

Travelers Mental Wellness Checkup



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It's been more than one year since the pandemic began, and workers in the United States continue to cope with uncertainty and stress while they maintain their jobs and adjust to a "new normal." New concerns have been added to daily lives that were already complicated, and this has affected the emotional and social well-being of many.

To better understand how the workforce is managing through the pandemic, Travelers commissioned a survey in March 2021 with Morning Consult, which asked 2,000 employed adults, ages 18 to 64, questions regarding their general mental health and well-being.

Key Takeaways

The survey uncovered workers' biggest mental health concerns and coping mechanisms. It also revealed differences between workers in various industries and age groups. Overall, it found that most workers have demonstrated resilience, with the vast majority (84%) able to identify at least one positive aspect during an otherwise trying time. The research also indicated that employer assistance can be valuable, with a correlation between employer-provided resources and workers' mental health. Demonstrating care for employees' mental and physical well-being through specific actions is one important way for employers to show their support.

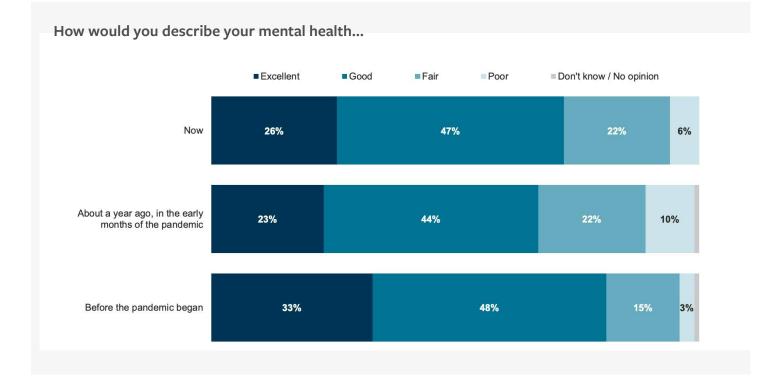
As the largest workers compensation carrier in the U.S., Travelers helps employers protect the health and safety of their employees throughout their careers. Looking at each employee beyond their physical well-being can help identify and address psychosocial barriers that might interfere with their recovery from a work-related injury. Recognizing and removing these obstacles can help employees return to work.

Travelers has developed a robust suite of industry-leading risk management resources for businesses, which includes insights on supporting mental health in the workplace in a COVID-19 world. To learn more, visit travelers.com/resources/covid-19/business, or talk to your independent insurance agent or broker.



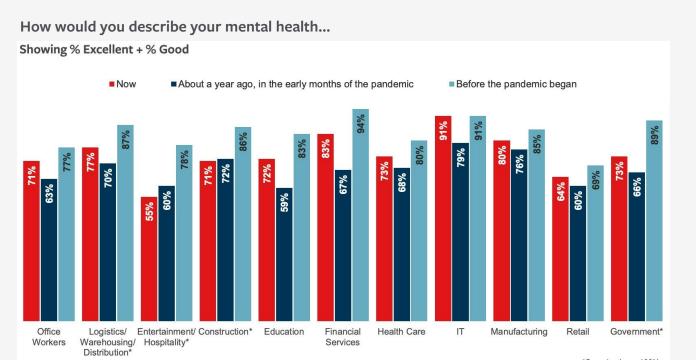
Temperature check: How are U.S. workers doing?

Survey participants indicated their mental state appears to be recovering over time, with 73% describing their current mental health as excellent or good – up from 67% in the early months of the pandemic.





Respondents working in the financial services and education industries reported the strongest improvement in mental health compared to a year ago (up 16 points and 13 points, respectively). IT software and services professionals are back to the same level they were before the pandemic began, while respondents who work in entertainment and hospitality reported worsened mental health compared to one year ago (down five points).



*Sample size < 100N

U.S. workers' top pandemic-related worries

Respondents said that missing out on social experiences, worries about losing a loved one, concerns that life will never be the same and fear of getting sick have had the greatest impact on their mental health over the course of the pandemic.

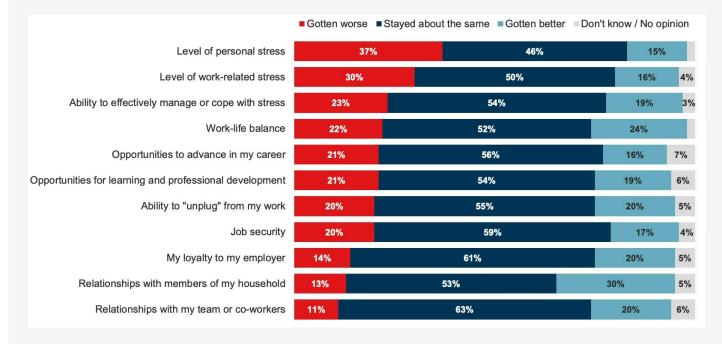
Over the course of the pandemic, how much would you say the following have impacted your mental health?

	■A lot	Some	Not too mu	ch 🛛 Not a	at all 🔳	Don't kno	ow / No opini	on
Worry of losing a loved one	27%		32	32%		21%	16%	3%
Worry of getting sick	24%		33%	33%		3%	17%	3%
Worry over my / my family's finances	24%		31%	31%		6	19%	3%
Missing out on social experiences / life moments	23%		36%	36%		20%	17%	3%
Worry that life will never be the same / return to "normal"	23%		35%	35%		24%	15%	3%
Ensuring adequate care for loved ones (e.g., parents, children, etc.)	21%		31%	% 22%			21%	6%
Worry of losing my job	16%		1%	27%			31%	3%
Balancing personal obligations with work obligations	15%		29%	30%		(4%
Worry of dying	13%	23%		27%		3	4%	3%
Blurred lines between personal and professional life	12% 24			29%		30%		5%

Stress and loneliness during the pandemic

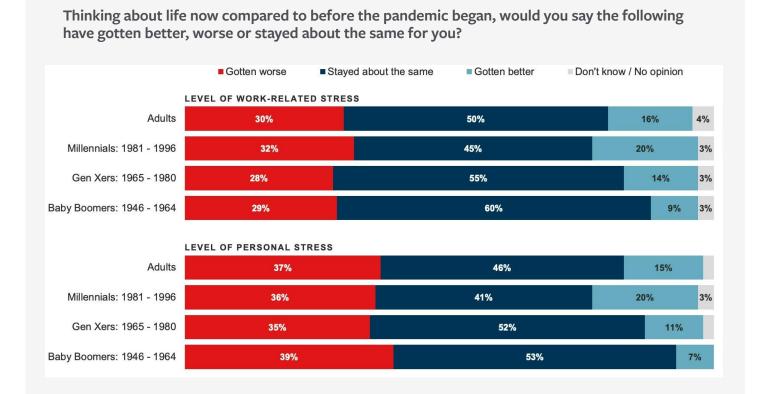
About half of all employed adults surveyed reported that their levels of both personal and workrelated stress did not change over the course of the pandemic. Around one-third said their stress levels worsened, while approximately 15% saw improvements.

Thinking about life now compared to before the pandemic began, would you say the following have gotten better, worse or stayed about the same for you?





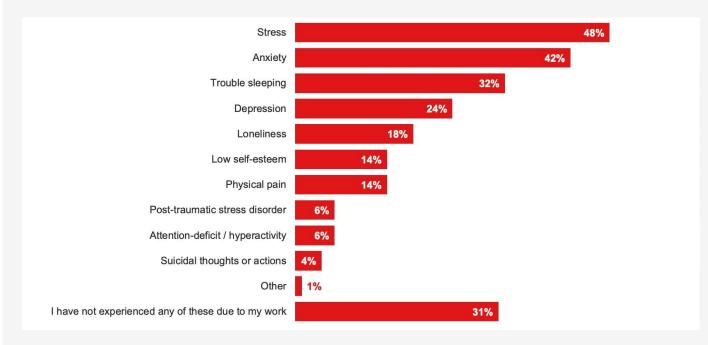
Baby boomers, on average, were more likely to report a net negative change in their levels of both work-related stress (29% gotten worse, 9% gotten better) and personal stress (39% gotten worse, 7% gotten better) compared to millennials and Gen Xers.





Nearly half of respondents said work has caused them to experience stress (48%) and anxiety (42%) in the past year, while about one-third (31%) revealed that work did not cause them to experience any of the mental health issues listed in the survey.

Thinking about the last year, have your work-life or work-related responsibilities caused you to experience any of the following? Select all that apply.



Looking at the data by industry, government workers (45%) and education professionals (40%) were more likely to report that their levels of work-related stress got worse during the pandemic compared to those in other industries. Those in government were also more likely to report that their levels of personal stress had worsened (54%), followed by those in entertainment and hospitality (50%).

	Gotten worse	Stayed about the same	Gotten better	Don't kno	ow / No o	pinion	
	LEVEL OF WORK-RELA	TED STRESS					
Adults	30%		50%			4%	
Industry: Government*	45	%	45%		8%		
Industry: Education	40%	40% 44%					
Industry: Entertainment/Hospitality*	34%		9%	10%			
Industry: Health Care	33%				11%		
Industry: Office Workers	31%		42%			8%	
Industry: Retail	30%		47%			4%	
Industry: Financial Services	28%		53%			8%	
Industry: Manufacturing	28%		53%		13%	6%	
Industry: Logistics/Warehousing/Distribution*	26%	45%	0		26%	3%	
Industry: IT	23%	44%	44%			3%	
Industry: Construction*	21%	61%				5%	
					*Sample	e size < 100N	

Thinking about life now compared to before the pandemic began, would you say the following have gotten better, worse or stayed about the same for you?

	Gotten worse	Stayed about the same	Gotten better	Don't know	/ No opinic	n
	LEVEL OF PERSONAL	STRESS				
Adults	37%		46%		15%	
Industry: Government*		54%	389	%	8	%
Industry: Entertainment/Hospitality*		50%	37%		9%	5%
Industry: Office Workers	4	8%	36%		13%	4%
Industry: Education	41%		45%		13%	
Industry: Health Care	36%		44%		19%	
Industry: Logistics/Warehousing/Distribution*	35%		51%		11%	3%
Industry: Construction*	34%		47%		18%	
Industry: Retail	34%		47%		17%	
Industry: Financial Services	29%	29% 52%				
Industry: IT	25%	5	50%			
Industry: Manufacturing	25%		57%		16%	

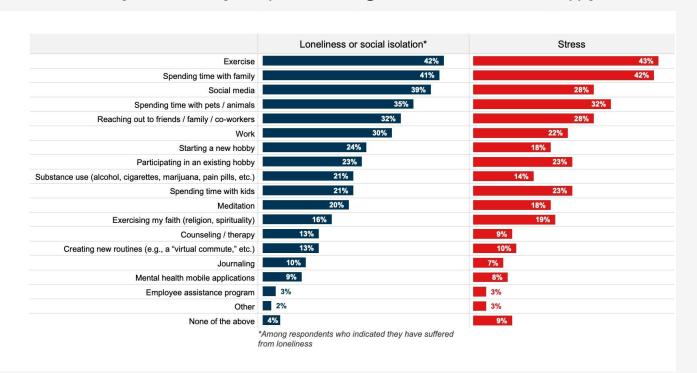
*Sample size < 100N

Some common themes emerged when respondents were asked about what has contributed to an increase in work-related stress: increased workload, longer hours, less work-life balance, fewer interactions with co-workers, technology issues, financial insecurity, job security, child care and safety.

Half of all respondents said they have suffered from some degree of loneliness throughout the pandemic, but millennials (59%) and those without children (57%) were most likely to report those feelings. Respondents in entertainment and hospitality and those who are office workers were more likely to admit to experiencing some degree of loneliness throughout the pandemic compared to those working in other industries (63% and 62%, respectively).

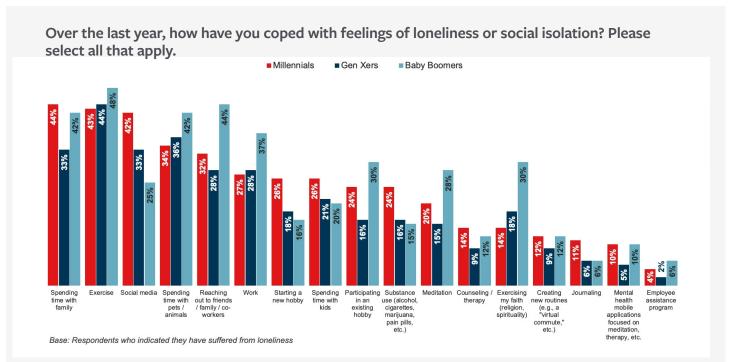
Coping strategies

Exercise and spending time with family were the top ways that respondents reported coping with loneliness and stress over the last year, followed by using social media, spending time with pets and reaching out to friends or co-workers.

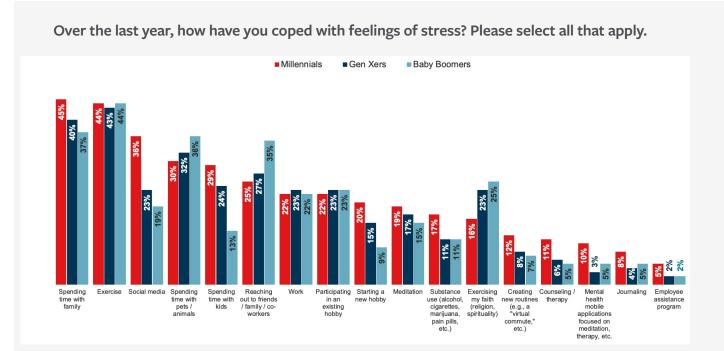


Over the last year, how have you coped with feelings of ...? Please select all that apply.

To cope with loneliness, baby boomers were more likely than other cohorts to have reached out to friends, family or co-workers (44%), worked (37%), exercised faith (30%) or meditated (28%). Millennials were more likely to have used social media (42%), a new hobby (26%) or substances (24%) to handle being alone.



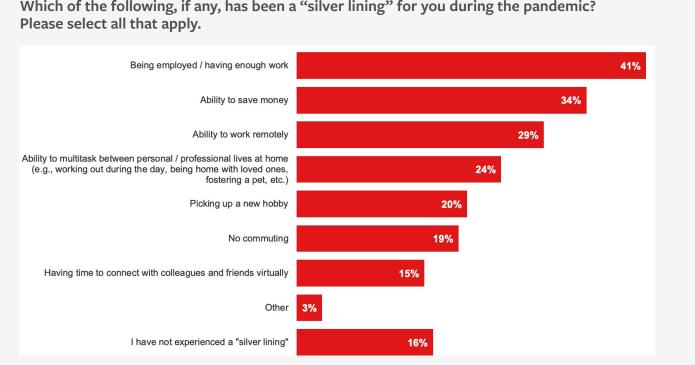
To manage stress, baby boomers were also more likely than their younger counterparts to report reaching out to friends, family or co-workers (35%), while millennials were more likely to have used social media (36%), a new hobby (20%) or substances (17%).





Pandemic silver linings

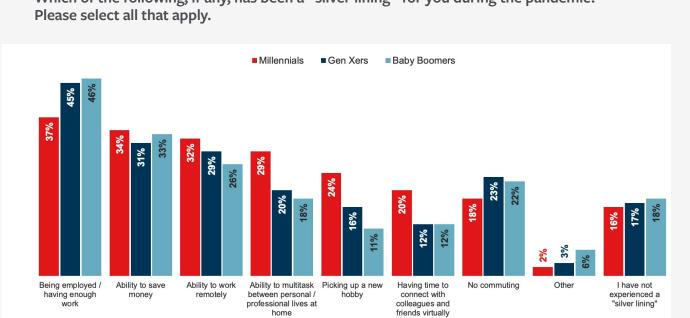
When asked to identify any "silver lining" they've experienced during the pandemic, most employed adults (84%) identified at least one. 2 in 5 respondents saw being employed as a silver lining during the pandemic (41%), while one-third said the ability to save money had been a benefit during the past year.



Which of the following, if any, has been a "silver lining" for you during the pandemic?



Gen Xers and baby boomers were more likely to see being employed and no longer commuting as silver linings during the pandemic, while millennials were more likely to see multitasking between personal and professional life, new hobbies and connecting with others virtually as positives.



Which of the following, if any, has been a "silver lining" for you during the pandemic?

Government workers were more likely to see being employed (65%) as a silver lining, while those in IT software and services were more likely to appreciate the ability to work remotely (50%) compared to others. More than one-quarter of workers in both entertainment and hospitality (27%) and in logistics, warehousing and distribution (27%) found no silver linings, while 94% of government workers had experienced at least one.

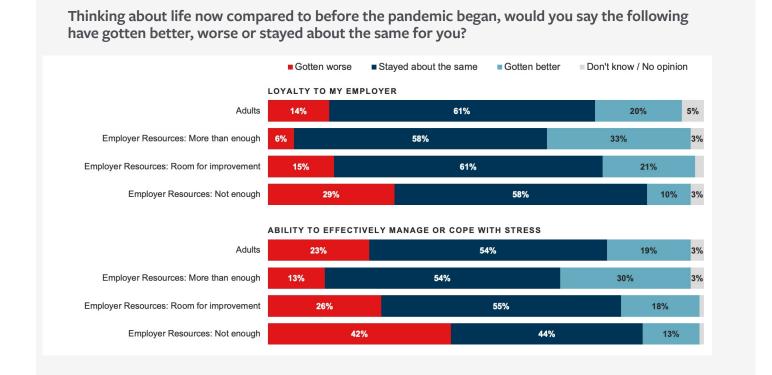
	Adults	Construction*	Education	Entertainment/ Hospitality*	Financial Services	Government*	Health Care	IT	Logistics/ Warehousing/ Distribution*	Manufacturing	Office Workers	Retail
Being employed / having enough work	41%	44%	33%	38%	46%	65%	48%	25%	40%	48%	37%	46%
Ability to save money	34%	28%	39%	26%	41%	33%	34%	37%	27%	38%	36%	36%
Ability to work remotely	29%	16%	44%	17%	42%	41%	24%	50%	19%	22%	46%	16%
Ability to multitask between personal / professional lives at home	24%	18%	26%	24%	36%	24%	23%	43%	10%	23%	38%	18%
Picking up a new hobby	20%	18%	17%	20%	23%	15%	16%	27%	14%	21%	26%	18%
No commuting	19%	5%	35%	23%	23%	29%	19%	20%	13%	15%	24%	13%
Having time to connect with colleagues and friends virtually	15%	17%	16%	11%	32%	13%	11%	34%	7%	10%	25%	11%
Other	3%	0%	4%	3%	1%	12%	1%	0%	1%	1%	3%	2%
I have not experienced a "silver lining"	16%	17%	14%	27%	8%	6%	18%	10%	27%	17%	8%	20%

Which of the following, if any, has been a "silver lining" for you during the pandemic? Please select all that apply.

*Sample size < 100N

Importance of employer-provided resources

The survey found a correlation between employer-provided resources and workers' mental health. About 1 in 3 workers who said their employer provides more than enough mental health resources also stated that loyalty to their employer increased (33%) and their ability to manage stress improved (30%) compared to before the pandemic. Meanwhile, 42% of workers who feel their employer has not provided enough mental health support said their ability to manage stress worsened during the pandemic, and 29% said loyalty to their employer decreased.



Millennials were the generation most likely to report having used mental health resources provided through an employee assistance program, and baby boomers were the least likely.

Helping employees build resilience

Businesses depend on healthy employees, and wellness includes physical, emotional and social components. Taking a broader, whole-person view of employee health can help employers mitigate some negative health effects created by the pandemic and thus increase the well-being of their employees.

Providing a safe environment for workers, and communicating with them regularly, is a good place to start. Employers who apply patience and understanding to employee interactions may be better positioned to identify those who are struggling. When appropriate, employers can take action to help those in need, such as offering resilience training to help reduce anxiety and facilitate post-traumatic growth as well as providing mental health resources.



About Travelers

The Travelers Companies, Inc. (NYSE: TRV) is a leading provider of property casualty insurance for auto, home and business. A component of the Dow Jones Industrial Average, Travelers has approximately 30,000 employees and generated revenues of approximately \$32 billion in 2020.

For more information, visit Travelers.com.



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