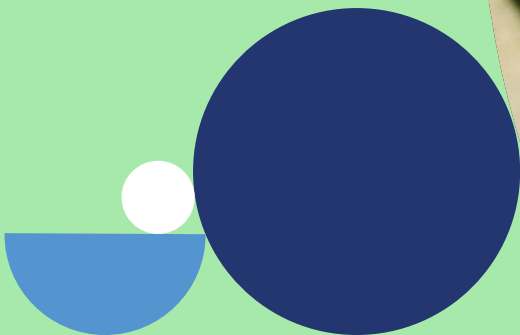


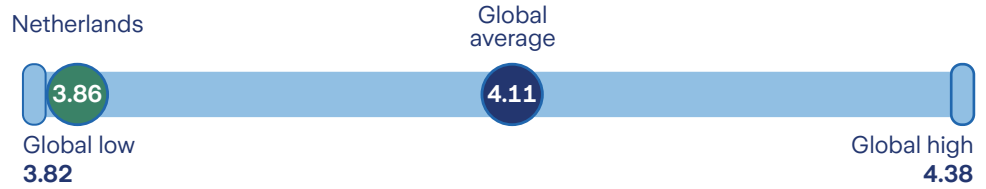
Netherlands

Workforce Resilience Profile

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

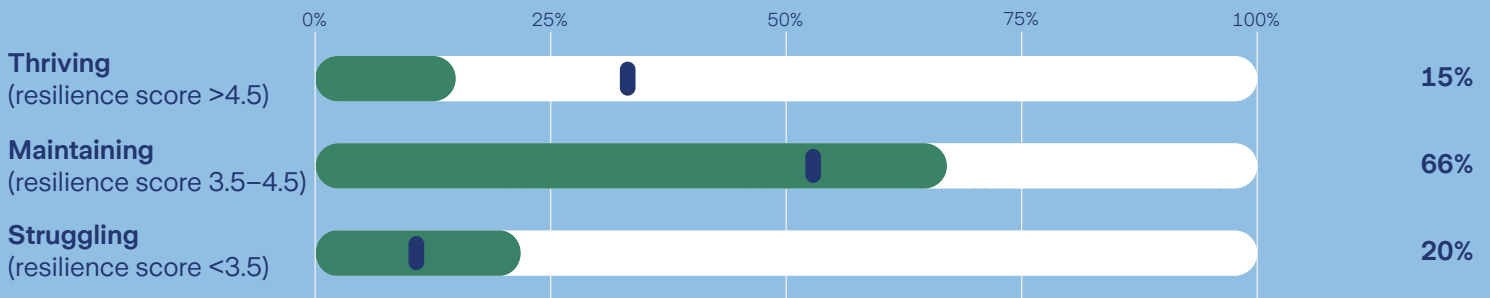


Overall resilience

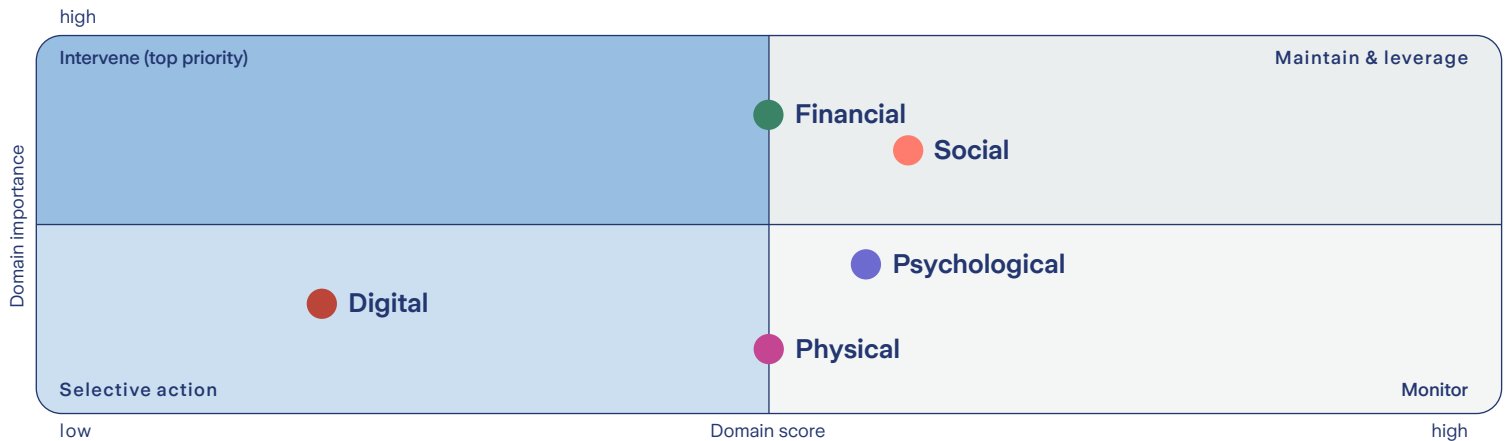


Split by resilience band

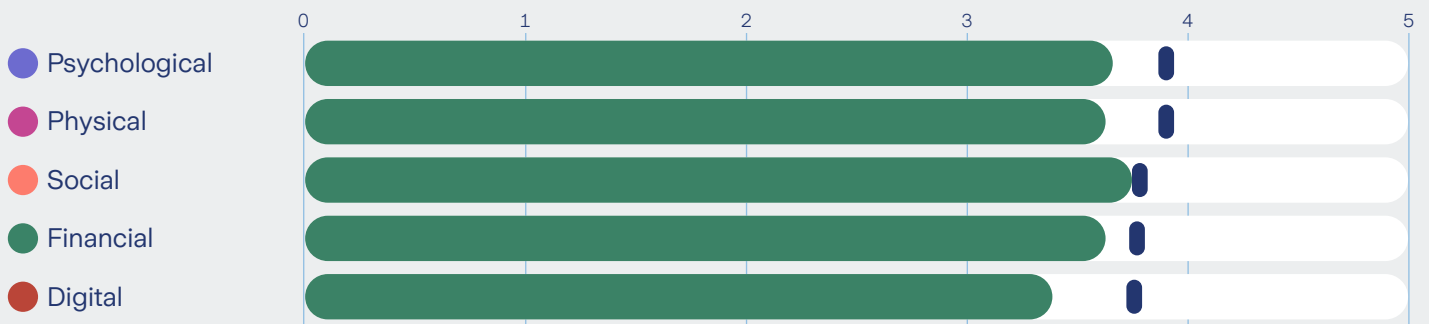
Share of workers in each band.



What drives resilience — and where to act



Domain scores



What this means for businesses and leaders

Resilience pays off at work.

86% of 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.

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.



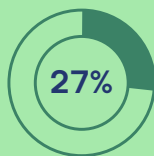
Four emerging catalysts of resilience

Financial resilience



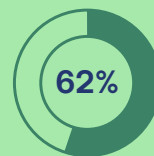
do not have a savings buffer (vs. 49% globally)

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 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.