

2025 REPORT

# Mental Health Matters to Business Travelers



**“ With business travel projected to exceed pre-pandemic levels in the next few years,<sup>1</sup> employers need a comprehensive travel risk strategy in place.”**

## How Can This Report Help You?

In 2024, Berkley Accident and Health surveyed 1,000 U.S. workers from various industries who travel domestically and internationally for business. We wanted to find out business travelers’ needs for mental health services while on the road.

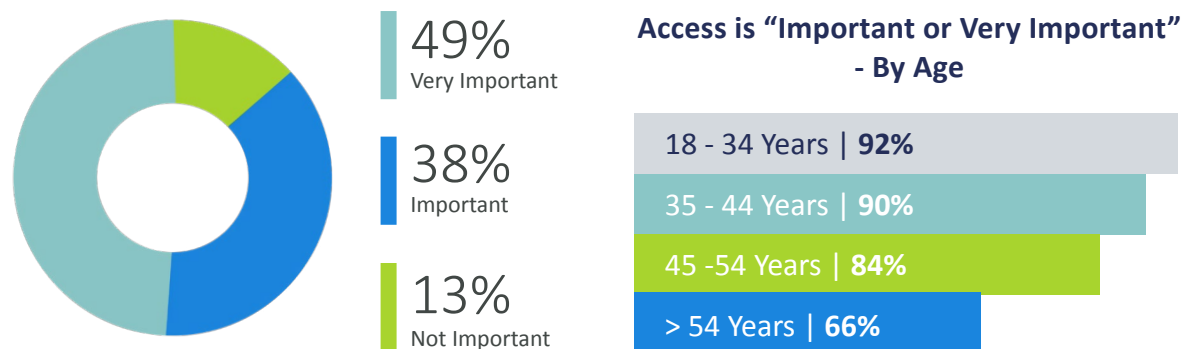
Mental well-being is a top priority for employees of all ages. Just like health care for physical concerns, mental health services should be available to employees, even when they’re traveling for work. Having a proactive plan to address mental health care for business travelers can go a long way to preventing and minimizing urgent situations during trips.

This business travel survey was a follow up to our 2024 Business Travel Risk Trends and Insights report, which found that workers face a growing number of new threats to their physical health while on the road, many of which they do not feel adequately prepared to handle. [Download the report here.](#)

## Survey Findings

### 1. How important is it for you to have easy access to mental health services while traveling for work?

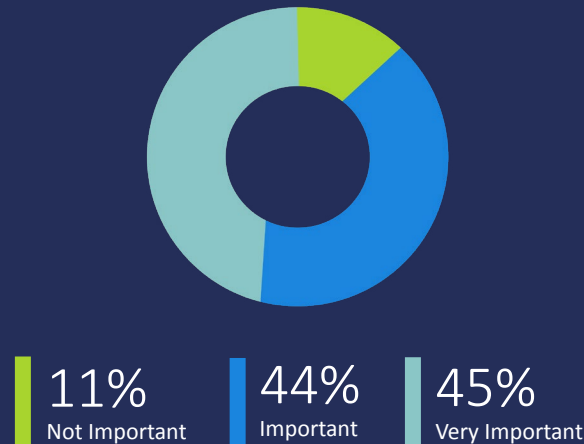
The majority of respondents felt accessing mental health services was Important or Very Important. There was a dramatic difference in responses by age, with younger respondents valuing it much more than older respondents.



[1] NIH, Profile of Small Employers in the United States and the Importance of Employee Assistance Programs During the COVID-19 Pandemic- PMC (nih.gov)

## 2. How important is it for you to have 24/7 access to mental health services while traveling?

Again, the majority of respondents reported that 24/7 access was Important or Very Important, with younger business travelers valuing it more highly than older.



### Access is "Important or Very Important" - By Age

18 - 34 Years | 90%

35 - 44 Years | 92%

45 - 54 Years | 87%

> 54 Years | 69%

## 3. Have you ever needed to access mental health services while on a business trip?

Overall, 50% of respondents reported accessing mental health services at some point during a business trip. Responses varied by age, with certain age groups using mental health services while on the road more than others.

### Used Mental Health Services while Traveling - By Age

18 - 34 Years | 56%

35 - 44 Years | 57%

45 - 54 Years | 43%

> 54 Years | 19%

Responses also varied, depending on how frequently respondents traveled. Infrequent travelers were the least likely to have ever accessed mental health services during a business trip.

Infrequent travelers  
29%

Frequent travelers  
63%

Very frequent travelers  
50%

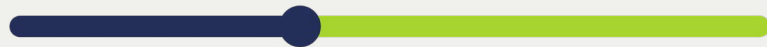
#### 4. What are the most stressful aspects of business travel?

Respondents were asked to rank the top three most stressful aspects of business travel:

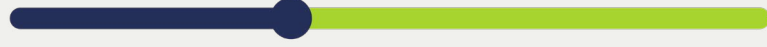
##### Top Travel Stressors

Percentage of respondents who picked stress factors in the top three

Being away from family/friends **39%**



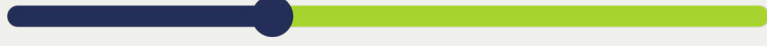
Loneliness **37%**



Cost of trip/expenses **37%**



Lack of sleep **36%**



Location of business trips **34%**



Personal safety **31%**



Interacting with clients/coworkers **29%**



Length of business trips **28%**



Frequency of business trips **27%**



#### 5. Which mental health services would be the most important for you to access while traveling?

Respondents were asked to rank the services that they would value the most during business travel:

##### Most Valued Mental Health Services

Percentage of respondents who ranked mental health services in the top three most valued

Stress management **43%**



Sleep management **40%**



Anger management **39%**



Marriage counseling **33%**



Family counseling **31%**



Depression/anxiety management **30%**



Substance abuse/addiction counseling **28%**



Grief/loss counseling **28%**



Crisis/past trauma counseling **28%**



## 6. Does the length of business trips affect your mental health?

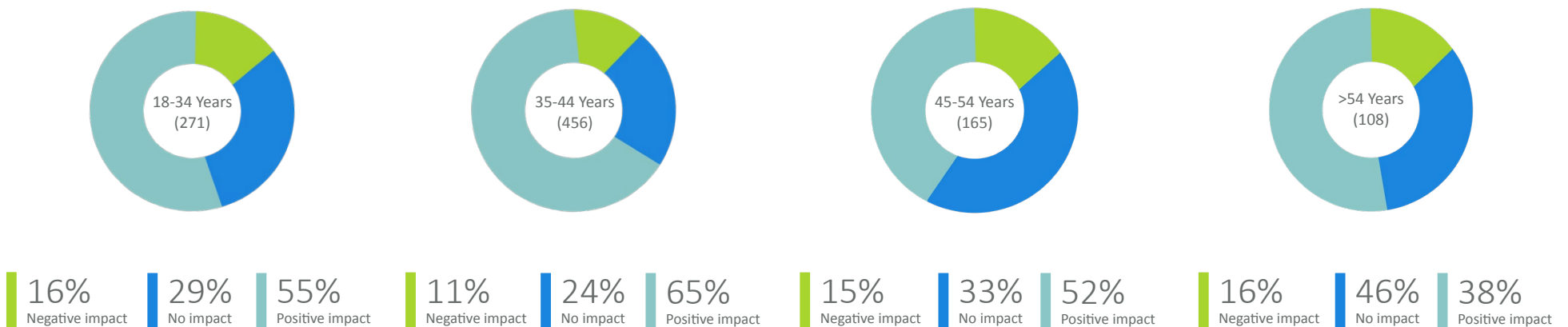
Despite past studies that have found business travel can negatively impact mental health, many business travelers that we surveyed indicated that work trips have a positive impact on their mental health. However, for those who said it had a negative impact, we examined other factors to identify correlations. We found that respondents who generally took short trips (1-3 days) reported the largest negative impact, with 15% of respondents indicating this harmed their mental health.

### Business Travel has a negative impact on my mental health



## 7. Is age a factor in the mental health impact of business travel?

When asked how business travel affected a respondent's mental health, answers varied by age. Middle aged travelers (35-44 years old) were the most likely to report a positive impact on their mental health; the oldest respondents were least likely to report a positive impact.



# Key Findings

**1. Employees overwhelmingly want access to mental health services during business trips.**

The vast majority also voiced strong support for 24/7 access to mental health services while traveling. Our research found these responses were strongly related to age, with younger workers valuing access more than older ones.

**2. Half of employees said they needed to access mental health services during a past business trip.**

This finding also had a strong age correlation, with young and middle-aged workers reporting needing mental health care more often than workers over 54 years old.

**3. The top three stressors of business travelers are:** being away from friends/family, loneliness, and lack of sleep, but all nine stressors made appearances in the top three. This finding suggests there is a wide range of stressors affecting workers and their needs can be highly individual.

**4. The top three mental health needs of business travelers are:** stress management, sleep management, and anger management, with depression/anxiety management coming in a close fourth place. While counseling for substance abuse/addiction, grief/loss, and crisis/past trauma all ranked towards the bottom, our research suggests they are important to many, as 28% of respondents ranked them in their top three.

# Takeaways for Employers

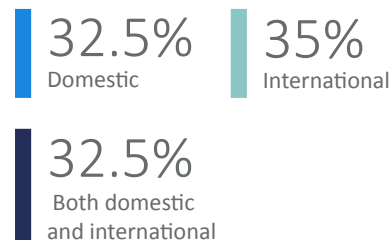
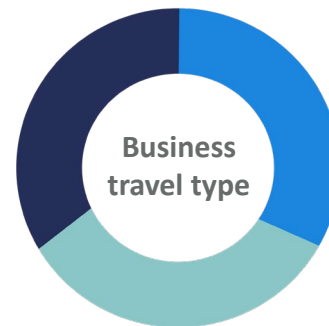
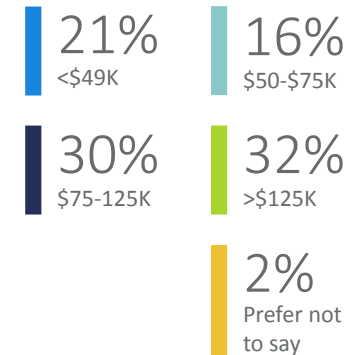
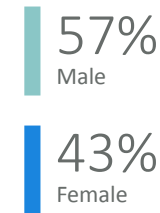
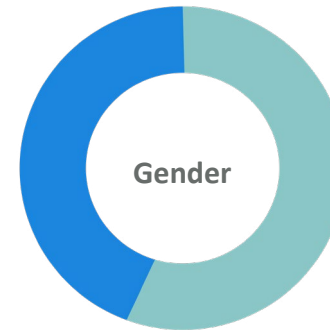
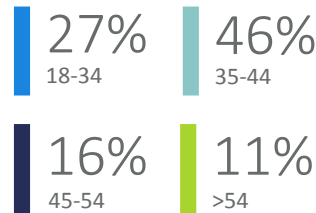
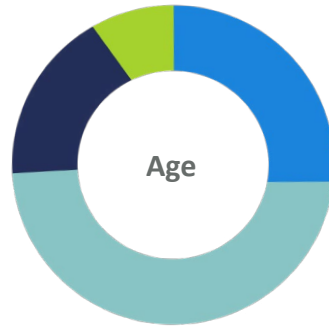
- 1. Evaluate the accessibility of your current mental health services.** Consider doing an audit to gauge employee awareness of current offerings, such as an EAP (Employee Assistance Program).
- 2. Ensure that your company has comprehensive Business Travel Accident insurance in place,** which may help protect employees financially from any out-of-pocket costs associated with travel emergencies and offer tangible 24/7 travel assistance services in the event of a medical or safety emergency.

Make sure that employees know about this coverage and 24/7 emergency travel services. Simply being aware that their employer has taken responsibility for their well-being in this way can go a long way to supporting workers' mental health.

- 3. Communicate early and often regarding how and where to access mental health services from the road,** especially when traveling internationally. Schedule periodic training and incorporate it into orientation for new employees. This is an important component of any corporate travel policy and can help minimize the risk of a mental health emergency on the road.
- 4. Promote a positive work culture from the executive level down that embraces employee well-being,** including good mental health. As younger generations enter the workforce, mental health will become increasingly more important.

# About This Study

Berkley Accident and Health commissioned a third-party research firm to survey 1,000 business travelers during Q1 2024. Survey participants represented a broad cross-section of U.S. workers, including age, gender, income, industry, and job title. Respondents were from 47 out of 50 states and traveled both domestically and internationally for business.



## About Berkley Accident and Health

Berkley Accident and Health is an industry leader offering an innovative portfolio of accident and health solutions nationwide.

We are a member of W. R. Berkley Corporation, a Fortune 500 company, and provide Stop Loss, Group Captive, Specialty Accident, and Managed Care solutions. Coverage is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both rated A+ (Superior) by A.M. Best.

[www.BerkleyAH.com](http://www.BerkleyAH.com)

The Business Travel Accident Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com). Berkley Accident and Health has engaged Healex International to be our premier assistance service provider in conjunction with our Business Travel Accident coverage. Healex International operates as HX Global in the U.S.

BAH SR 2024-103

 **Berkley** Accident and Health  
| a Berkley Company