Our recommendations for businesses and leaders in Germany

### Build financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

### Strengthen the digital basics.

Put digital literacy training and stronger security habits on the agenda.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# Hong Kong

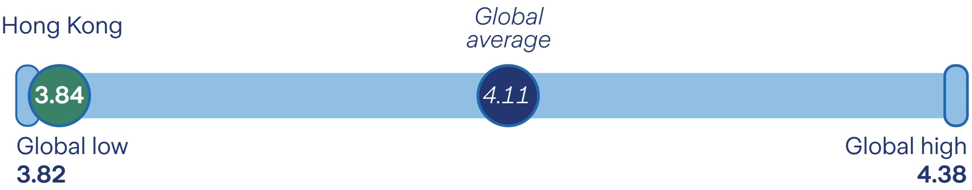
## Workforce Resilience Profile

Social connection and psychological wellbeing are Hong Kong's key opportunities to strengthen resilience. Financial preparedness and physical health are strong forces behind it.

# Hong Kong - Workforce Resilience Profile

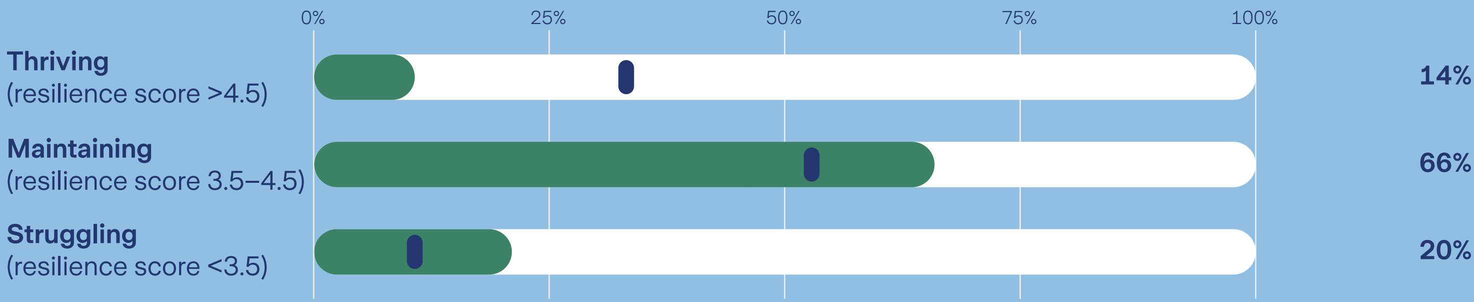
ZURICH

## Overall resilience

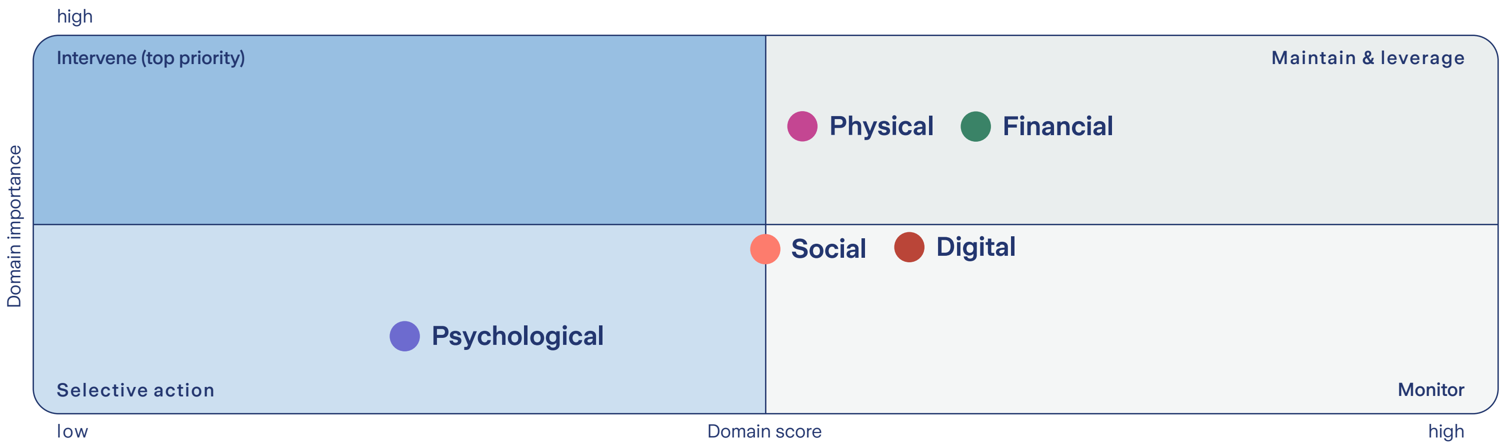


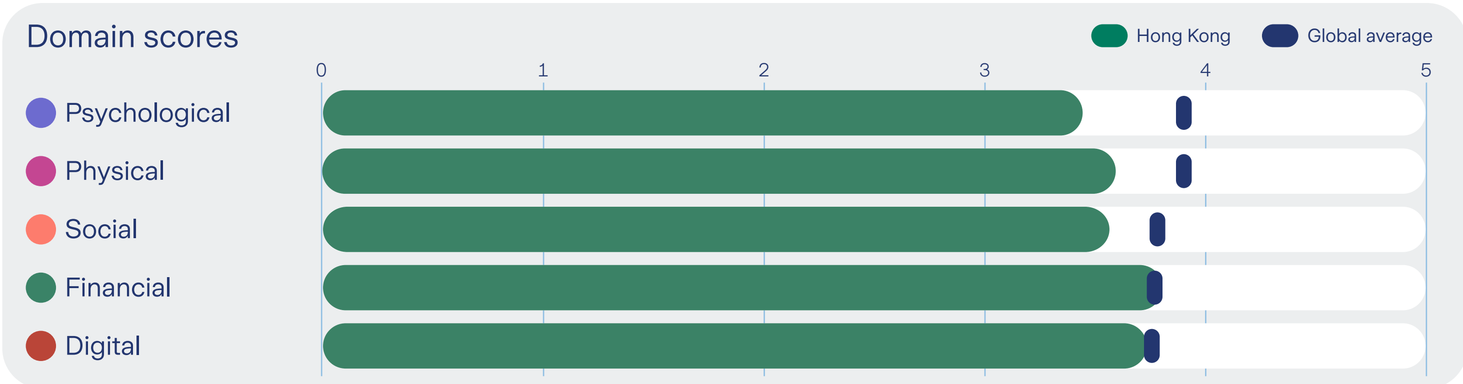

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

**Resilience pays off at work.**

85% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 32% of those with low resilience (score <3.5).

Social is an opportunity.

It is a rather strong driver for overall resilience, yet scores among the weakest domains.

**Psychological is the weakest link.**

It scores considerably lower than all other domains.



Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Hong Kong - Workforce Resilience Profile

## How's Hong Kong looking?

### Income is the sharpest demographic divide

Top earners score 3.93,
against 3.69 for the lowest earners.

### Highest scoring items

Drive to learn new skills and
care to spend within means score highest.

### Lowest scoring items

Insurance meeting needs and
optimism about the future score lowest.

## Four emerging catalysts of resilience

**Financial resilience**

29%

do not have a savings buffer (vs. 49% globally)

**Digital fluency**

27%

use generative AI daily (vs. 32% globally)

**Caregiving**

59%

of workers are caregivers (vs. 63% globally)

**Sleep**

18%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Hong Kong

### Build social connection first.

Prioritize peer support, team trust and community-building programs.

### Strengthen psychological wellbeing.

Give people reasons to believe in tomorrow. Invest in skills, meaning and sustainable workloads.

### Target the income gap directly.

Lower earners score lowest. Target this group, not a one-size-fits-all rollout.

Global People Resilience Study 2026

# Indonesia

## Workforce Resilience Profile

Digital confidence and social connection are Indonesia's key opportunities to strengthen resilience. Physical health is a strong force behind it.

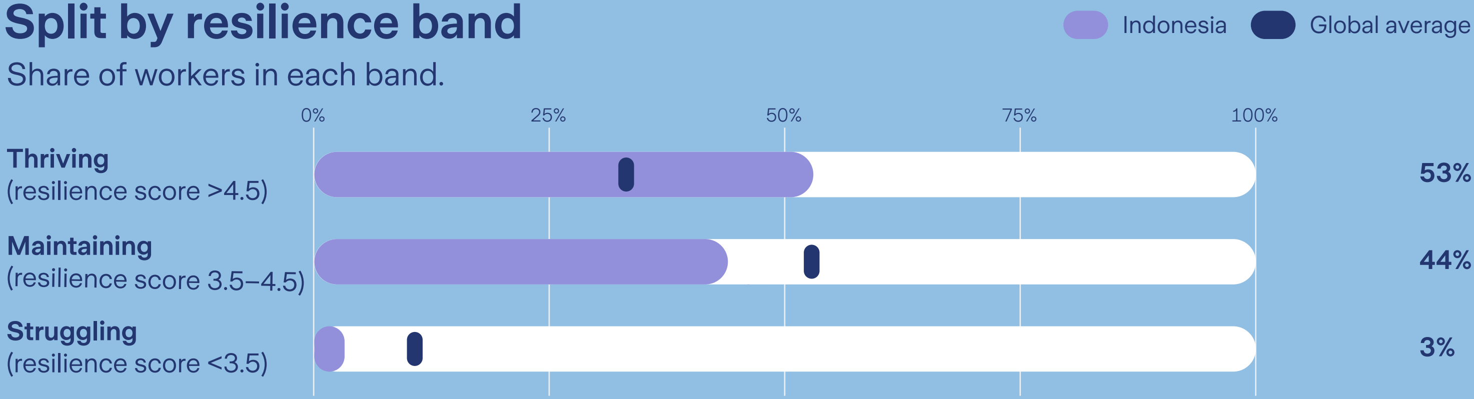
# Indonesia - Workforce Resilience Profile

ZURICH

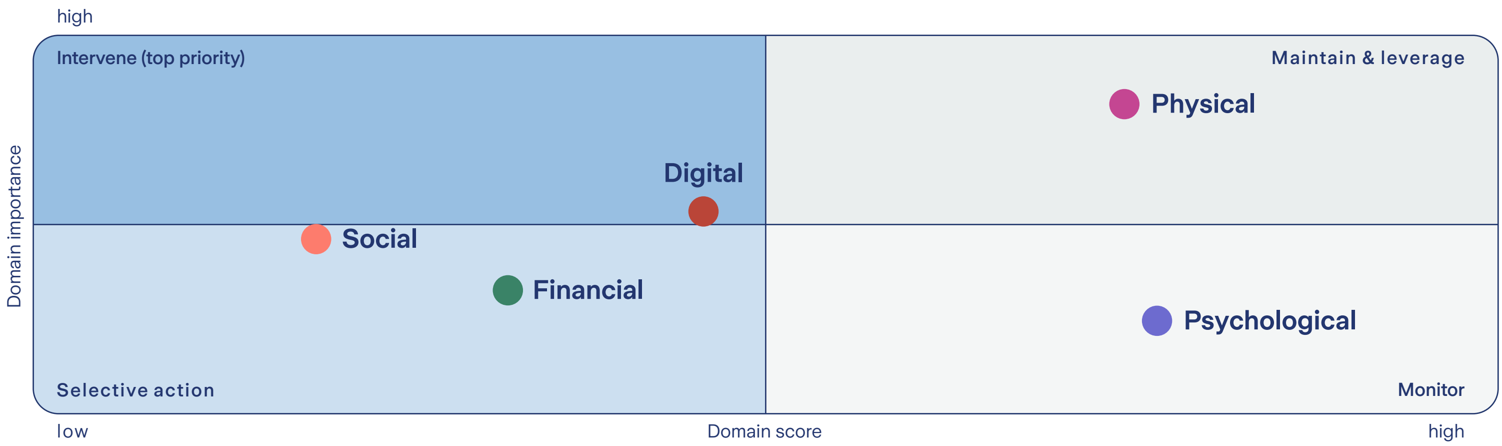
## Overall resilience

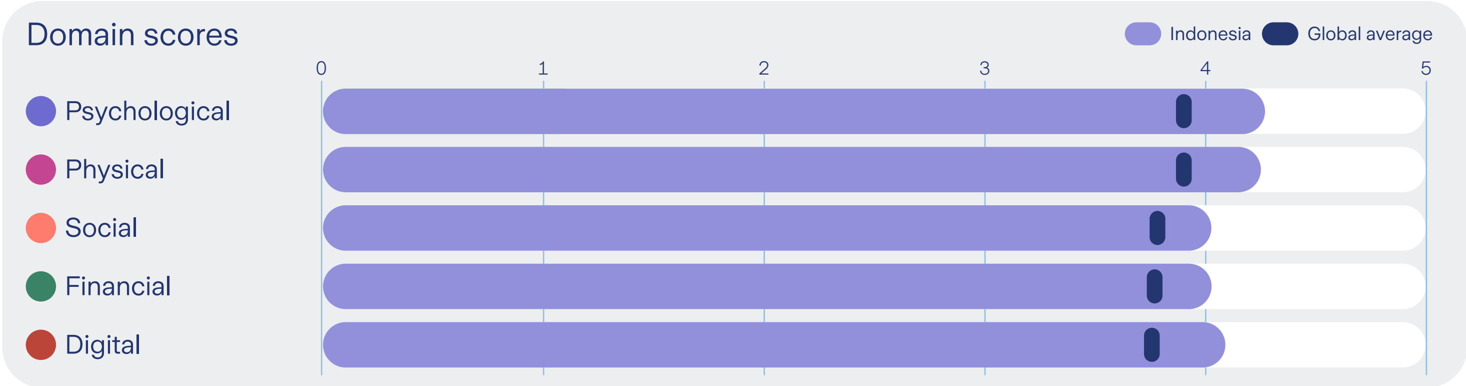

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

89% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 50% of those with low resilience (score <3.5).

### Digital is an opportunity.

It is an important driver for overall resilience, yet scores among the weaker domains.

### Social is the weakest link.

It scores lowest of all domains, while having an important impact on overall resilience.

**Personal Resilience Index · Country Profile · n = 504**
Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Indonesia - Workforce Resilience Profile

ZURICH

## How's Indonesia looking?


### Job type is the sharpest demographic divide

White-collar workers score 4.42, against 4.33 for blue-collar workers.

### Highest scoring items

Drive to learn new skills and ability to re-evaluate approach score highest.

### Lowest scoring items

Savings buffer and confidence in insurance meeting needs score lowest.

## Four emerging catalysts of resilience

### Financial resilience

34%

do not have a savings buffer (vs. 49% globally)

### Digital fluency

54%

use generative AI daily (vs. 32% globally)

### Caregiving

73%

of workers are caregivers (vs. 63% globally)

### Sleep

10%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Indonesia

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen social connection.

Add peer-support, team trust and community-building programs.

### Target the job type gap directly.

Blue-collar workers score lowest. Target this group, rather than a one-size-fits-all approach.

Global People Resilience Study 2026

# Ireland

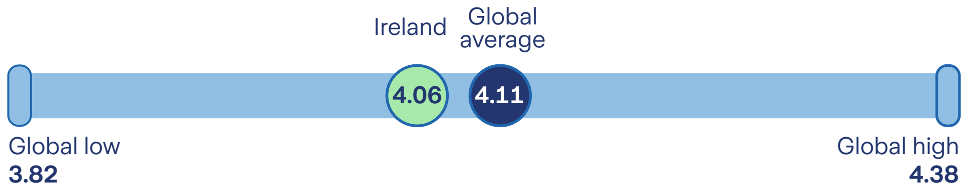
## Workforce Resilience Profile

Digital confidence and financial preparedness are Ireland's key opportunities to strengthen resilience. Psychological wellbeing is a strong force behind it.

# Ireland - Workforce Resilience Profile

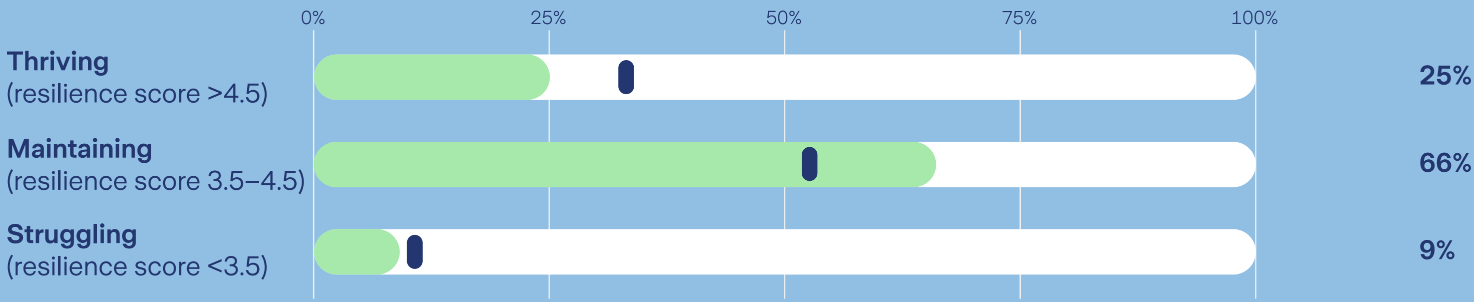
ZURICH

## Overall resilience

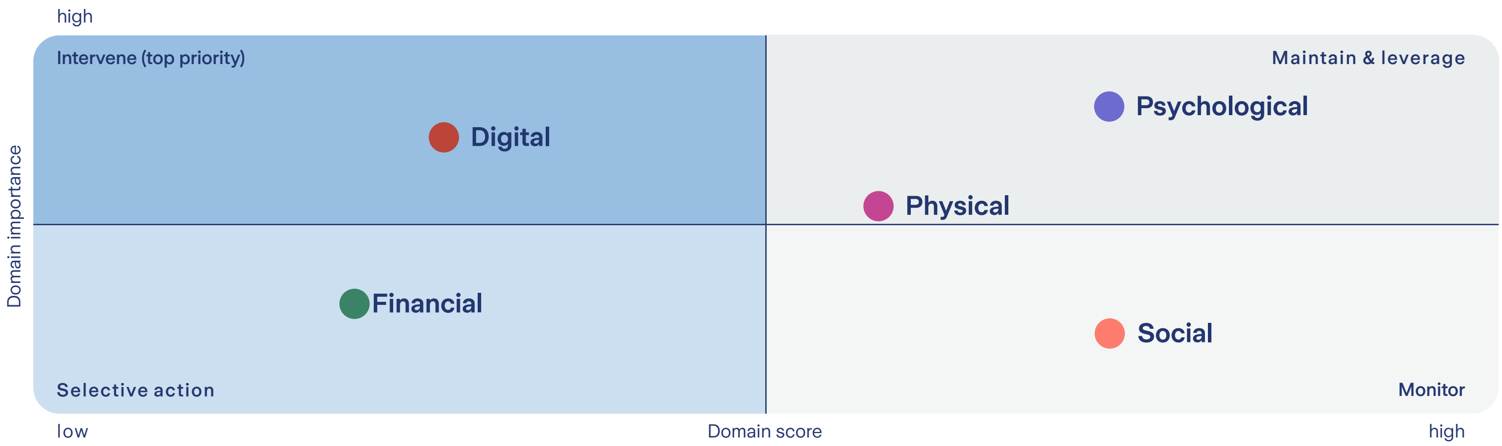


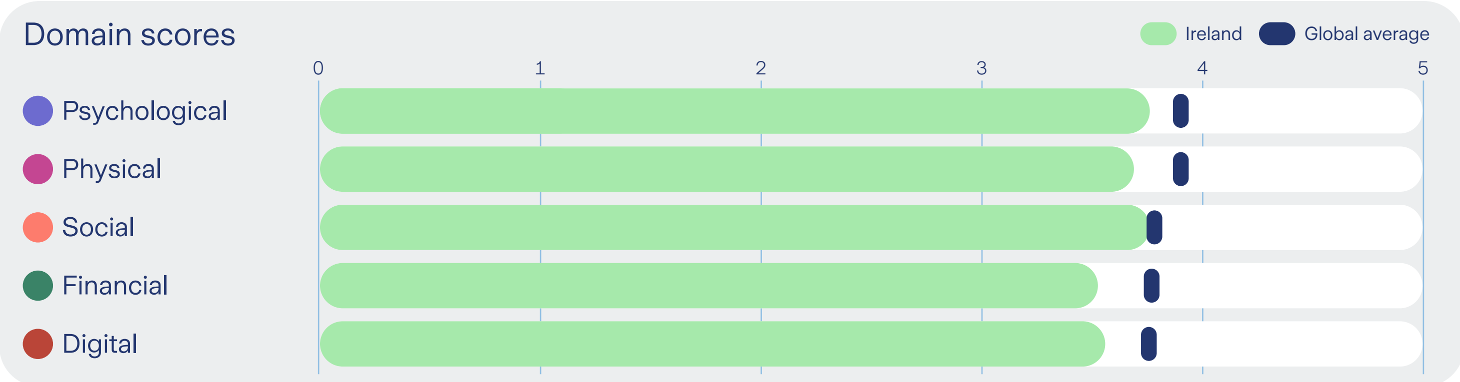

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

**Resilience pays off at work.**

84% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 50% of those with low resilience (score <3.5).

**Digital is the clearest opportunity.**

It is one of the strongest drivers for overall resilience and scores among the weakest domains.

**Financial is the weakest link.**

It is the lowest scoring of all domains.



Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

## How's Ireland looking?


### Education is the sharpest demographic divide

Postgraduates score 4.29, against 3.95 for the least educated.

### Highest scoring items

Belief in ability to solve hard problems and openness to new things score highest.

### Lowest scoring items

Savings buffer and confidence in financial recovery score lowest.

## Four emerging catalysts of resilience

**Financial resilience**

58%

do not have a savings buffer (vs. 49% globally)

**Digital fluency**

21%

use generative AI daily (vs. 32% globally)

**Caregiving**

58%

of workers are caregivers (vs. 63% globally)

**Sleep**

22%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Ireland

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the education gap directly.

Workers without further education score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

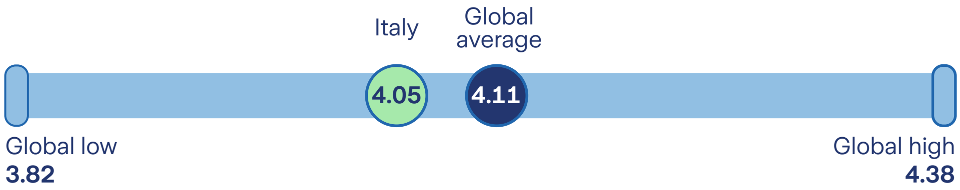
# Italy

## Workforce Resilience Profile

Digital confidence and social connection are Italy's key opportunities to strengthen resilience.

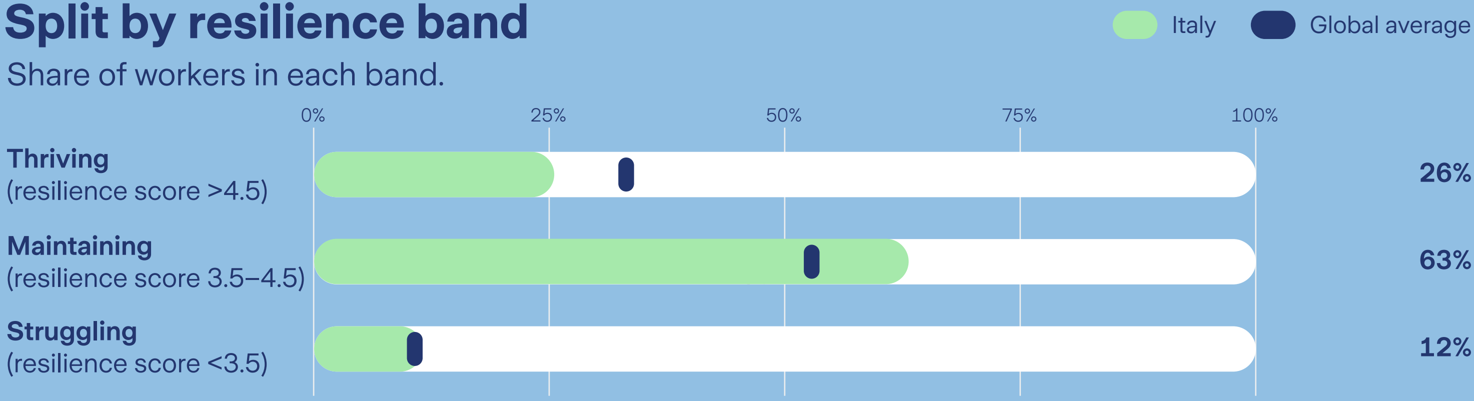
# Italy - Workforce Resilience Profile

## Overall resilience

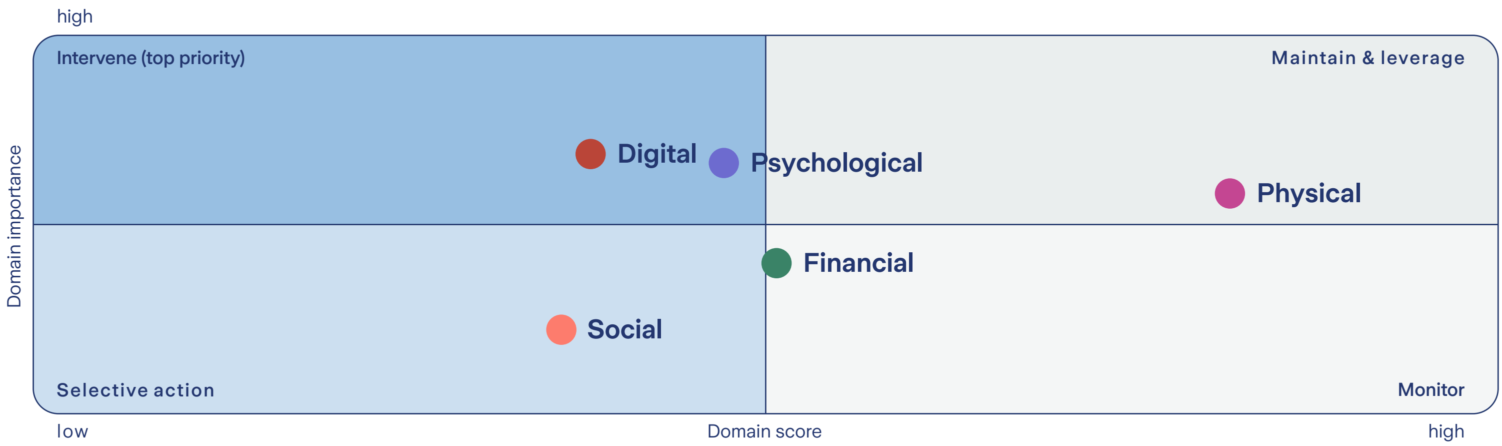


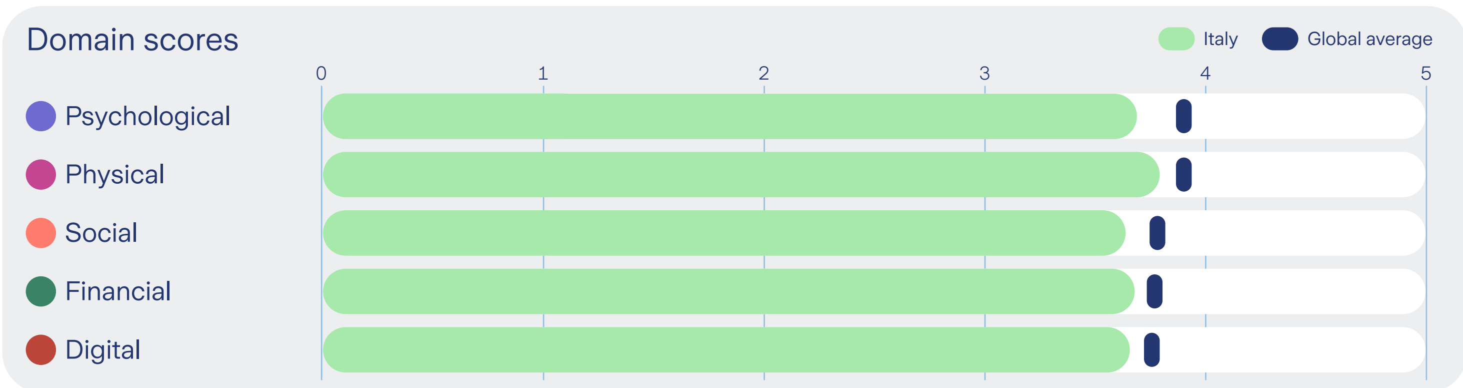

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

81% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 26% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is the strongest driver for overall resilience, yet scores among the weakest domains.

### Psychological is another priority for action.

It is a strong driver of overall resilience and scores among the lowest domains.



Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Italy - Workforce Resilience Profile

ZURICH

## How's Italy looking?


### Income is the sharpest demographic divide

Top earners score 4.17, against 3.78 for the lowest earners.

### Highest scoring items

Ability to re-evaluate approach and care to spend within means score highest.

### Lowest scoring items

Community support and confidence in insurance meeting needs score lowest.

## Four emerging catalysts of resilience

### Financial resilience

**43%**

do not have a savings buffer (vs. 49% globally)

### Digital fluency

**27%**

use generative AI daily (vs. 32% globally)

### Caregiving

**51%**

of workers are caregivers (vs. 63% globally)

### Sleep

**26%**

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Italy

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen psychological wellbeing.

Invest in skills development, meaning and sustainable workload.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

ZURICH

OXFORD RESEARCH & DEVELOPMENT PARTNERS

# Malaysia

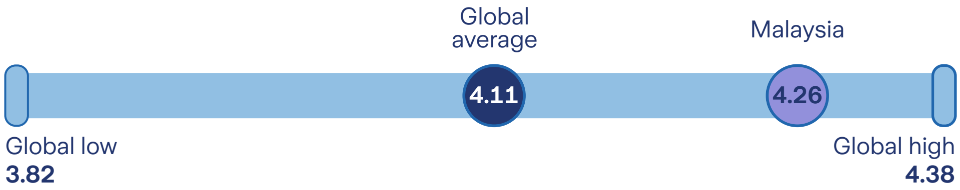
## Workforce Resilience Profile

Financial preparedness is Malaysia's clearest opportunity to strengthen resilience. Physical health is a strong force behind it.

# Malaysia - Workforce Resilience Profile

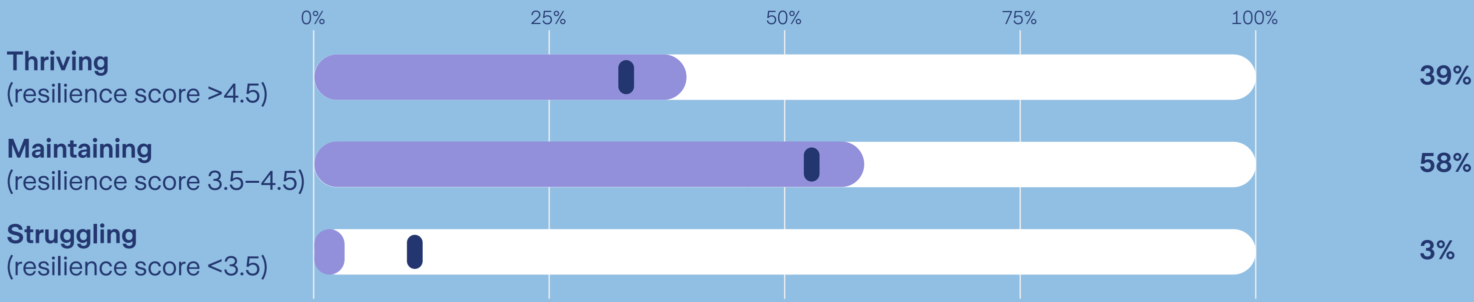
ZURICH

## Overall resilience

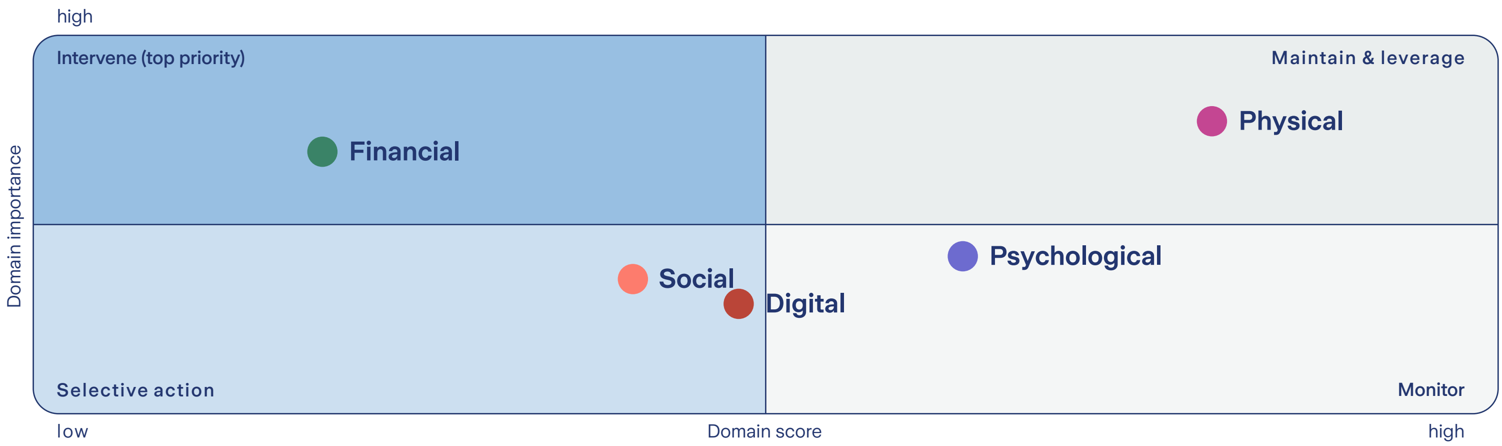


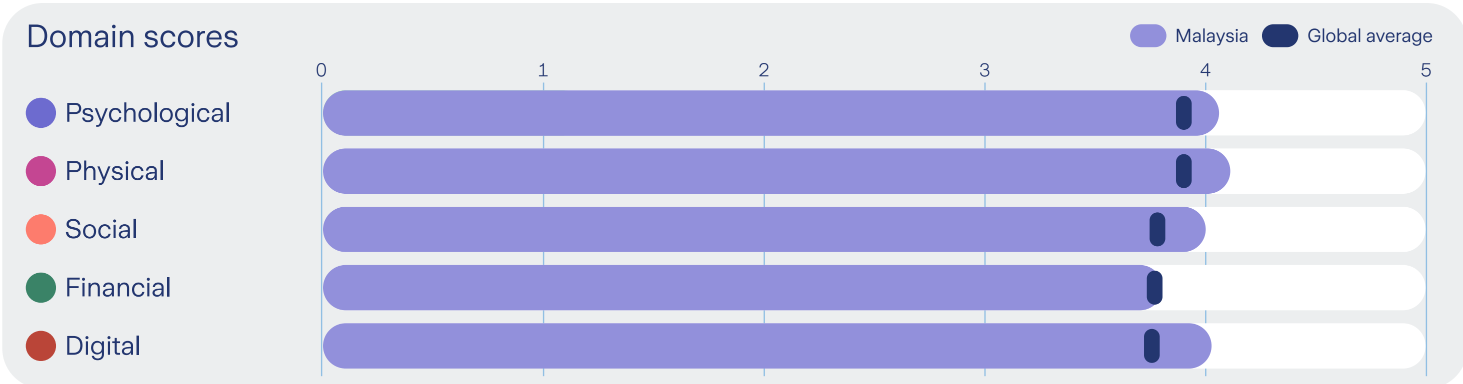

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

82% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 33% of those with low resilience (score <3.5).

### Financial is the clearest opportunity.

It scores lowest of all domains and is one of the strongest drivers for overall resilience.

### Physical is a strong force.

It is the strongest driver of overall resilience and also scores highest of all domains.

Personal Resilience Index · Country Profile · n = 497

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Malaysia - Workforce Resilience Profile

## How's Malaysia looking?

### Age is the sharpest demographic divide

Young adults aged 18 to 34 score 4.30, against 4.07 for those aged 50 and over.

### Highest scoring items

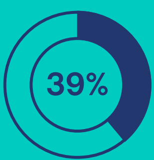
Drive to learn new skills and confidence reaching goals score highest.

### Lowest scoring items

Savings buffer and confidence in insurance meeting needs score lowest.

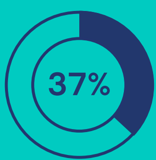
## Four emerging catalysts of resilience

### Financial resilience



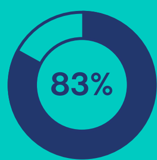

do not have a savings buffer (vs. 49% globally)

### Digital fluency




use generative AI daily (vs. 32% globally)

### Caregiving




of workers are caregivers (vs. 63% globally)

### Sleep


report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Malaysia

### Build financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

### Don’t let physical health slide.

Keep rest, nutrition and energy support on the agenda.

### Target the age gap directly.

Resilience starts slipping in mid-life. Target this group, rather than using a one-size-fits-all approach.

# Mexico

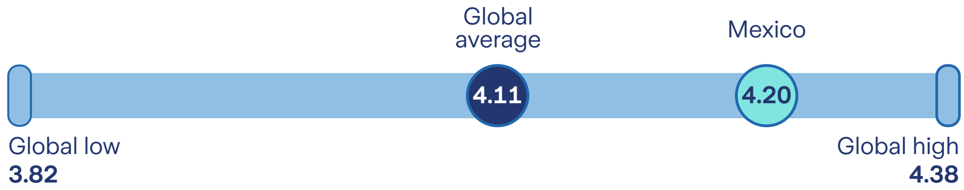
## Workforce Resilience Profile

Financial preparedness is Mexico's biggest opportunity to strengthen resilience. Psychological wellbeing is a strong force behind it.

# Mexico - Workforce Resilience Profile

ZURICH

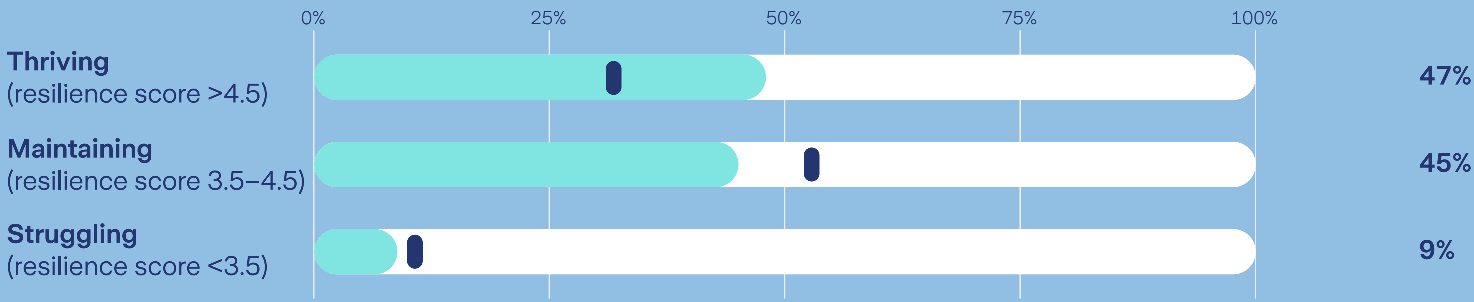
## Overall resilience



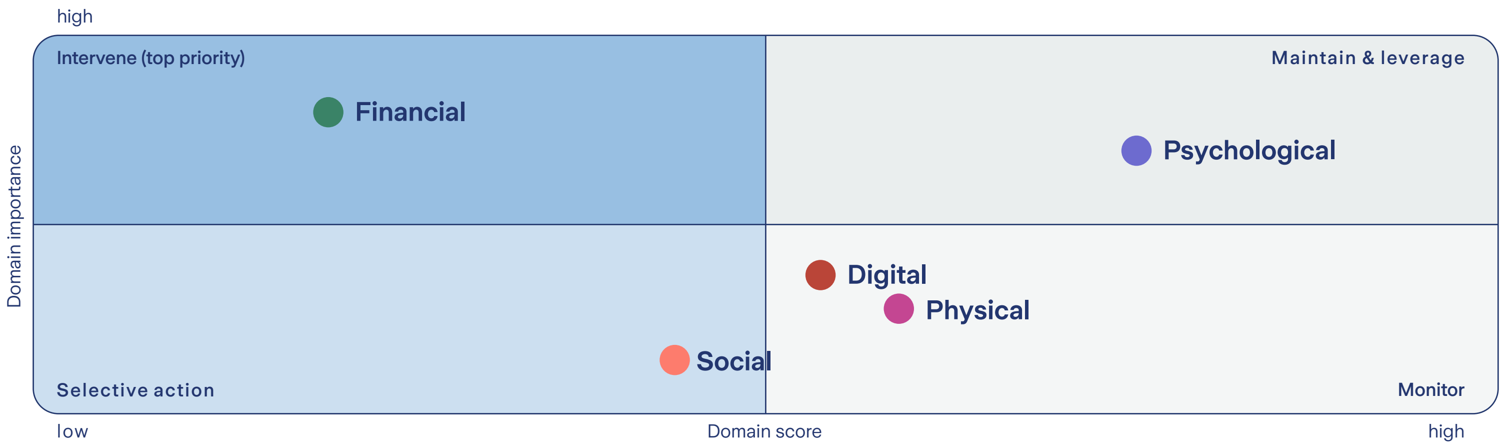

## Split by resilience band

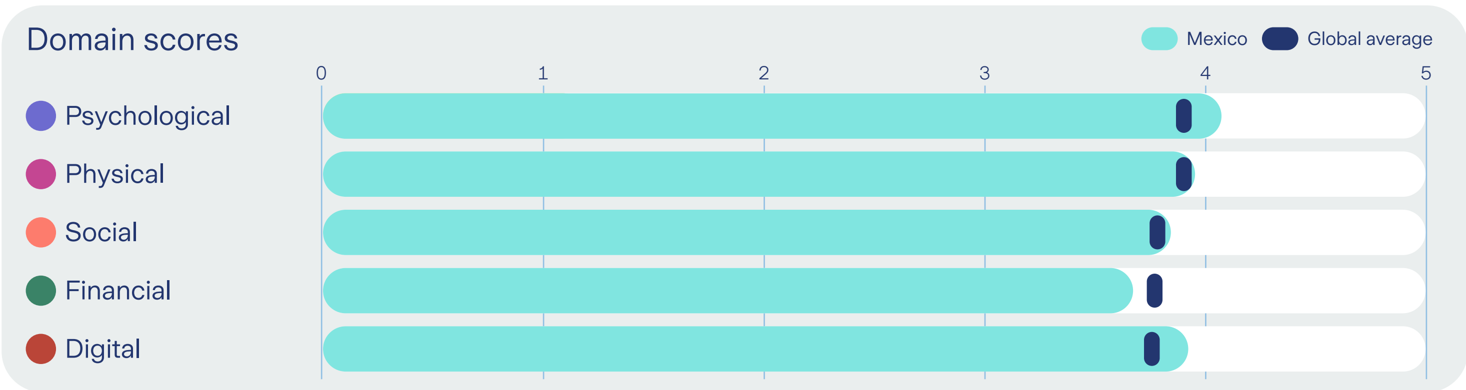
Share of workers in each band.

Mexico Global average




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

89% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 51% of those with low resilience (score <3.5).

### Financial is the clearest opportunity.

It is the strongest driver for overall resilience and scores lowest of all domains.

### Social is a soft spot.

It scores among the lowest domains.

**Personal Resilience Index · Country Profile · n = 1,028**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Mexico - Workforce Resilience Profile

ZURICH

## How's Mexico looking?

### Income is the sharpest demographic divide

Top earners score 4.39,
against 4.01 for the lowest earners.

### Highest scoring items

Confidence reaching goals and
drive to learn new skills score highest.

### Lowest scoring items

Savings buffer and confidence in
insurance meeting needs score lowest.

## Four emerging catalysts of resilience

### Financial resilience

**59%**

do not have a savings buffer (vs. 49% globally)

### Digital fluency

**31%**

use generative AI daily (vs. 32% globally)

### Caregiving

**71%**

of workers are caregivers (vs. 63% globally)

### Sleep

**11%**

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Mexico

### Build financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

### Strengthen social connection.

Add peer-support, team trust and community-building programs.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# Netherlands

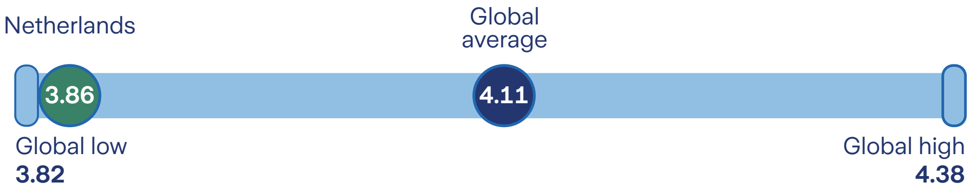
## Workforce Resilience Profile

Financial preparedness and digital confidence are the Netherlands' key opportunities to strengthen resilience.

# Netherlands - Workforce Resilience Profile

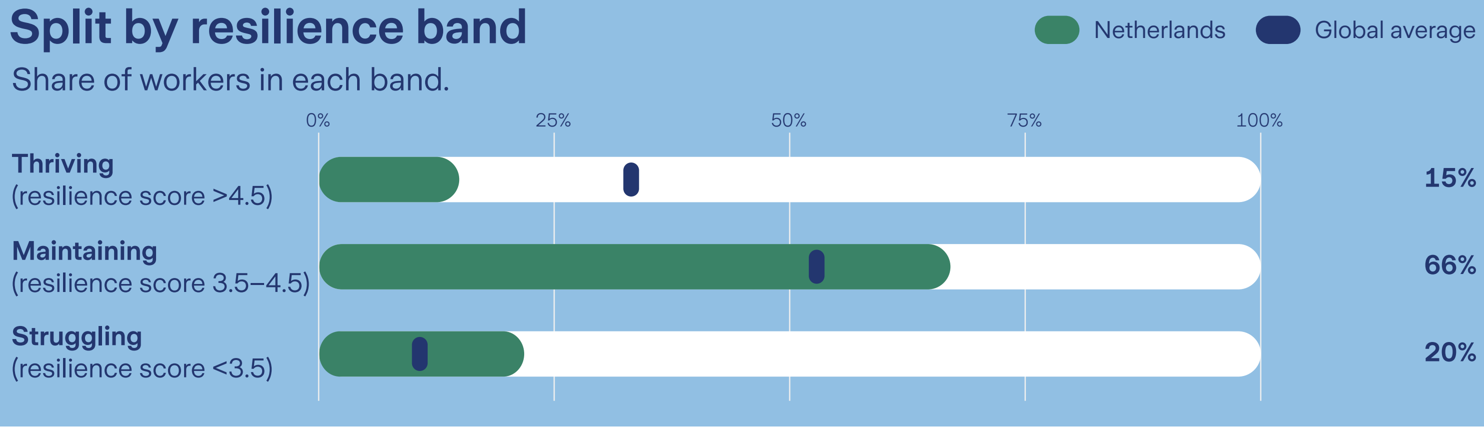
ZURICH

## Overall resilience

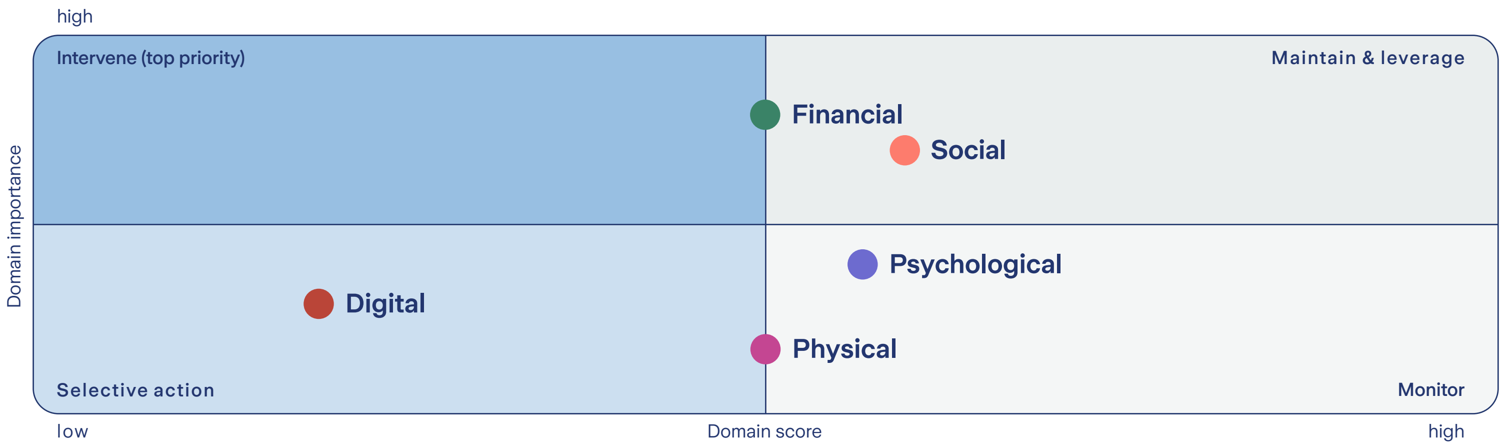


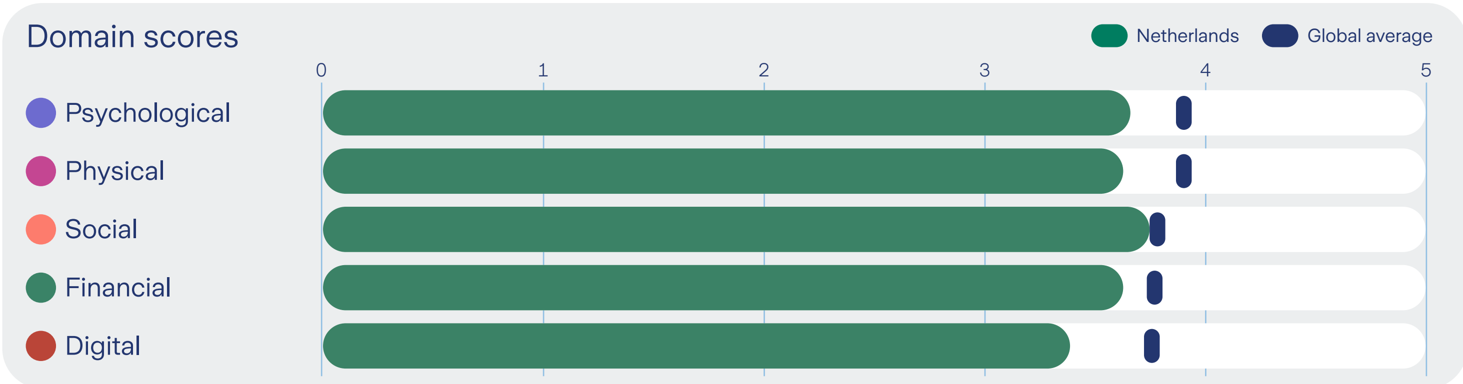

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

86% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 39% of those with low resilience (score <3.5).

### Financial is the clearest opportunity.

It is the strongest driver for overall resilience and scoring among the weaker domains.

### Digital is the weakest link.

It scores considerably lower than all other domains.



Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Netherlands - Workforce Resilience Profile

## How's the Netherlands looking?

### Income is the sharpest demographic divide

Top earners score 4.08,
against 3.61 for the lowest earners.

### Highest scoring items

Openness to new things and belief in ability to solve hard problems score highest.

### Lowest scoring items

Savings buffer and digital security upkeep score lowest.

## Four emerging catalysts of resilience

### Financial resilience

45%

do not have a savings buffer (vs. 49% globally)

### Digital fluency

27%

use generative AI daily (vs. 32% globally)

### Caregiving

62%

of workers are caregivers (vs. 63% globally)

### Sleep

18%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in the Netherlands

### Reinforce financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

### Strengthen the digital basics.

Put digital literacy training and stronger security habits on the agenda.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# Spain

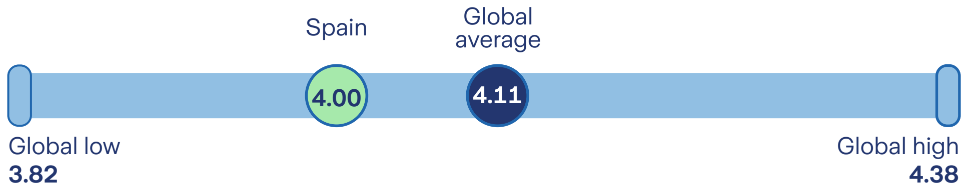
## Workforce Resilience Profile

Financial preparedness and digital confidence are Spain's key opportunities to strengthen resilience.

# Spain - Workforce Resilience Profile

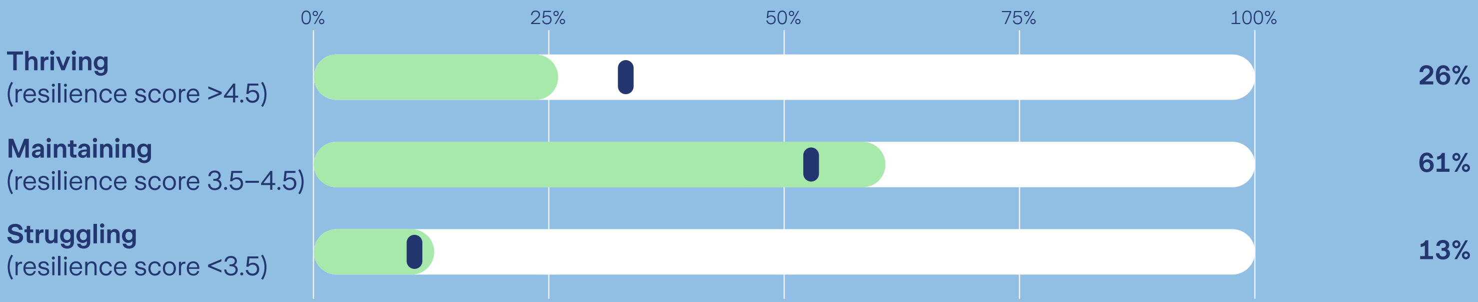
ZURICH

## Overall resilience

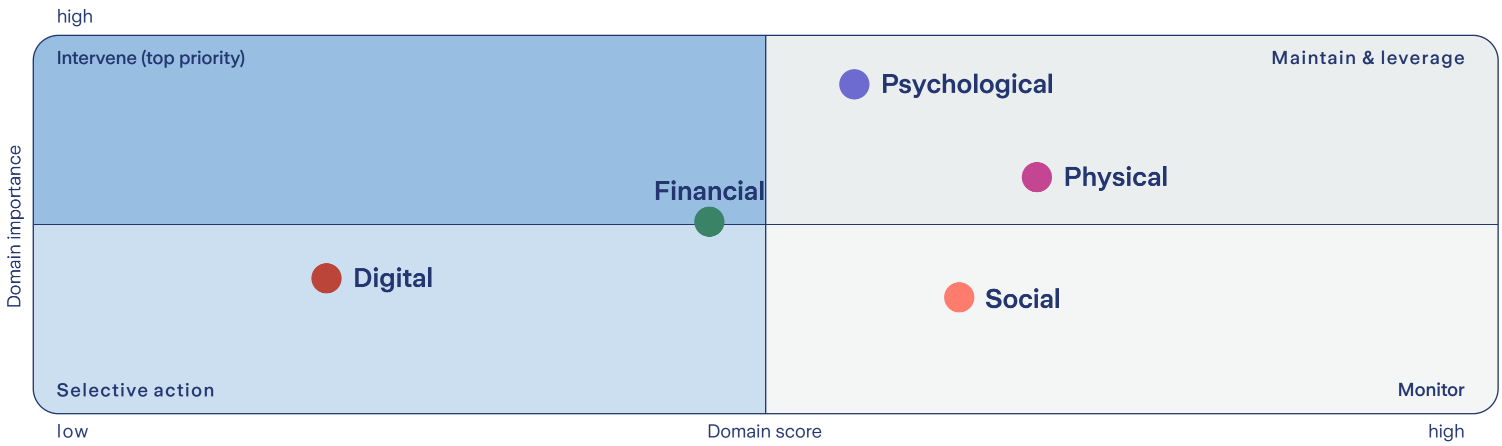


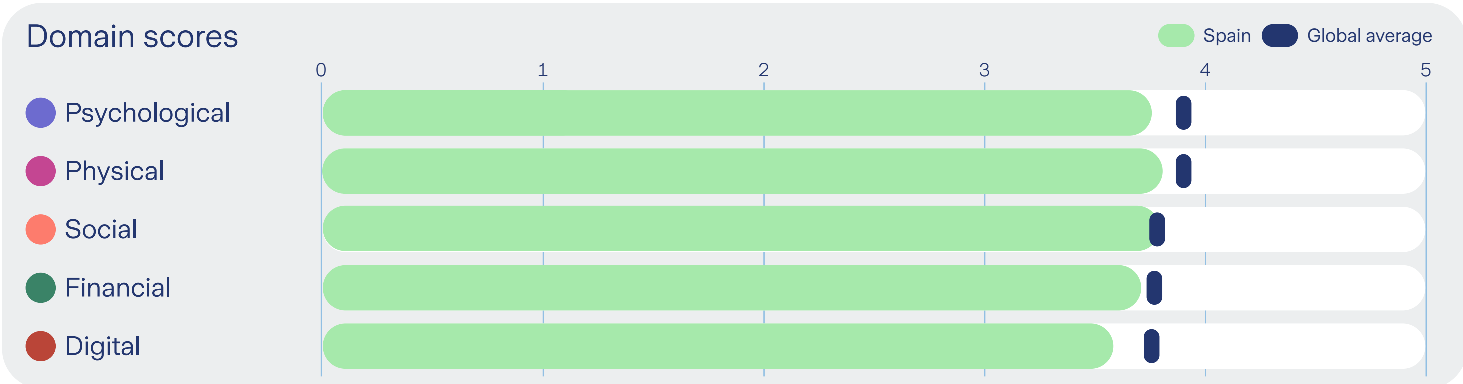

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

90% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 50% of those with low resilience (score <3.5).

### Financial is the clearest opportunity.

It scores among the weakest domains, while having an important impact on overall resilience.

### Digital is the weakest link.

It scores considerably lower than all other domains.

**Personal Resilience Index · Country Profile · n = 545**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Spain - Workforce Resilience Profile

ZURICH

## How's Spain looking?

### Education is the sharpest demographic divide

Postgraduates score 4.06, against 3.87 for the least educated.

### Highest scoring items

Care to spend within means and ability to re-evaluate approach score highest.

### Lowest scoring items

Savings buffer and digital security upkeep score lowest.

## Four emerging catalysts of resilience

**Financial resilience**

45%

do not have a savings buffer (vs. 49% globally)

**Digital fluency**

24%

use generative AI daily (vs. 32% globally)

**Caregiving**

56%

of workers are caregivers (vs. 63% globally)

**Sleep**

16%

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Spain

### Build financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

### Strengthen the digital basics.

Put digital literacy training and stronger security habits on the agenda.

### Target the education gap directly.

Workers without further education score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# Switzerland

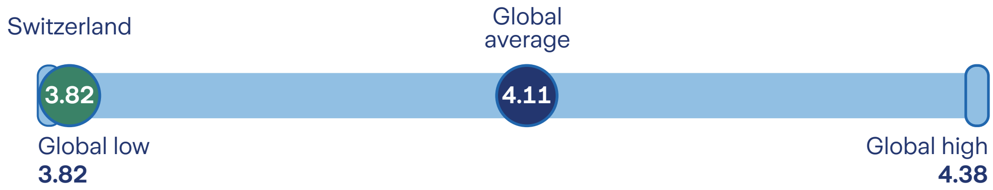
## Workforce Resilience Profile

Digital confidence and financial preparedness are Switzerland's key opportunities to strengthen resilience.

# Switzerland - Workforce Resilience Profile

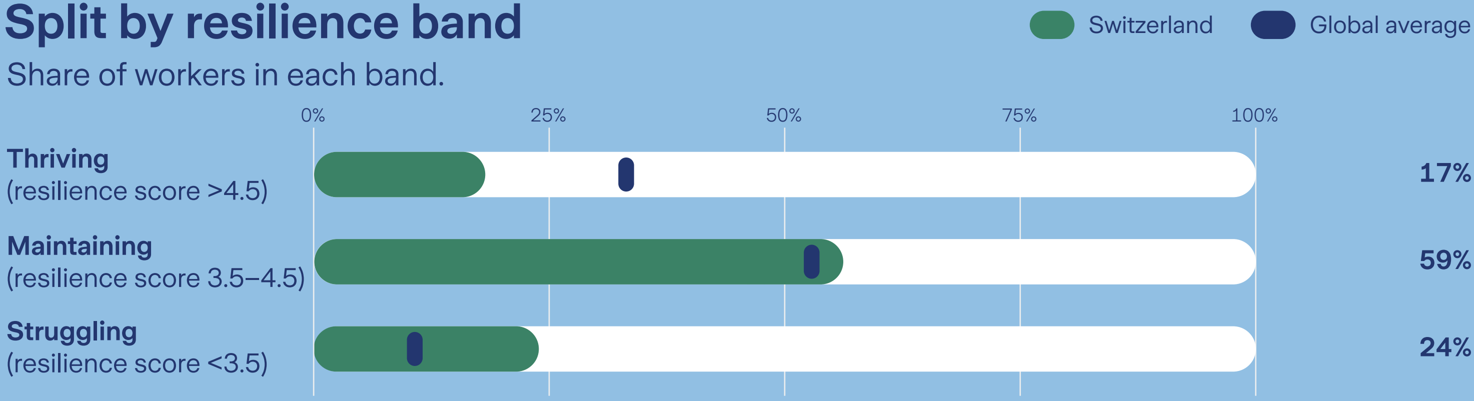
ZURICH

## Overall resilience

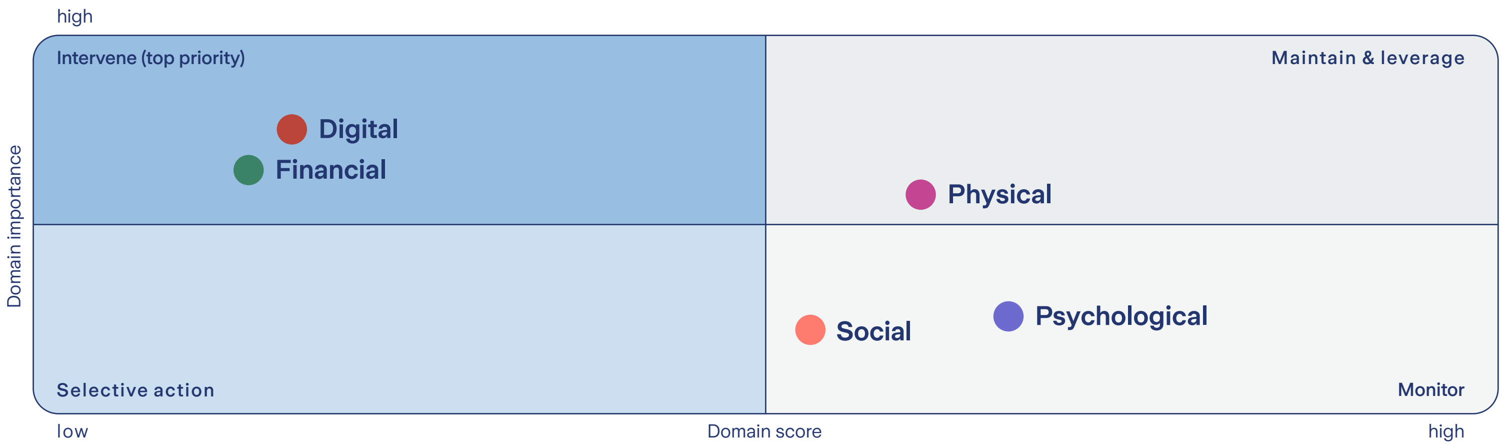


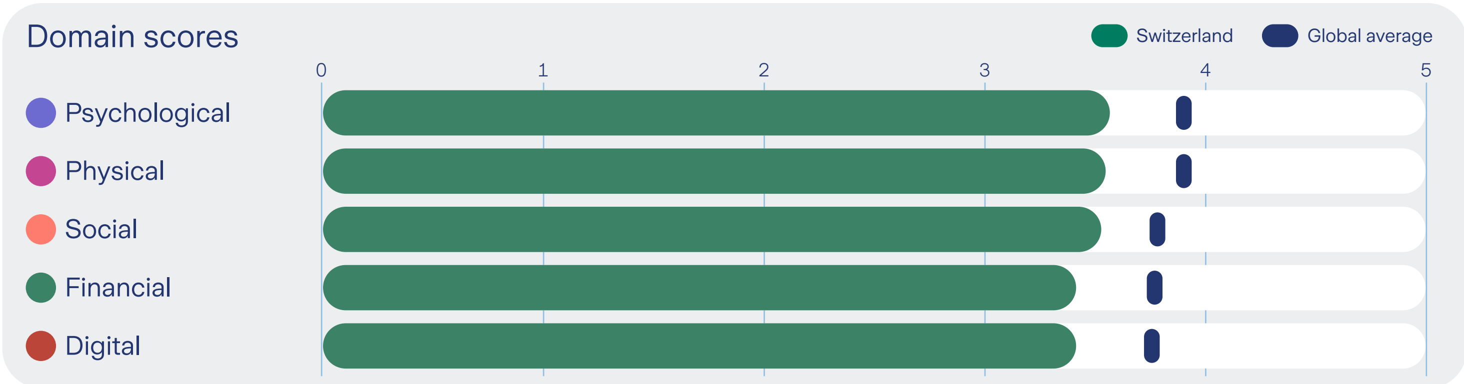

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

74% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 43% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is the strongest driver for overall resilience, yet scores among the weakest domains.

### Financial is the weakest link.

It scores lowest of all domains, while having an important impact on overall resilience.

Personal Resilience Index · Country Profile · n = 574

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# Switzerland - Workforce Resilience Profile

ZURICH

## How's Switzerland looking?

### Income is the sharpest demographic divide

Top earners score 4.05,
against 3.64 for the lowest earners.

### Highest scoring items

Drive to learn new skills and belief in ability to solve hard problems score highest.

### Lowest scoring items

Savings buffer and confidence in financial recovery score lowest.

## Four emerging catalysts of resilience

### Financial resilience

**58%**

do not have a savings buffer (vs. 49% globally)

### Digital fluency

**31%**

use generative AI daily (vs. 32% globally)

### Caregiving

**65%**

of workers are caregivers (vs. 63% globally)

### Sleep

**20%**

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in Switzerland

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

ZURICH

OXFORD RESEARCH & DEVELOPMENT PARTNERS

# United Arab Emirates

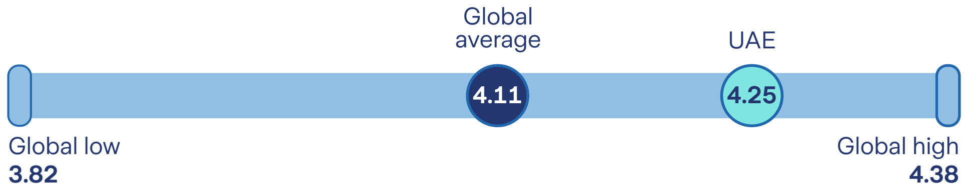
## Workforce Resilience Profile

Financial preparedness is the UAE's clearest area to build on, with physical health as the strongest foundation.

# UAE - Workforce Resilience Profile

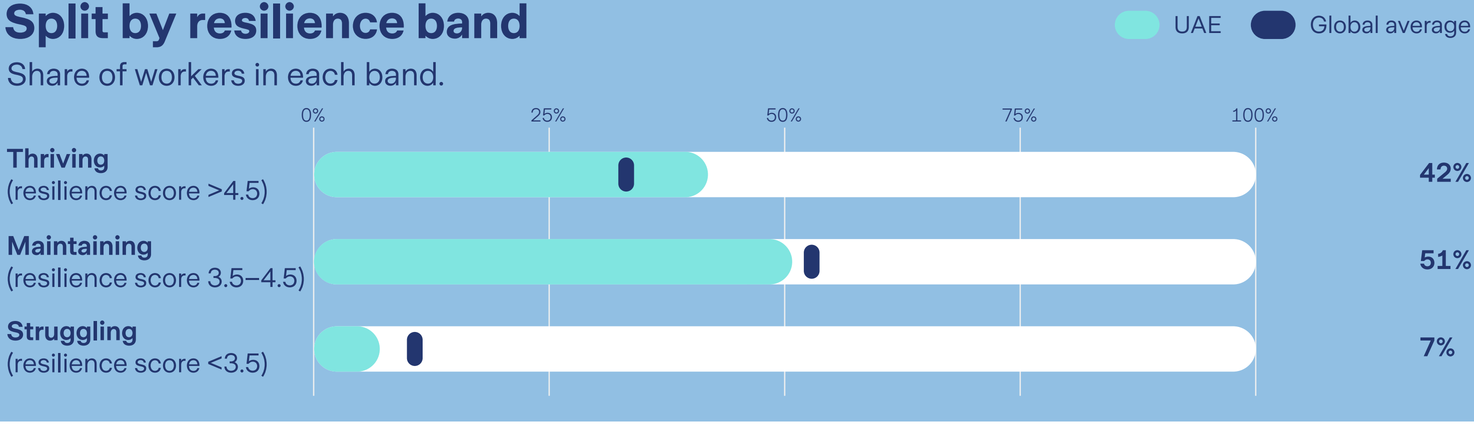
ZURICH

## Overall resilience

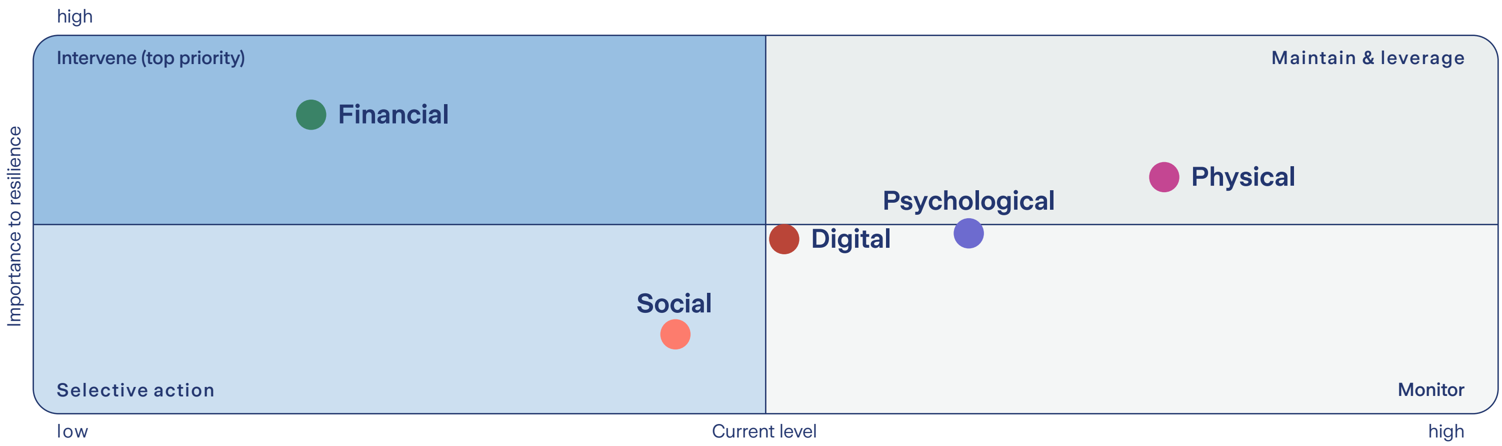



## Split by resilience band

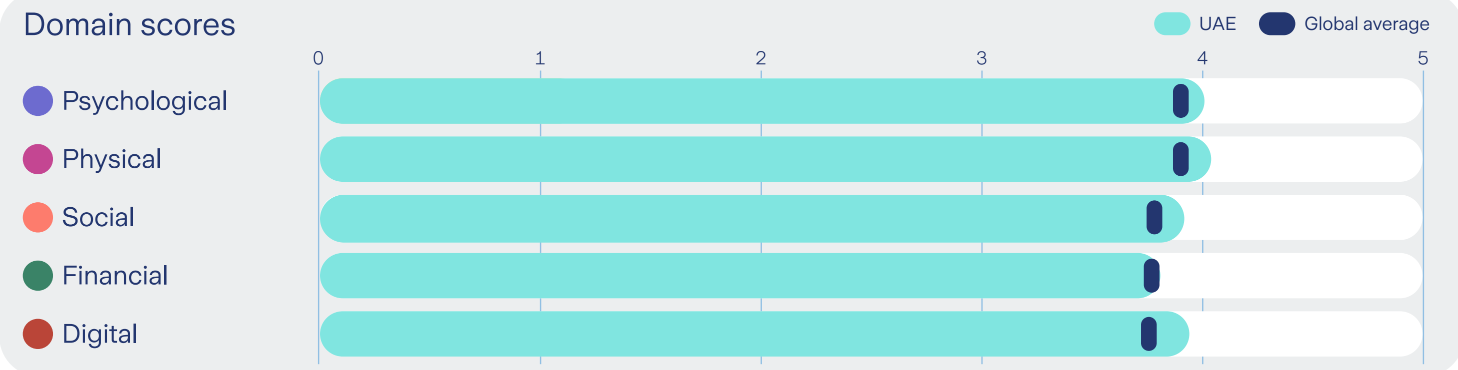
Share of workers in each band.




## What drives resilience — and where to act




### Domain scores




## What this means for businesses and leaders

**Resilience pays off at work.**

86% of UAE workers in the top resilience band (score >4.5) report good or excellent performance, against 56% of those with low resilience (score <3.5).

**Financial is the clearest opportunity.**

It is the strongest driver for overall resilience and scores lowest of all domains.

**Physical is a strong force.**

It scores highest of all domains and is also a strong driver of overall resilience.

**Personal Resilience Index · Country Spotlight · n = 973**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# How's the UAE looking?

## Income is the sharpest demographic divide

Top earners score 4.42,
against 4.25 for the lowest earners.

## Highest scoring items

Drive to learn new skills and
confidence reaching goals score highest.

## Lowest scoring items

Savings buffer and confidence in
insurance meeting needs score lowest.

# Four emerging catalysts of resilience

### Financial resilience

45%

do not have a savings buffer (vs. 49% globally)

### Digital fluency

45%

use generative AI daily (vs. 32% globally)

### Caregiving

88%

of workers are caregivers (vs. 63% globally)

### Sleep

16%

report poor sleep quality (vs. 17% globally)

# Forward, into action

Resilience is a workforce capability employers can shape. The recommendations below focus on where UAE employers can make the biggest difference.

## Build financial preparedness first.

Prioritize short-term savings support and access to insurance cover to help workers recover financially.

## Don’t let physical health slide.

Keep rest, nutrition and energy support on the agenda.

## Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# United Kingdom

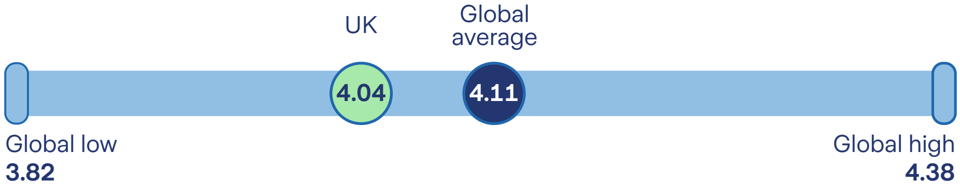
## Workforce Resilience Profile

Digital confidence and financial preparedness are the UK's key opportunities to strengthen resilience.

# United Kingdom - Workforce Resilience Profile

ZURICH

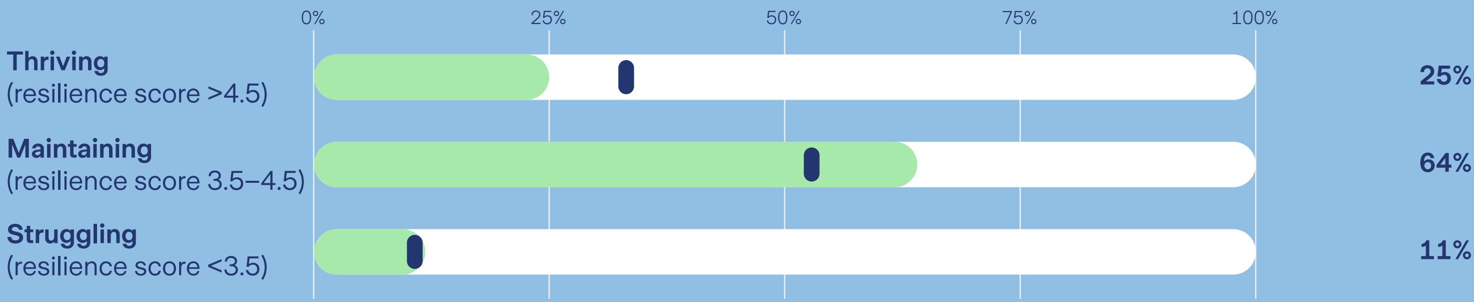
## Overall resilience



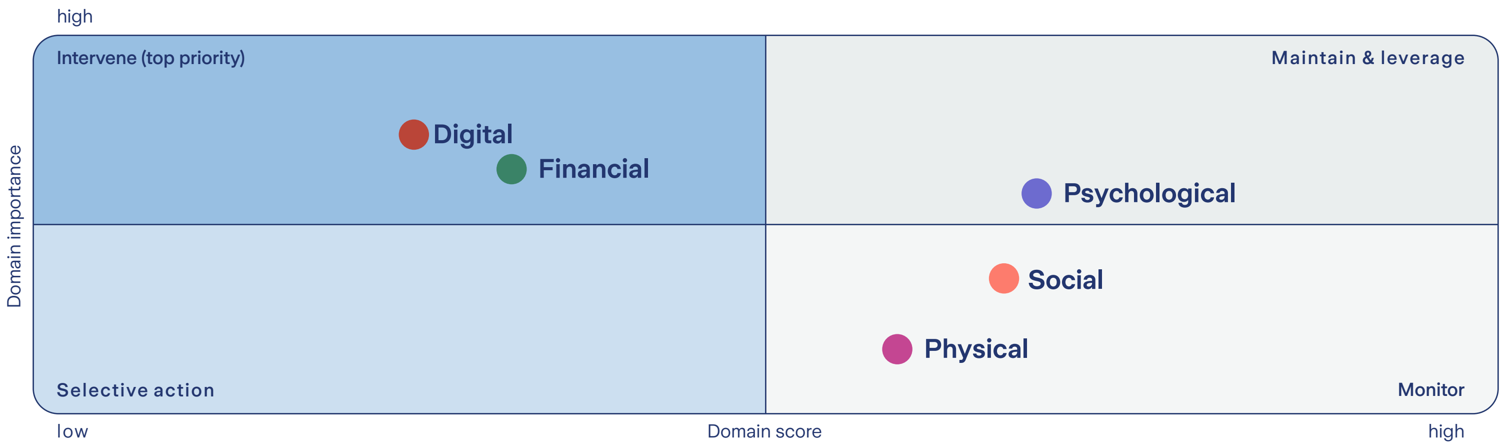

## Split by resilience band

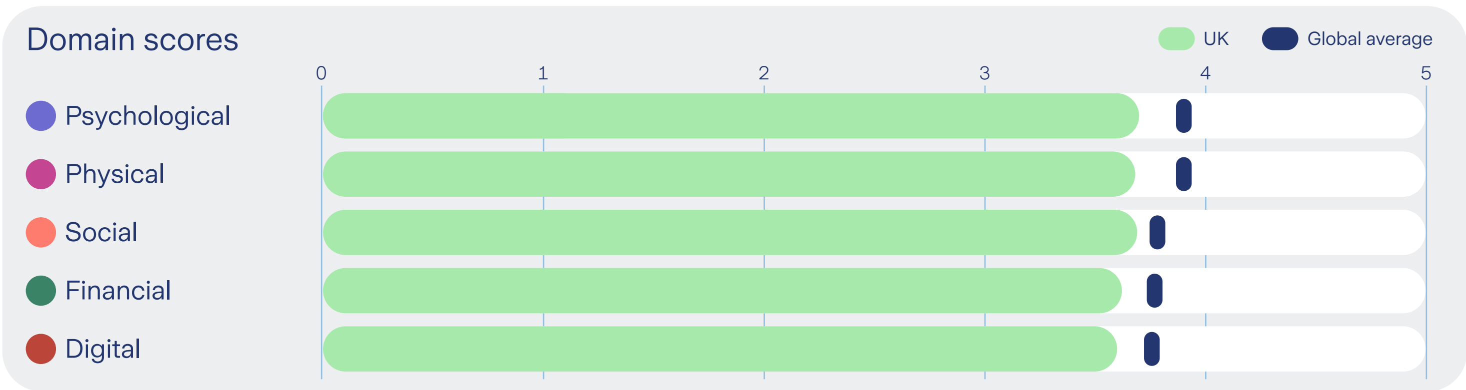
UK Global average

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

88% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 53% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is the strongest driver for overall resilience and scores lowest of all domains.

### Financial is another priority for action.

It scores among the lowest domains, while having an important impact on overall resilience.

**Personal Resilience Index · Country Profile · n = 1,065**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# United Kingdom - Workforce Resilience Profile

ZURICH

## How's the UK looking?

### Income is the sharpest demographic divide

Top earners score 4.19,
against 3.92 for the lowest earners.

### Highest scoring items

Belief in ability to solve hard problems, seeking creative solutions and openness to new things score highest.

### Lowest scoring items

Savings buffer and community support score lowest.

## Four emerging catalysts of resilience

### Financial resilience

**50%**

do not have a savings buffer (vs. 49% globally)

### Digital fluency

**24%**

use generative AI daily (vs. 32% globally)

### Caregiving

**51%**

of workers are caregivers (vs. 63% globally)

### Sleep

**26%**

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in the UK

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the income gap directly.

Lower earners score lowest. Target this group, rather than using a one-size-fits-all approach.

Global People Resilience Study 2026

# United States

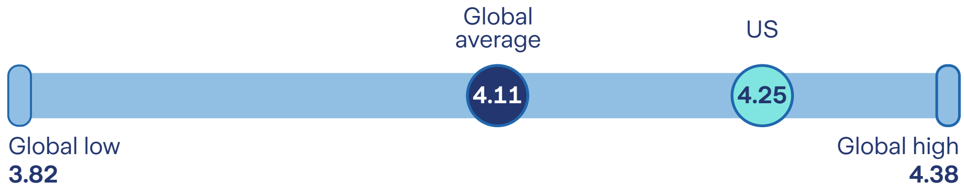
## Workforce Resilience Profile

Digital confidence and financial preparedness are the US's key opportunities to strengthen resilience.

# United States - Workforce Resilience Profile

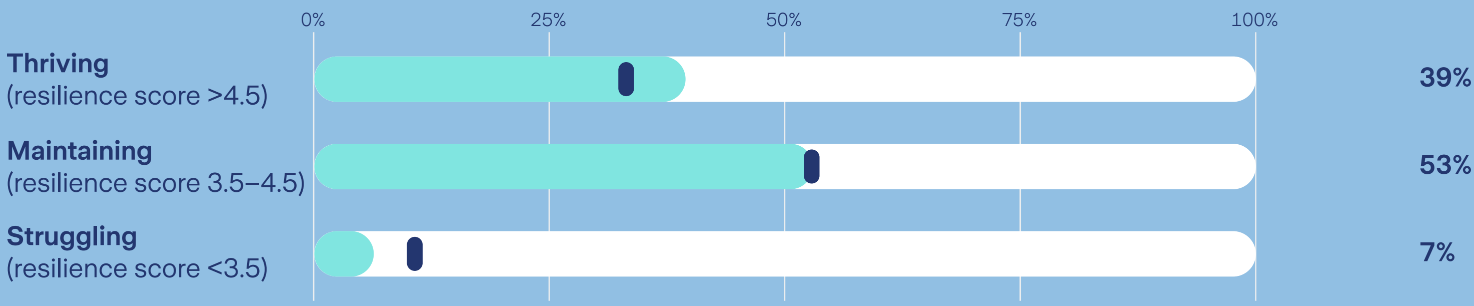
ZURICH

## Overall resilience

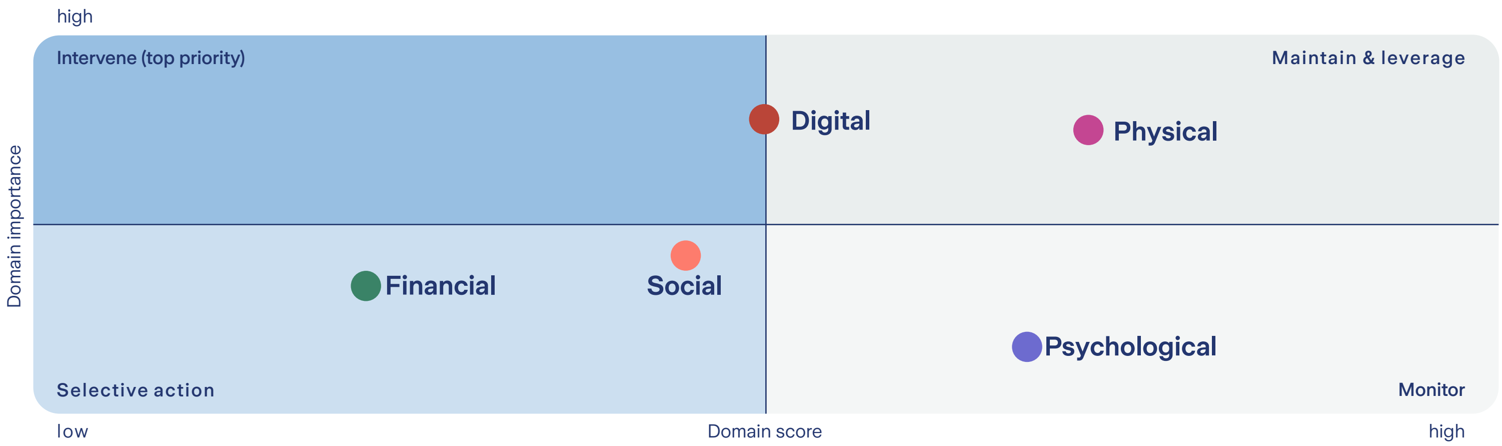


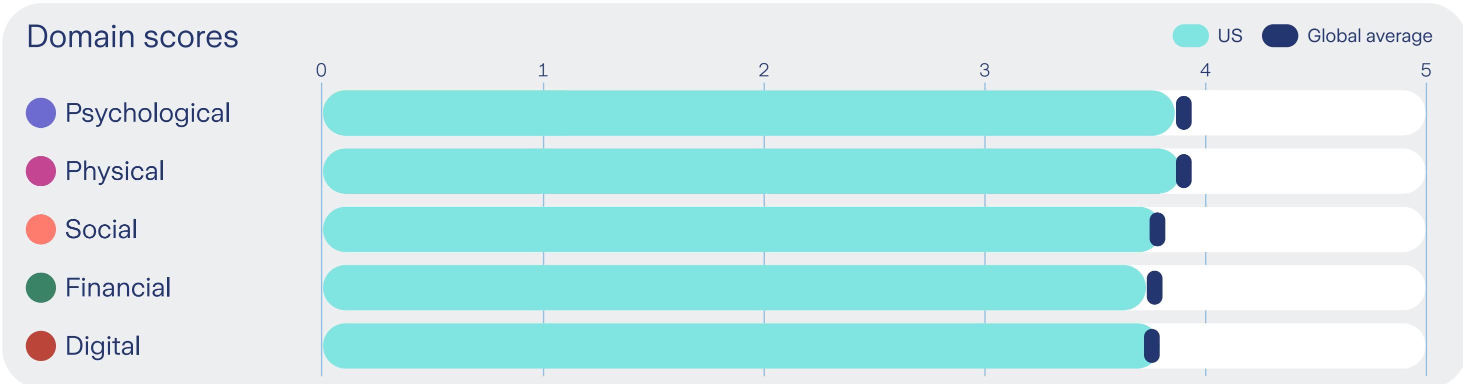

## Split by resilience band

Share of workers in each band.




## What drives resilience — and where to act




## What this means for businesses and leaders

### Resilience pays off at work.

86% of highly resilient employees (score >4.5) report good or excellent performance, compared to just 53% of those with low resilience (score <3.5).

### Digital is the clearest opportunity.

It is the strongest driver for overall resilience, yet scores among the weaker domains.

### Financial is the weakest link.

It scores considerably lower than all other domains.

**Personal Resilience Index · Country Profile · n = 511**

Benchmark: pooled 16-country average. Importance: each domain's weighted contribution to resilience. Bands: Thriving above 4.5, Maintaining 3.5–4.5, Struggling below 3.5.

# United States - Workforce Resilience Profile

ZURICH

## How's the US looking?


### Education is the sharpest demographic divide

Postgraduates score 4.44,
against 4.14 for the least educated.

### Highest scoring items

Belief in ability to solve hard problems and creative problem-solving score highest.

### Lowest scoring items

Savings buffer and
community support score lowest.

## Four emerging catalysts of resilience

### Financial resilience

**45%**

do not have a savings buffer (vs. 49% globally)

### Digital fluency

**33%**

use generative AI daily (vs. 32% globally)

### Caregiving

**59%**

of workers are caregivers (vs. 63% globally)

### Sleep

**18%**

report poor sleep quality (vs. 17% globally)

## Forward, into action

Our recommendations for businesses and leaders in the US

### Build digital confidence first.

Put digital literacy training and stronger security habits on the agenda.

### Strengthen the financial basics.

Short-term savings, financial recovery and insurance cover all need attention.

### Target the education gap directly.

Workers without further education score lowest. Target this group, rather than using a one-size-fits-all approach.