

Germany

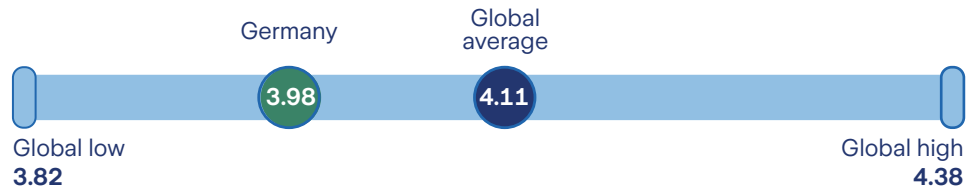
Workforce Resilience Profile

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



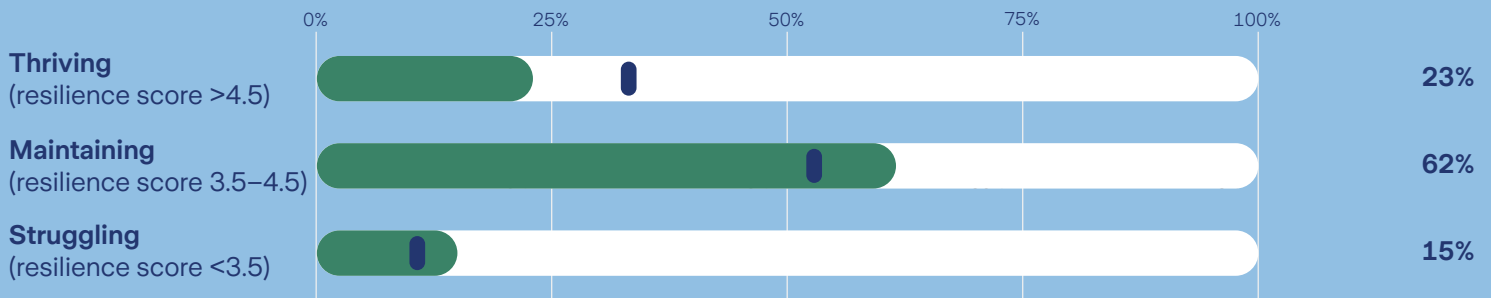
AI generated

Overall resilience

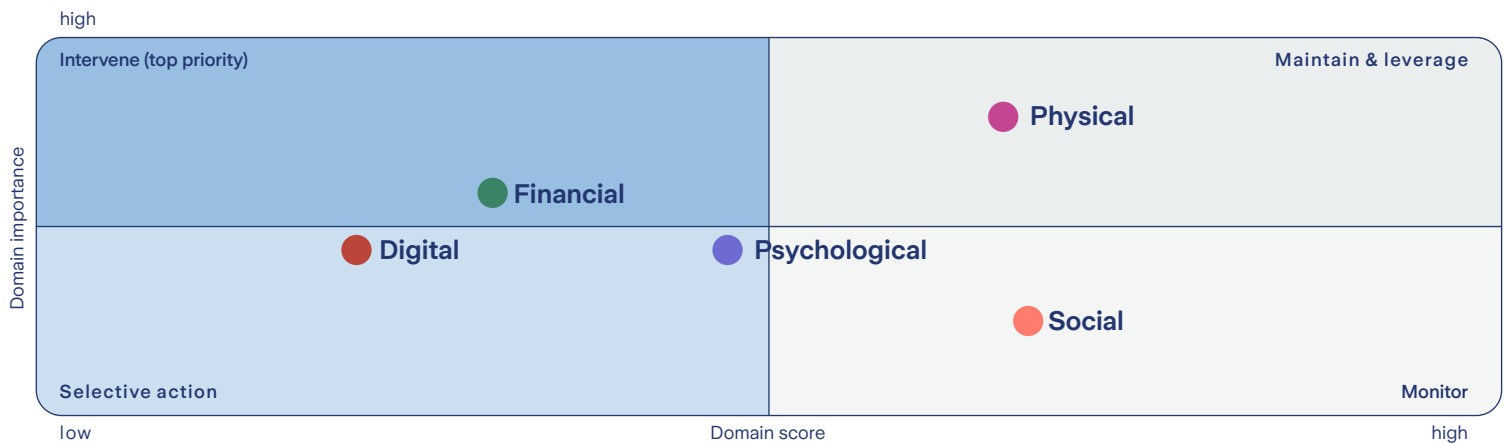


Split by resilience band

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.

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.



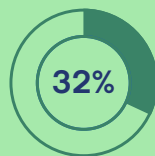
Four emerging catalysts of resilience

Financial resilience



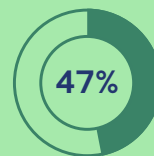
do not have a savings buffer (vs. 49% globally)

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 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.