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ZURICH

Resilient workers perform twice as well as their peers

The world of work is being reshaped by economic uncertainty, demographic shifts and rapid technological advances. New research from Zurich Insurance Group (Zurich) and Oxford Research & Development Partners (Oxford) highlights a critical factor that deserves greater attention: how resilient people are to adapt when circumstances change, and how this affects both individual and organizational performance.

The Global People Resilience Study 2026, based on responses from 11,175 working-age adults across 16 countries, found that personal resilience is strongly linked to workplace performance. Employees with the highest resilience report good or excellent performance at twice the rate of those with the lowest resilience.

The report introduces Zurich's Personal Resilience Index, a framework developed in collaboration with Oxford. It measures resilience and the factors that shape it across five interconnected domains: psychological, physical, social, financial and digital. The framework helps organizations understand what drives resilience and identify practical ways to strengthen workforce preparedness and adaptability.

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As AI and other forces accelerate change in the workplace, personal resilience is emerging as a critical indicator of workforce performance. For employers, there is a clear opportunity to invest in building the confidence, capabilities and financial security that help people adapt when circumstances change. Companies with resilient employees will be better prepared to navigate the challenges and opportunities of tomorrow.

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

Resilience is also linked to how employees relate to their employer. Highly resilient employees are more than four times as likely to recommend their employer and report an employee Net Promoter Score 75 points higher than the least resilient group, suggesting that resilience is linked not only to individual output but also to engagement and advocacy.

The research shows that resilience is not a fixed personality trait. It is a capability that can be developed over time. What sets this framework apart is that it measures not only resilience itself, but also factors that shape it across the psychological, physical, social, financial and digital domains. This distinction turns measurement into decision-making, helping organizations identify where they can have the greatest impact on employees' resilience.

Financial resilience stands out as a particular opportunity. It is the weakest domain globally, despite being one of the strongest drivers of overall resilience. The findings also show that national wealth alone does not guarantee resilience: even in higher-income markets, many people remain financially exposed to unexpected setbacks. Only 51% of workers feel confident they could cover a few months without income, and only 61% believe their insurance protection meets their needs.

This matters because unexpected setbacks can quickly affect both employees and employers. A period of illness, a sudden loss of income, caring responsibilities, or damage to a home can create financial pressure that makes it harder for people to stay focused, productive, and confident at work.

The research also points to digital adaptability as an emerging part of workforce readiness. Regular users of generative AI show higher resilience scores, indicating that confidence in navigating new technologies may increasingly shape how well employees adapt to change.

The study also finds that sleep is closely linked to resilience, with better sleepers reporting higher scores across every life domain – making recovery an important, but often overlooked, part of workforce readiness.

> Adaptability is becoming one of the most valuable workforce capabilities. Resilience provides a forward-looking indicator of how prepared people are to navigate future uncertainty.
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> **Jan-Emmanuel De Neve**, Director of the Wellbeing Research Centre at the University of Oxford

For employers, resilience becomes a forward-looking complement to wellbeing. While wellbeing shows how people are feeling and functioning today, resilience indicates how prepared they are for what may come next – giving organizations an earlier signal of future workforce health, business continuity and performance.

About the research

The Global People Resilience Study surveyed 11,175 working-age adults across 16 countries, with per-country samples ranging from 499 to 1,110. Respondents were aged 18 to 69 (mean age 38) and the sample was close to gender-balanced at 49% women and 51% men. Markets covered: Australia, Brazil, Chile, Germany, Hong Kong, Indonesia, Ireland, Italy, Malaysia, Mexico, Netherlands, Spain, Switzerland, United Arab Emirates, United Kingdom and United States.

The study's Personal Resilience Index assesses three dimensions of resilience (beliefs, capabilities and behaviors) and traits, resources, and capacities across five life domains (psychological, physical, social, financial, digital). The framework is informed by more than 130 academic papers and was developed in collaboration with Professor Jan-Emmanuel De Neve, Director of the Wellbeing Research Centre at the University of Oxford and Oxford Research & Development Partners. The Personal Resilience Index is a proprietary tool owned by Zurich Insurance Group Ltd© 2026.

Further Information

The full research can be found here.

Zurich Insurance Group (Zurich) is a leading global multi-line insurer founded more than 150 years ago, which has grown into a business serving more than 82 million customers in more than 200 countries and territories, while delivering industry-leading total shareholder returns.

Reflecting its purpose to 'create a brighter future together,' Zurich offers protection services that go beyond traditional insurance, to support its customers in building resilience. Since 2020, the Zurich Forest project has been supporting reforestation and biodiversity restoration in Brazil's Atlantic Forest.

The Group has more than 65,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN) is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at www.zurich.com.

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