Global People Resilience Study 2026

The resilient workforce

Adapting today, to meet tomorrow prepared.

Developed by Zurich Insurance Group in collaboration with Professor Jan-Emmanuel De Neve, Director of the Wellbeing Research Centre at the University of Oxford and Oxford Research and Development Partners.

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Foreword

The world of work is changing faster than ever. Economic uncertainty, technological transformation, demographic shifts, and evolving employee expectations are reshaping what it means to be prepared for the future. As organizations navigate this environment, one workforce capability is becoming increasingly important: the resilience of people. More than a measure of how people are doing today, it provides insight into how prepared they are to adapt, recover, and perform through change.

Drawing on insights from more than 11,000 people across 16 countries, this study highlights a powerful connection between personal resilience and organizational performance. People with higher resilience consistently report stronger workplace performance, greater adaptability, and higher levels of advocacy for their employers. Most strikingly, workers with the highest resilience report good or excellent performance at twice the rate of those with the lowest resilience. Our research introduces an innovative, action-oriented framework that helps organizations identify the factors that drive resilience and where interventions can have the greatest impact.

Importantly, resilience can be thought of as a muscle. It can be strengthened over time through skills, behaviors, support, and access to resources. This makes people's resilience measurable and actionable, turning it into something organizations can actively build rather than simply observe.

This research encourages leaders to think differently about resilience: not only as a response to disruption, but as a strategic capability that underpins workforce readiness and long-term competitive advantage.

> "Resilience is about future-proofing wellbeing, workforce readiness, and business performance.

Alison Martin
CEO Life, Health and Bank Distribution,
Zurich Insurance Group

Jan-Emmanuel De Neve
Professor of Economics and
Director of the Wellbeing Research Centre,
University of Oxford

Executive summary of key insights

As organizations navigate a decade defined by disruption, adaptability is becoming one of the most valuable workforce capabilities. Based on responses from 11,175 people across 16 countries, the Global People Resilience Study suggests resilience offers valuable insight into future wellbeing, workplace performance, and an individual's ability to adapt to change.

01 Workforce resilience is a new, actionable business metric

Resilience is a forward-looking measure of preparedness and adaptability, as well as a strong indicator for workforce performance. It is measurable and actionable, shaped by access to resources as well as by behavior and mindset.

02 Financial vulnerability is the hidden workforce challenge, and the biggest opportunity for action

Financial resilience is the weakest resilience domain globally, while also being one of the strongest contributors to overall resilience. This combination points to the area where organizations may have the greatest opportunity to strengthen workforce preparedness.

03 AI fluency is becoming a new resilience advantage

Regular users of generative AI report higher resilience scores, even after accounting for demographic and workplace characteristics. This reinforces the growing importance of technological adaptability as part of workforce resilience.

04 Social connection is a multiplier of resilience

The social domain acts as an enabling force, reinforcing people's capacity across every other area of life. Contrary to the expectation that caregiving erodes resilience, caregivers report higher overall personal resilience than non-caregivers.

05 Sleep is a quiet foundation for resilience

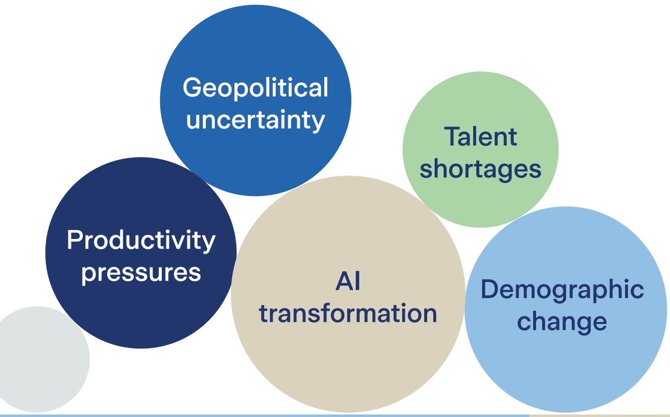
Good sleep is associated with higher scores in every life domain, making it a promising lever for workforce preparedness and adaptability. This deserves greater attention from organizations seeking practical ways to strengthen resilience.

The case for personal resilience.

Why resilience matters now

The global stage has not stopped moving - and it's not going to.

Between the lingering effects of the pandemic, the cost of living crisis, geopolitical uncertainty, and the velocity of AI, organizations and employees are caught in a permanent state of disruption, rewriting our playbooks in real time.



12 billion

working days lost each year to depression and anxiety, costing US$1 trillion in lost productivity.[1]

Only 1 in 5

employees worldwide are engaged at work.[2]

People risk

has become a core concern of business leaders among G20 countries.[3]

Resilience has become far more than an individual wellbeing concern. It is now a strategic workforce capability.

As disruption becomes continuous rather than episodic, organizational success increasingly depends on the ability of its people to adapt to uncertainty and withstand continued disruption. For HR and leadership teams, the real question isn't whether employees are coping today. It's who's most at risk, why, and where to step in before it becomes a crisis.

Forward, into action

Forward, into action translates the study's findings into actionable considerations for employers and HR teams, helping them build a prepared workforce for tomorrow.

Worth a read

Why personal resilience belongs in the boardroom

Alison Martin, CEO Life, Health and Bank Distribution, Zurich Insurance Group

Read

Resilience is forward-looking.

Resilience isn't simply "toughing it out." It is the ability to adapt when the pressure is on and to recover when conditions shift. This helps protect and restore wellbeing over time and makes resilience a forward-looking indicator of preparedness, offering insight into how ready people are to navigate future change and uncertainty.

Resilience isn't the alternative to wellbeing...

Wellbeing measures capture **how people feel and function today.**

...it's about future-proofing wellbeing.

Resilience provides insight into their **capacity to cope when circumstances change.**

By shifting focus from today to tomorrow, resilience tells us where people expect to be, not just where they are today. This gives organizations a genuine head start: the chance to act before pressure becomes a crisis.

Making resilience measurable and actionable.

Introducing the Personal Resilience Index

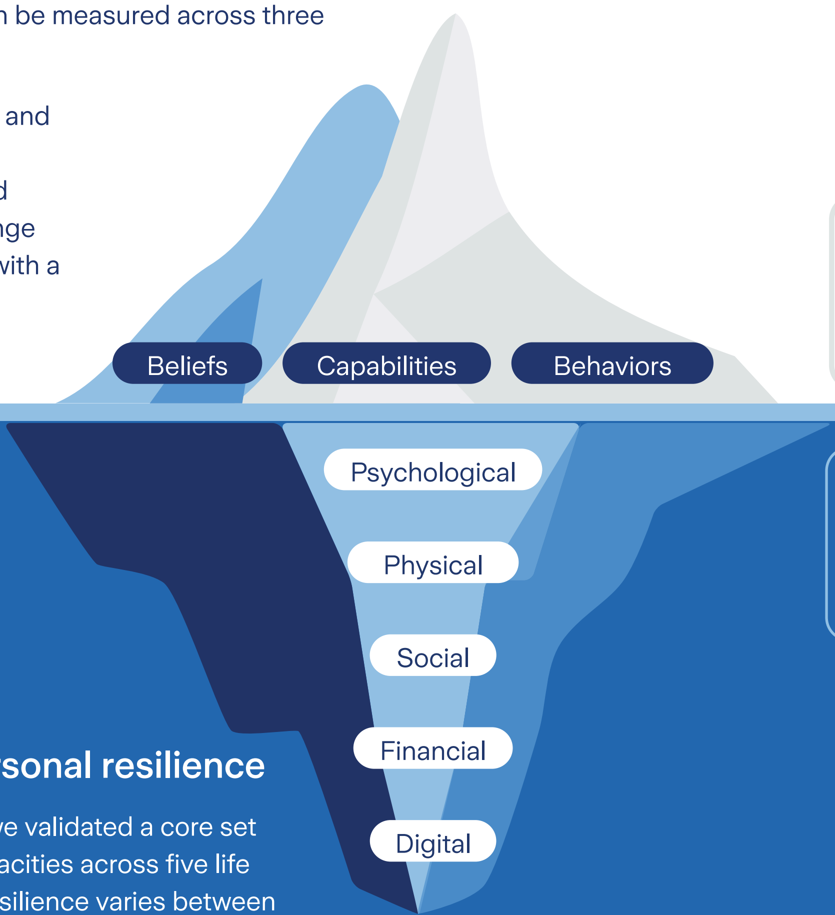
Definition

Personal resilience is best seen as a dynamic process: **the process through which we maintain, recover, and - where possible - enhance our wellbeing in the face of change and disruption.**

How we measure personal resilience

Through rigorous analysis, we found that in its purest form, personal resilience can be measured across three dimensions:

- **Beliefs** about challenge and one's own abilities
- **Capabilities** to grow and adjust when things change
- **Behaviors** when faced with a challenge



Outcome

How resilient are people overall?

Drivers

What explains people's resilience scores?

How we explain personal resilience

Through empirical testing, we validated a core set of traits, resources, and capacities across five life domains that explain why resilience varies between people.

Explore the survey items

Forward, into action

From insight to impact

Many assessments tell organizations whether people are struggling or thriving. This framework goes a step further by distinguishing between resilience itself and the factors that shape it. The Personal Resilience Index intentionally separates resilience as an outcome from the drivers that explain it - a distinction that allows measurement to support decision-making rather than simply describe experience.

Worth a read

From boardroom priority to capability: Introducing the Personal Resilience Index

Read

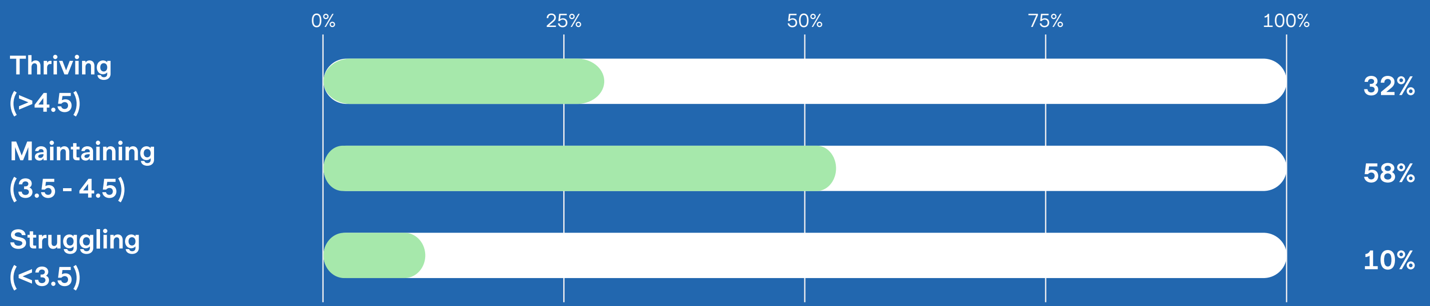
The global state of resilience today.

The global state of resilience

Resilience is not the same for everyone.

Some workers are thriving, others are maintaining, and a meaningful share are struggling. What matters most are not the personal characteristics of employees, but rather the resources and support available to them.

Share of the global workforce in each resilience band.



Resources matter more for resilience than identity does.

Household income

The strongest connection. Resilience rises steadily with income (3.96 vs. 4.24 from lowest to highest quintile).

Education

Also a consistent connection. 78% of respondents with a master's degree or higher score at least 4.0.

Age

Age has a modest effect, plateauing in the mid-career years.

Gender

Holds almost no effect, with resilience distributed evenly between men and women across the global workforce.

Who we asked, how we measured

11,175 working-age adults surveyed

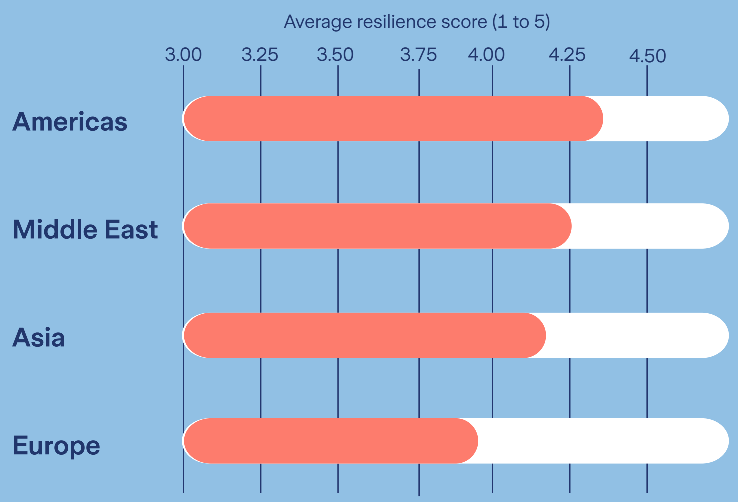
16 countries covered across all regions

Resilience around the world

National wealth does not guarantee resilience.

Resilience differs across countries, but not in the way you might expect. Several European countries record comparatively lower scores, despite high living standards. Workforce resilience is shaped by social fabric and outlook, not simply economic prosperity.

Resilience by region



Community may matter more than individual grit.

Average resilience is somewhat higher in countries with lower individualism scores*, suggesting that cultures of interdependence and community provide vital social resources for resilience.

*Based on Individualism vs. Collectivism score according to Hofstede.[4]

Resilience follows outlook.

Across countries, resilience tracks more closely with future outlook than with current life satisfaction. The most hopeful markets are also among the most resilient. Where living standards are already high, people may be judging their prospects against a tougher benchmark.

Explore the country profiles.

Resilience varies far more between people than between countries - around 93% of the variation sits between individuals in the same market. Therefore, the real value isn't comparing countries. It's understanding what drives resilience where you operate. Each profile shows which of the five domains matters most and where people feel most exposed. Select a market to open the relevant country profile.

Download all the country profiles

Forward, into action

Look inside your markets, not across them.

The resilience gap between two sites in the same country is usually wider than the gap between countries you operate in. Benchmark internally - by site, function and workforce segment - before comparing markets.

Don't assume best-paid markets are your most resilient.

Where housing, childcare, and healthcare costs are high, strong salaries can still leave people feeling exposed - and raise the stakes if income stops. Look at financial strain after essential costs, not headline pay.

Tune your strategy by market.

What drives resilience shifts by market: for example, financial security matters most in the UAE and Mexico; psychological factors most in Chile. A single global strategy will underperform one tuned by market.

Why this matters for business.

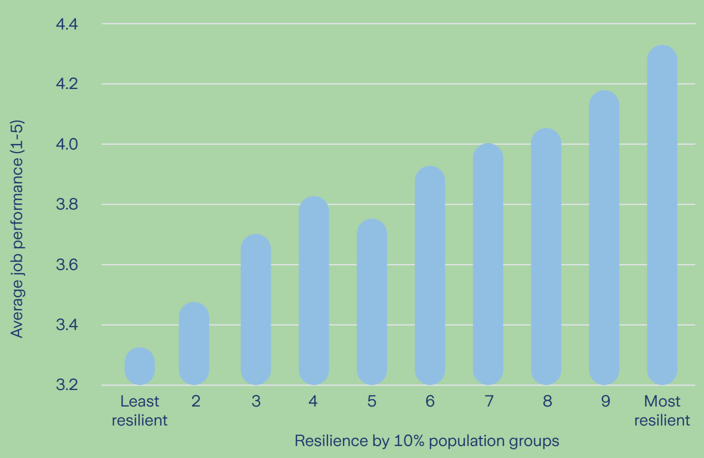
The business case for resilience

Resilience is a new business metric.

Personal resilience is often treated as a wellbeing outcome in its own right, but for employers, its value depends on whether it translates into better workplace outcomes. This study points in that direction: across self-reported job performance, advocacy, absenteeism, and intention to leave, employees with higher resilience consistently report better outcomes than their less resilient colleagues, and the pattern holds across all 16 countries in the study.

While these patterns reflect a strong correlation at a specific point in time, the causal relationship is very likely bi-directional: higher performance can build resilience, just as higher resilience can drive better performance.

Resilience is a leading indicator of workforce performance



2x Workers with the highest resilience report good or excellent performance at twice the rate of those with the lowest resilience (88% vs. 44%).

2.5x Resilience is 2.5x more predictive of job performance than income.

The link between resilience and performance holds true regardless of occupation and spans the entire organizational hierarchy, remaining consistent from individual contributors to senior leaders.

Resilient workers aren't just performing better. They're advocating harder, too.

Employee advocacy increases almost linearly with resilience. Employees with the highest resilience are more than four times as likely to be promoters, actively recommending their employer as a place to work, and achieve a 75-point higher eNPS score (+24 vs. -51) than those with the lowest resilience.

The everyday resilience effect.

Employees with higher resilience do take slightly fewer days off and are also somewhat less likely to leave, but the strongest link is with day-to-day performance and advocacy.

Forward, into action

Democratize support.

The link between resilience and performance holds across roles and seniority levels. Don't reserve resilience programs for management, the payoff is just as strong on the frontline, where it's often most neglected.

Position resilience programs honestly.

Investments in resilience should not primarily be viewed as strategies for reducing turnover or absenteeism. Pair resilience programs with pay and career progression initiatives for retention specifically.

Resilience in the workplace

Resilience also varies across workplace characteristics, although these differences are generally smaller than those associated with income and education. Differences by work arrangement are comparatively modest.

Resilience varies across workplace characteristics such as occupation and seniority...

Technology and professional workers score noticeably higher in resilience than skilled trades and frontline workers (80% vs. 63% scoring 4 or higher).

Resilience also increases with organizational rank. Managers and supervisors show higher average resilience levels than individual contributors, while senior leaders report the highest resilience.

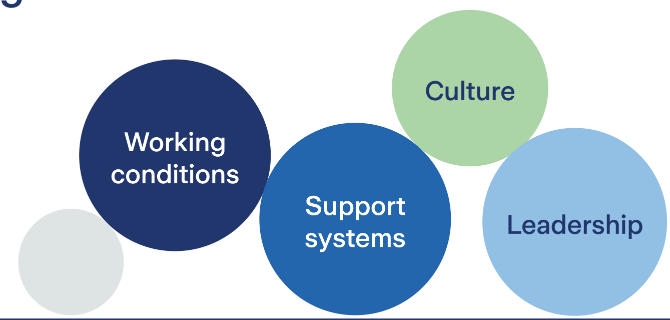
...but these structural differences are far less powerful than workplace relationships and employer support.

Supportive coworkers, team collaboration to jointly handle challenges and confidence in insurance that meets employees' needs explain 17.2% of the variance in individual resilience levels.

Adding job levels, occupations, company size, and work arrangements barely move the needle, increasing total variance explained by only 1.5% (to a total of 18.7%).

Employers play an important role in shaping resilience.

Access to resources contributes just as much as individual behavior does.



Forward, into action

Relationship and support are built, not hoped for.

Peer support networks, prosocial leadership training, and structured cross-team collaboration all have supporting evidence. So does reducing managers' own stress: overloaded managers cannot provide support, however well trained. Recognition works when it is specific, appropriate, genuine and equitable.[5]

Prioritize team level metrics.

Data shows that workplace support is experienced within microcultures of teams, not in engagement score averages. Team-level reporting shows you where to act; a company-wide score does not.[5]


Same score,
different story.
Meet the 5 faces
of resilience.

Beyond the score: five resilience profiles

Resilience isn't a simple spectrum from weak to strong. Two employees can have the same overall level of resilience, yet the reasons behind their resilience, and the support they need, can be completely different.

Our research revealed **five distinct resilience profiles**, each defined by a unique combination of strengths and weaknesses across the psychological, physical, social, financial, and digital domains. Together, they offer employers a practical framework to understand where different groups need different kinds of support. They allow for a far more useful question: not just how resilient someone is, but why - and what is needed to help them.

	Psychological	Financial	Physical	Social	Digital	Intervention
4.56 resilience score* **Prime Movers** 23% of the workforce	●●●●●	●●●●	●●●●●	●●●●●	●●●●●	Training and development
4.05 resilience score* **Rising Strivers** 22% of the workforce	●●●●	●●	●●●	●●●	●●●	Financial wellbeing
4.06 resilience score* **Seasoned Steady** 20% of the workforce	●●●	●●	●●●●	●●●●	●●●	Retirement readiness
4.08 resilience score* **Comfortable but Disconnected** 20% of the workforce	●●●●	●●●●	●●●	●●●	●●	Digital capability
3.56 resilience score* **Strained** 16% of the workforce	●●	●●	●●	●●	●●●	Comprehensive support

*average resilience score across the profile group

Meet the 5 faces of resilience

Prime Movers

Consistently strong across every domain, especially psychological and physical. Younger, often in management, nearly half use AI daily.

Needs

Growth, not fixing. Support with continued development, career progression and leadership pathways.

Rising Strivers

Strong mindset paired with weak finances. Early career, lower income, but optimistic.

Needs

Financial wellbeing programs, savings support, career mentoring and development.

Seasoned Steady

Typically older, physically resilient, but weaker digitally and financially. Stability built on experience rather than adaptability.

Needs

Retirement planning, flexible arrangements, and mentoring roles that use their experience.

Comfortable but Disconnected

Generally financially secure, mid-career, professional. Their one weak spot is digital confidence, proof that financial security alone doesn't guarantee resilience elsewhere.

Needs

Support with digital and AI literacy, and cybersecurity education.

Strained

Lower on every domain at once, with no single fix. More likely to be lower-income, female, frontline. A third fall into the lowest resilience band.

Needs

Integrated wellbeing support in mental health, financial confidence, manager capability, early identification, and referral.

Forward, into action

A framework for targeted investment.

One size doesn't fit all. Knowing roughly where your workforce leans across the five profiles gives you somewhere to start, and it beats a wellbeing package that's solving the wrong problem for most people.

Start with measuring and understanding the underlying drivers.

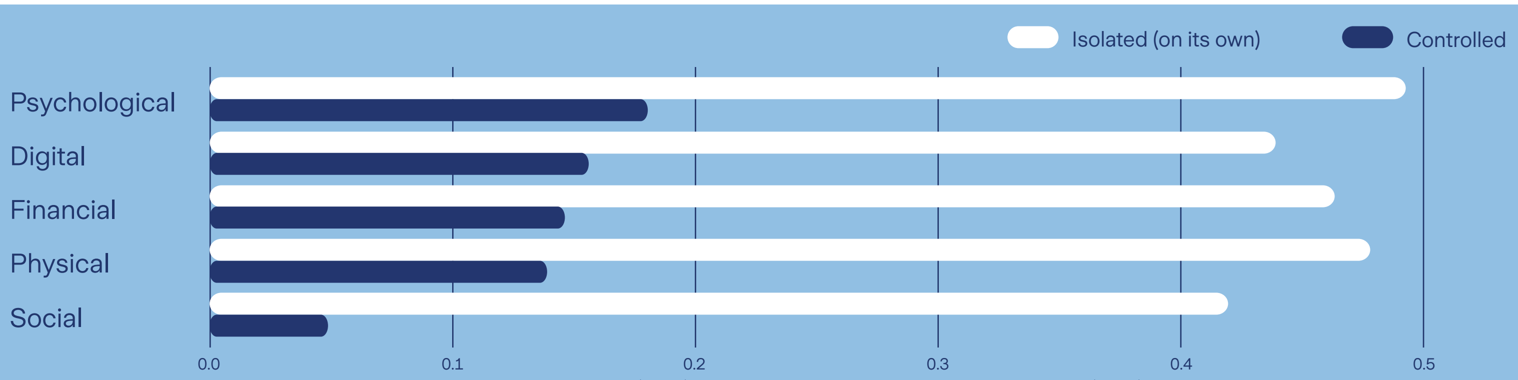
Resilience profiles show not only who is thriving and who is struggling, but also why. Before choosing where to invest, look at which domains are actually driving resilience in your workforce. The right starting point is different for every organization.

The *drivers* of resilience, and four areas for action.

What drives resilience?

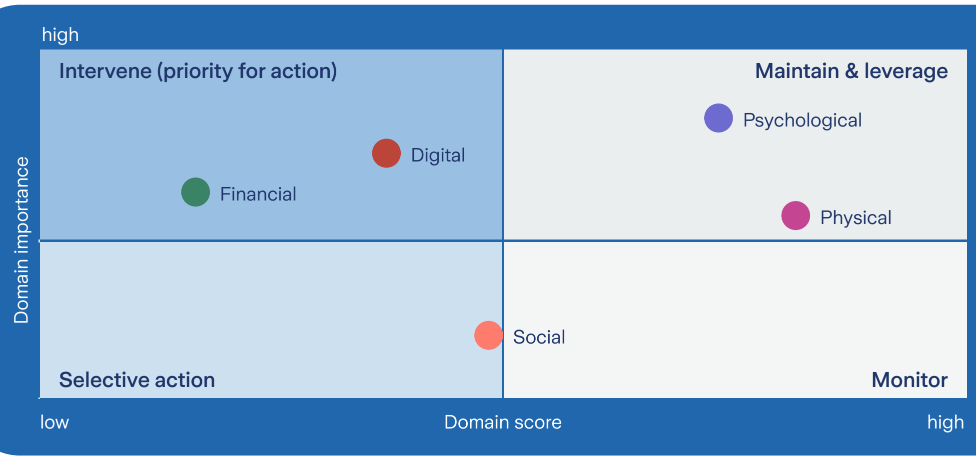
No single domain explains resilience on its own.

All five life domains exhibit strong positive relationships with resilience. The domains are highly interconnected and tend to reinforce each other rather than operating independently, and have significant power in explaining why resilience varies between individuals.



Each domain's standardized association with resilience on its own (light) and after controlling for all other domains (dark).

Two individuals can both have the same score in a specific domain, but that domain may hold different importance for their resilience.



Domain score

A person's measured level of resilience within a specific life domain.

Domain importance

How much that domain contributes to explaining the person's overall resilience.

What this tells us, and where to act first

Psychological	Confidence, optimism, sense of purpose	Strength	Among the highest scores and the strongest independent driver, with the widest spread of the five across countries and individuals. A core strength to protect.
Physical	Energy and health behaviors	Strength	Highest average score of the five and a moderate driver, with a wide spread both across countries and between individuals within a country, making it a highly context-dependent driver.
Social	Relationships, support, trust with others	Enabler	Solid on its own, but mainly acting as an enabling force, reinforcing people's capacity across all other life domains.
Financial	Savings, security, capacity to absorb a shock	Priority	Lowest score of the five, yet one of the strongest drivers. The single biggest opportunity.
Digital	Confidence with technology, cybersecurity, AI	Priority	Modest score, second-strongest driver. A clear opportunity for investment.

Financial resilience is a key opportunity for action.

Financial resilience is the clearest, most consistent global vulnerability and one of the strongest drivers of resilience.

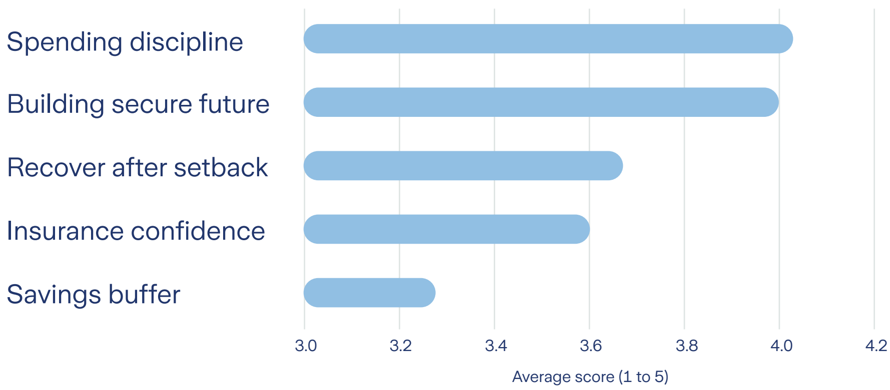
Money is where resilience gets tested hardest. While most people are generally confident in their ability to adapt to life's challenges, far fewer feel financially secure. That's not just a mindset gap: true resilience requires real resources to fall back on, not just the right attitude.

It's not an income problem alone either. True financial resilience is about whether someone can recover from a setback, plan ahead, and cover the unexpected. And even though most people say they spend responsibly and think about the future, their financial confidence still lags behind everything else - leaving them structurally unprotected against short-term financial disruptions.

Only 43% score strongly in financial resilience, against 70% for overall resilience.

Savings buffer is the lowest-scoring survey item. Only 51% feel confident they would have enough savings to cover a few months without income.

Many feel left exposed. Only 61% feel confident that their current insurance coverage meets their needs.



Forward, into action

Make savings the default, not a decision.

The lever that moves this most is not education - it's the default. Opt-in payroll savings schemes typically attract low single-digit take-up; employer trials of opt-out payroll saving reached around half of employees.[6] Same scheme, same cost, one design change.

Close the insurance confidence gap.

Fix comprehension rather than adding choice. When employees are given expansive options, large shares select objectively worse-value plans - and most struggle to apply basic cost-sharing terms.[7] Curate a shorter selection, explain coverage through real-life scenarios, and test whether people understood, not whether they were satisfied.

Catch the moments that matter.

Engage employees during major life and career transitions. Implement behavioral interventions - such as committing future pay raises to savings in advance - to exponentially increase savings rates.[8] Automate savings and insurance review prompts to trigger during key milestones like pay reviews, bonuses, promotions, parental leave, and relocations.

Digital fluency as the next frontier for workforce adaptability.

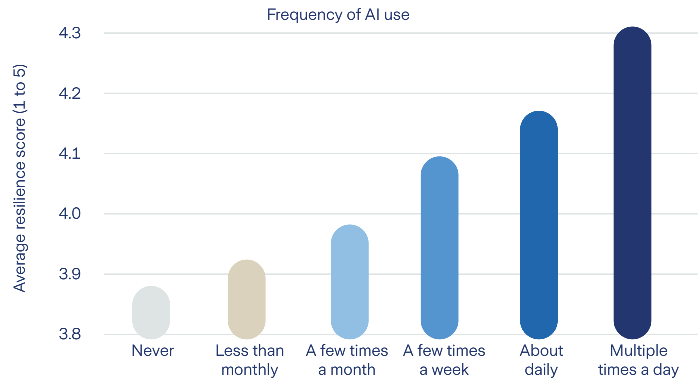
AI usage emerges as a new dimension of resilience.

The digital domain, especially cybersecurity confidence and adapting to new technology, is becoming an increasingly important part of resilience as work becomes more tech-enabled.

Resilience rises steadily with how often people use generative AI - daily users score highest, and the link holds across all countries even after accounting for age, education, income and other factors.

The strong relationship observed between AI use and the digital domain shows that adaptation is no longer confined to financial, physical or psychological challenges, but increasingly involves the ability to navigate rapid technological change with confidence rather than apprehension.

While longitudinal research will be needed to determine whether AI use actively enhances resilience or simply reflects it, the present findings indicate that AI fluency is becoming an increasingly important marker of workforce adaptability.



Disparities in digital skills may become a new frontier of resilience inequality.

Daily AI use is more common among younger white-collar workers, particularly those employed in technology, professional and managerial roles.
It also rises with education and income.

Tech-fluency does not equal digital resilience

Digital resilience is more than just tech fluency. Employees' baseline cybersecurity capabilities remain surprisingly low, driven by a dual vulnerability: a widespread failure to take proactive security measures, combined with a lack of clarity on where to turn for trusted help during an active breach.

Forward, into action

Focus on mindset, not just exposure.

Design programs that give people permission and protected time to try new tools. This transforms "passengers" - who view technological shifts with anxiety - into active "pilots" who treat technology as a creative collaborator.[7] To sustain this mindset, shift focus away from pure productivity toward hands-on learning and sharing mistakes. Supporting structured experimentation helps employees normalize uncertainty, directly building their adaptive learning and cognitive flexibility.

Close the access gap early.

Adoption leans toward younger, higher-income and white-collar employees. Left unaddressed, that becomes a new resilience gap. Prioritize protected time and digital literacy for those currently left behind.

Don't forget the basics.

Integrate basic cybersecurity into core digital literacy training and shift from passive compliance to active habit-building.

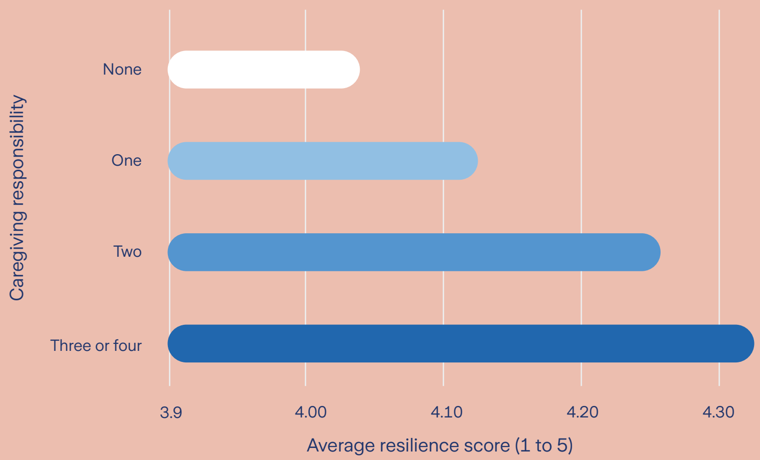
Community-built resilience: caregiving as a social enabler.

Caregiving is a catalyst for resilience, not a drain.

Community support is the clearest gap within the social domain, and one of the lowest-scoring items in the entire survey. Caregivers, however, report notably stronger community support than non-caregivers, and this advantage doesn't stop at the social domain.

Caregivers report higher scores across all five life domains and a significantly higher level of overall resilience than non-caregivers. That's worth pausing on: it pushes back on the idea that caregiving just wears people down. Caregiving also feeds what resilience is founded on: purpose, connection, and adaptability.

That strength, however, is not unlimited. Flexible working arrangements, supportive managers, and meaningful caregiver policies remain essential to ensuring caregiving continues to build resilience rather than erode it over time.



Average resilience by the number of caregiving responsibilities, counting care for children under 18, people with a disability, parents or older family members, as well as people outside the family.

Forward, into action

Don't default to a vulnerability lens.

Caregiving employees often bring real resilience strengths, not just added strain. Recognize and build on that, rather than automatically treating caregivers as an inherently vulnerable group.

Support that strength so it doesn't erode.

Strengths don't cancel out practical pressure. Invest in flexible arrangements, caregiver leave, supportive managers, and targeted financial support, so caregiving keeps building resilience rather than wearing it down over time.

Sleep as a quiet foundation for resilience.

Good sleep lifts every life domain, not just health - and because it feels so simple, it is the easiest to overlook.

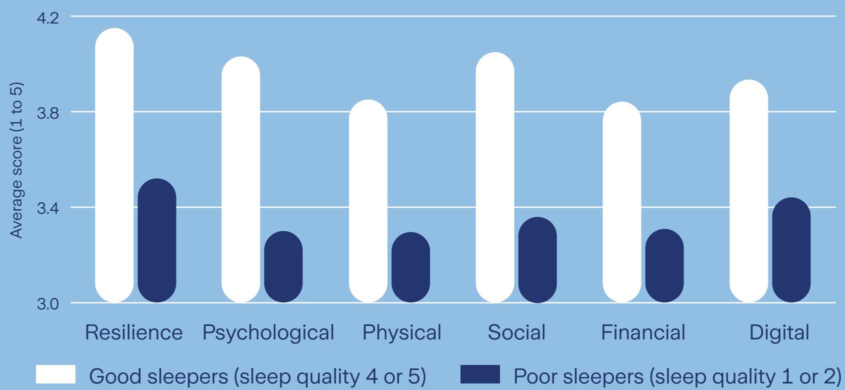
People who sleep better report noticeably higher resilience. Rather than exhibiting a threshold effect, the relationship is almost linear, suggesting that even incremental improvements in sleep are associated with higher adaptive capacity. It's one of the largest behavioral differences we found in the whole report, and it shows up across all five life domains.

We can't prove which comes first, but the pattern is strong and consistent enough that sleep deserves real attention, not as a personal habit, but as something organizations can actually help shift.

Sleep isn't evenly distributed.

Lower-income employees, women and blue-collar workers all sleep worse, and it maps onto the resilience profiles too:
Prime Movers report significantly higher sleep quality than the Strained profile (3.81 vs. 2.63).

While sleep quality varies substantially by country, the relationship between sleep and resilience holds true across all countries.



Forward, into action

Build sleep into wellbeing strategy deliberately, not as an afterthought.

Sleep is a rare lever with workforce-wide relevance. Organizations can shape the conditions that support better sleep through realistic workload expectations, flexible scheduling, recovery-friendly cultures, and approaches that discourage constant availability.[8] These actions help employees maintain the energy and adaptability needed to navigate change.

Preparing for the next chapter of workforce resilience.

Practical priorities for employers and leaders.

Sustaining wellbeing through resilience.

The clearest shift this report asks of organizations is simple to state and harder to practice: move beyond measuring wellbeing outcomes alone, and start understanding what actually drives resilience within a workforce. The resilience profiles make the case on their own. Two employees can look identical on paper and still be carrying entirely different combinations of strength and strain.

Three pathways for organizations to build people resilience.

Direct

through working conditions, benefits, and the relationships people have at work.

Developmental

through training and building real capability.

Indirect

by creating environments where people's own personal and social resources have room to grow.

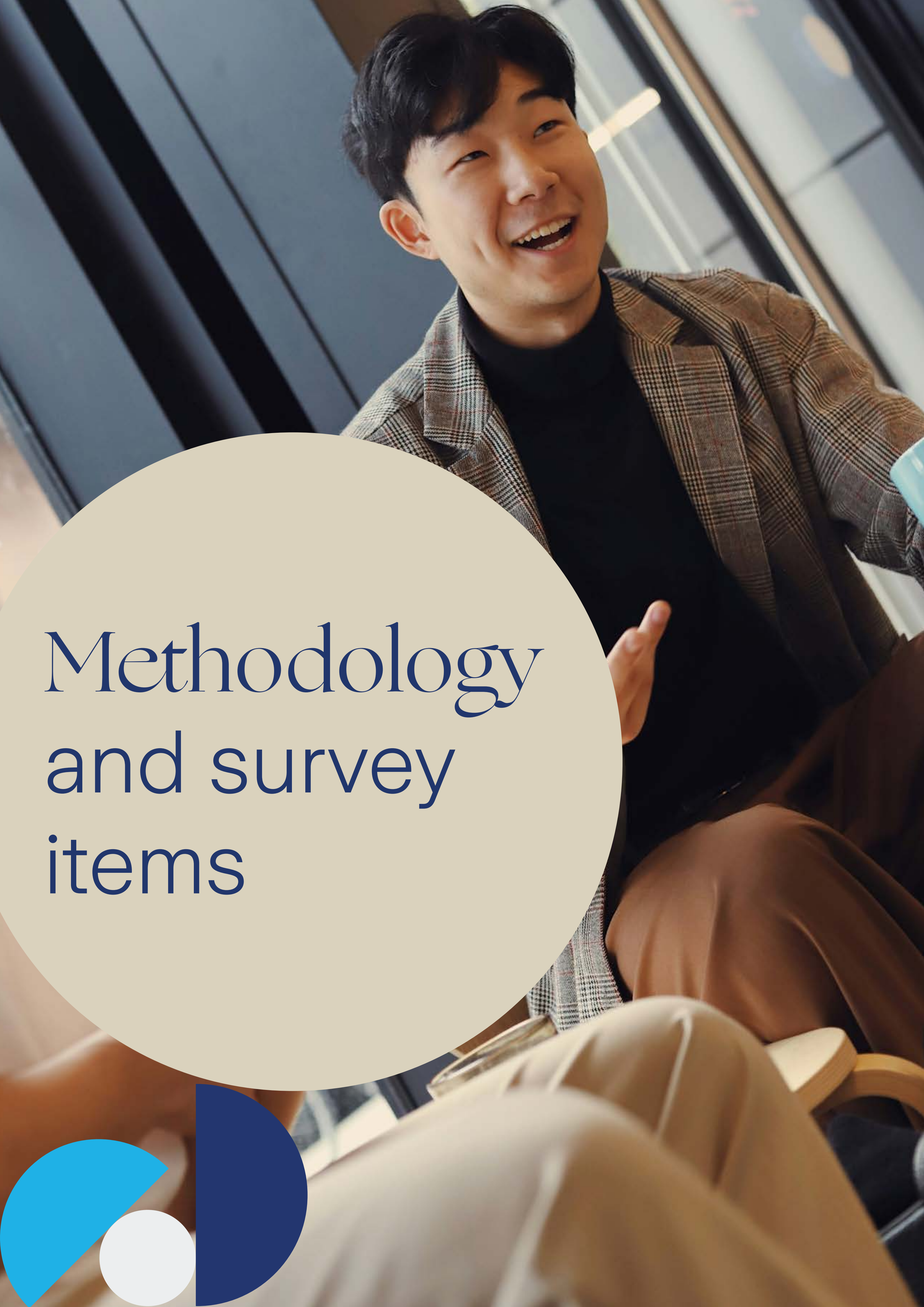
The chance to act with a head start.

Resilience is a leading indicator of organizational risk. It is best understood as an early warning system, and increasingly, a workforce advantage in its own right. Because it looks forward rather than back, tracking it gives organizations something rare: a genuine head start, and the chance to act before pressure escalates into a crisis. That head start translates into real competitive advantage: resilience is 2.5x more predictive of job performance than income, making resilience one of the strongest workforce levers employers actually have available to them.

The case for optimism and living life prepared.

The most powerful takeaway from this data is possibility: resilience is measurable, understandable, and, most importantly, actionable. It is a combination of traits and capabilities, such as skills and resources, that can be developed with intention by organizations, policymakers, and individuals. Uncertainty is not something to fear - we can face it prepared to meet whatever comes next.

Methodology and survey items



What we asked

The methodology to develop the Personal Resilience Index is grounded in interdisciplinary research drawing on over 130 academic papers across psychology, sociology, economics, public health, and organizational studies. From an initial pool of over 1,000 candidate items, a two-stage psychometric empirical validation process narrowed these down, confirming factor separation and coherence across the framework, keeping only items that both measure resilience as an outcome and as the product of interacting life domains.

Answers based on five-point agreement scale:

Strongly disagree | Disagree | Neither agree nor disagree | Agree | Strongly agree

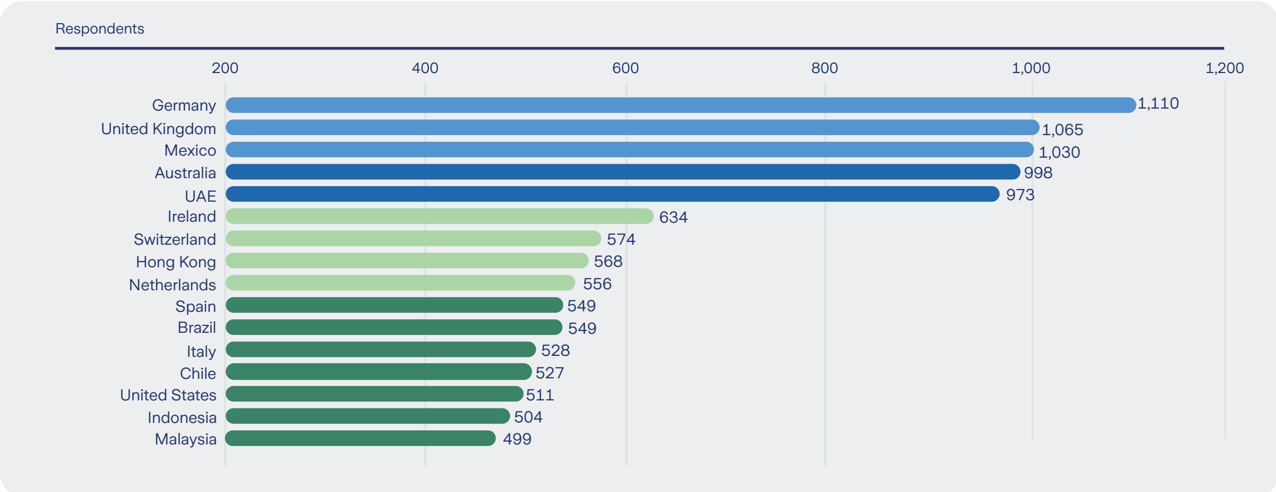
Overall resilience	• I try to learn new skills so I can stay adaptable when things change. • I regularly reflect on how I handle my work and responsibilities and look for ways to improve. • I look for creative solutions when facing difficult situations. • I am open to trying new things, even when they feel challenging. • I believe that with enough effort, I can usually solve difficult problems. • I have confidence that I can achieve my goals, even when faced with challenges.
Psychological	• Overall, I am satisfied with my life nowadays. • I am optimistic about my future. • I lead a purposeful and meaningful life.
Physical	• I take actions that support my health, such as getting enough rest, eating well, and avoiding harmful habits. • Even when life gets busy or stressful, I try to eat in ways that support my health. • In the past week, I had enough energy to do the things I needed to do. • I feel confident in my ability to take care of my physical health.
Social	• My community supports me in adapting to life changes or difficulties. • When I face difficulties, my family provides the support I need. • My family life feels stable, safe, and predictable. • My coworkers and I work together to handle challenges. • The people I work with are supportive and dependable.
Financial	• I have enough savings to cover my expenses for a few months if my income stops. • I am confident that I could recover financially after a setback. • I am taking steps to build a secure financial future. • I am careful not to spend more money than I have. • I feel confident that my current insurance coverage meets my needs.
Digital	• I regularly review and update my digital security settings (e.g., changing passwords, additional sign-in protection, or checking account security alerts). • I review my privacy settings to control who can see my personal information online (e.g., contact information, photos, location, payment methods on apps and websites). • If I experienced an online security issue (e.g., hacked account, suspicious message, or unauthorized charge), I would know where to find trusted help. • After an online security issue (e.g., hacked account, suspicious message, or unauthorized charge), I know what to do to protect myself and prevent similar issues from happening again.

Beyond the core resilience questions, the survey also included items on personal and workplace demographics, wellbeing, workplace outcomes, AI use, and sleep, as well as country-specific questions to deepen the insights and deliver a comprehensive global perspective.

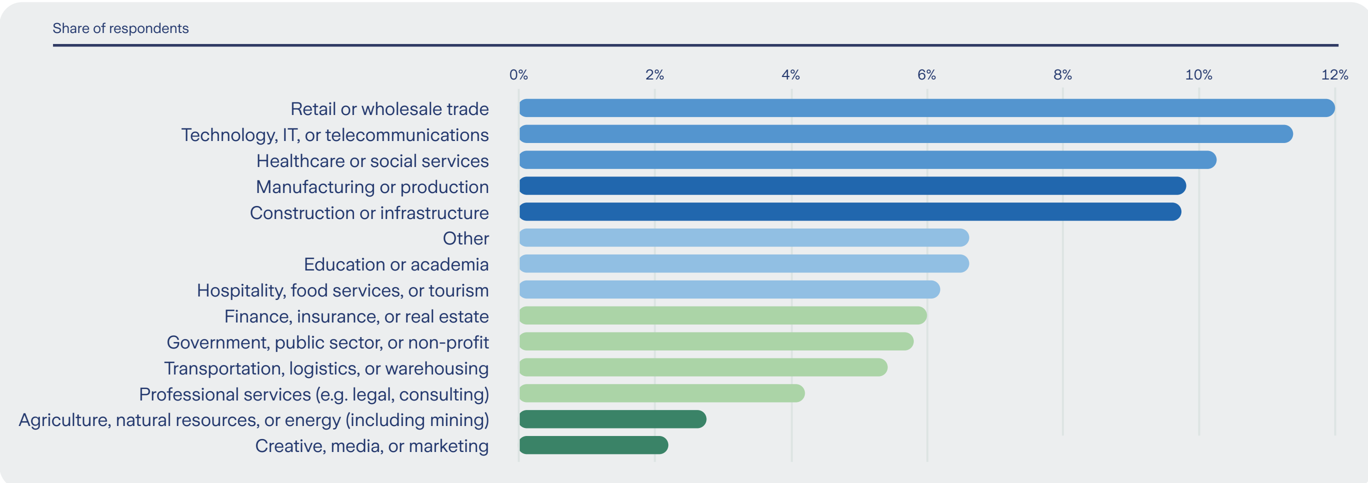
Who we asked

The study is based on responses from 11,175 working-age adults across 16 countries, with per-country samples ranging from 499 to 1,110. Respondents range in age from 18 to 69, with a mean of 38, and the sample is close to gender-balanced at 49% women and 51% men.

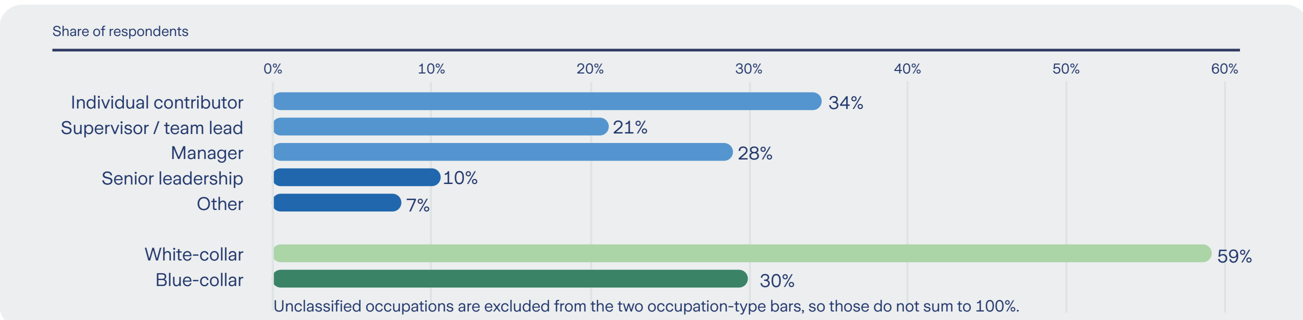
Respondents by country



Respondents by industry



Respondents by job level and role type



Age breakdown

Figures may not sum to 100 due to rounding.

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