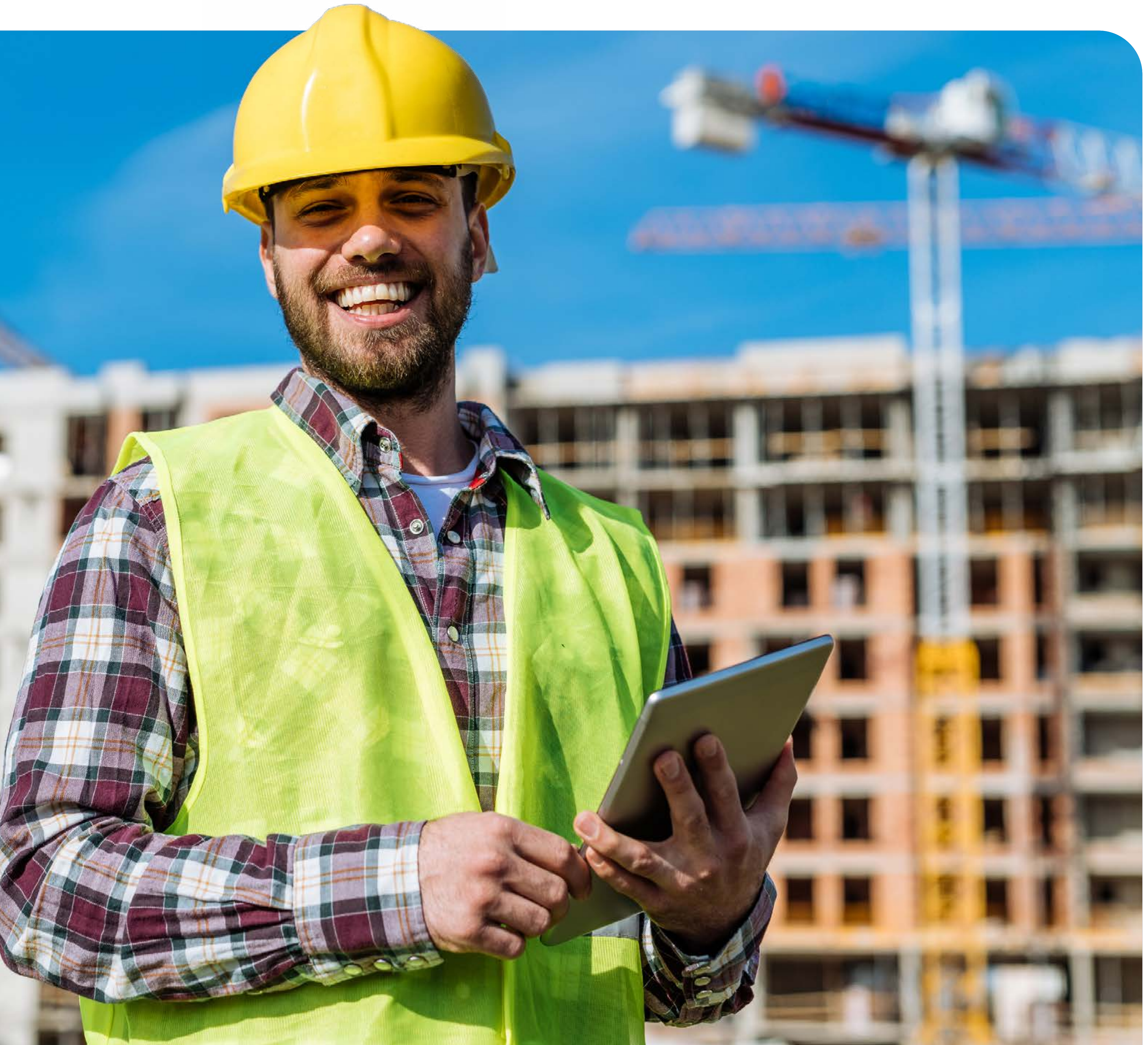
Tradesman Saver

The Trade Wellbeing Report

August 2026

Health and Wellbeing Report

For tradespeople, health, wellbeing and income are closely connected. Jobs are physically demanding with long hours taking their toll. Add to that the mental stress that comes with rising costs, the threat of tool theft, time away from home and unpredictable work and it's easy to see the mounting pressure trades are under.



Protecting both physical and mental health is a huge priority because time off work isn't just about delaying a job – it impacts earnings, financial security and family life.

This report, based on new market research and insights, explores the relationship between physical health, mental wellbeing and financial resilience. It looks at attitudes towards health and wellbeing, the impact of illness and injury, and how prepared tradespeople feel when health issues prevent them from working.

The findings reveal not only the physical and mental challenges facing tradespeople, but also the gap that can emerge between recovery and financial security when work is off the table. Understanding that gap is essential to understanding the true cost of being off the tools and making sure we're doing all we can to support the trade.

Dean Laming, Managing Director, Tradesman Saver

*The research for this report was carried out in **March 2026** by market research consultancy **Censuswide** and surveyed a total of **658 tradespeople across the UK**, including **157 Tradesman Saver customers**.*

The demands of the job

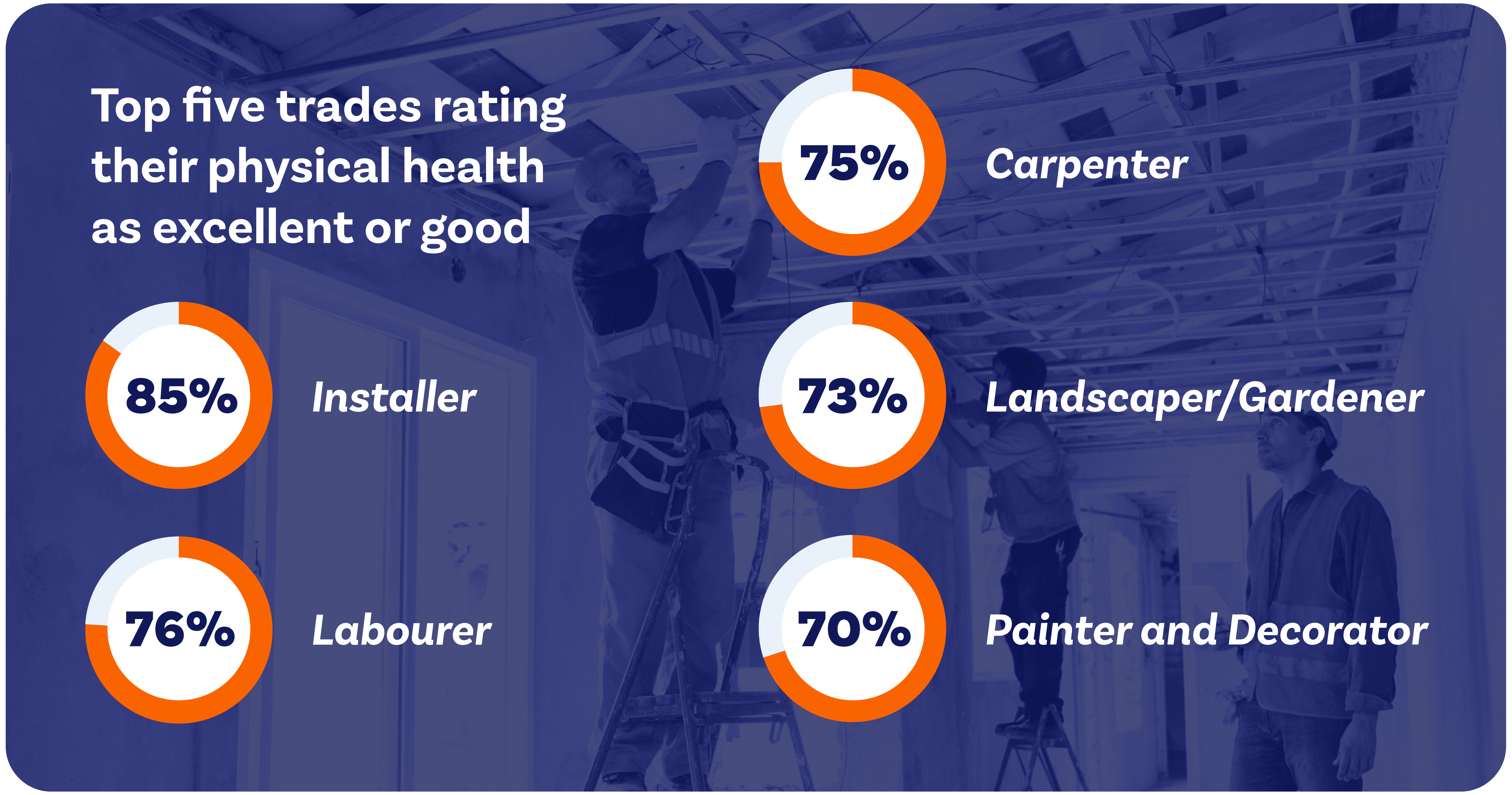
On the surface the research shows an industry that is taking its physical health seriously, with 57% of respondents rating their current physical health as good. Only 14% overall say it's excellent, a quarter rate it as average and just 3% say it's poor.

When we start to look at the data on mental health it paints a slightly different picture. Almost 1 in 10 (9%) say they have poor mental health, 29% say theirs is average, less than half (46%) rate theirs as good and 15% say it's excellent.

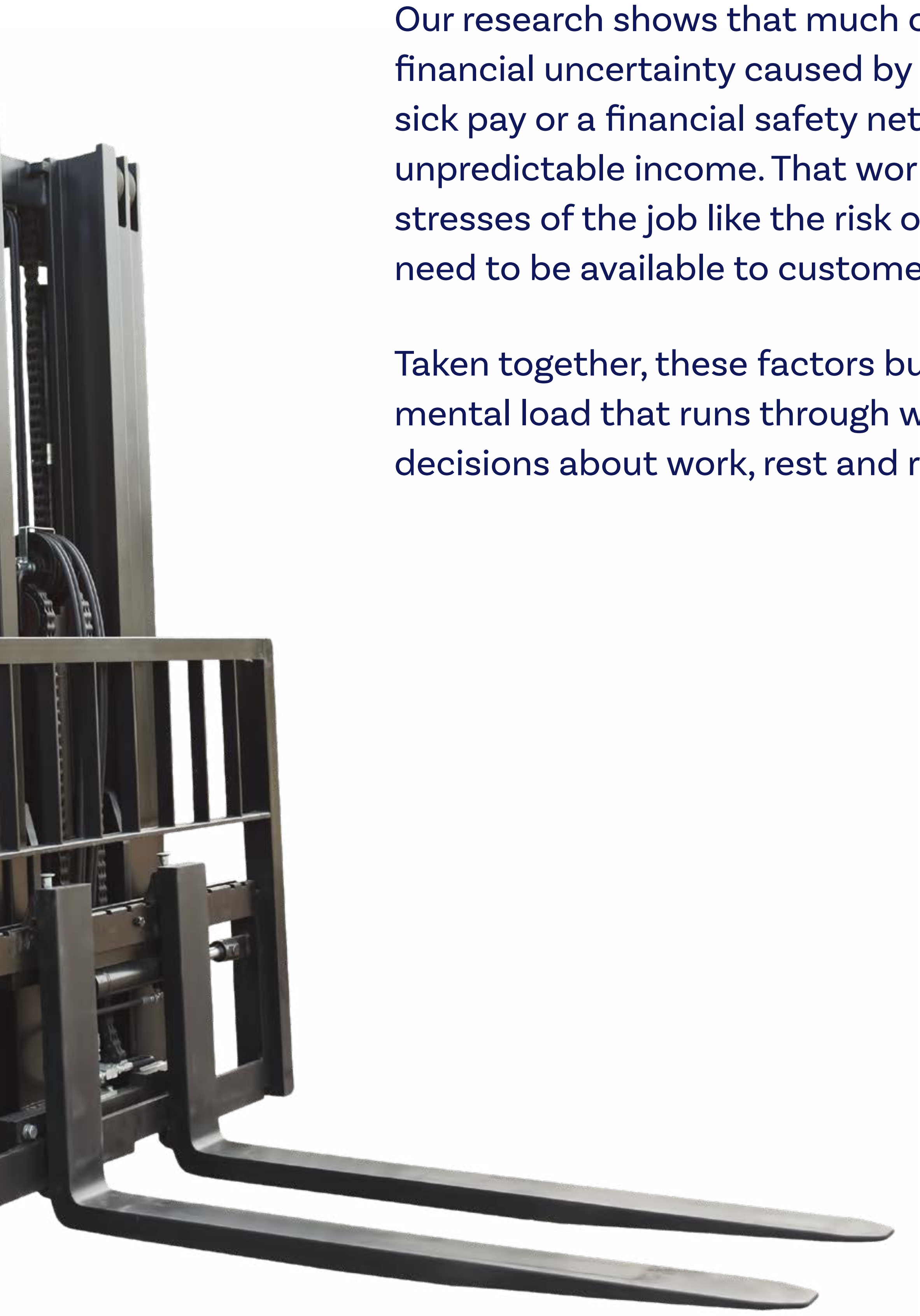
What raises real concern is the proportion of younger tradespeople who are currently struggling with their mental health. A third of those aged between 18 and 24 say theirs is average and 13% rate it as poor. Those figures are closely matched in the 25 to 34 bracket, at 32% and 10% respectively.

It's no secret that construction is battling a mental health crisis and a lot of positive work is being done to improve access to support. What the data shows clearly is the impact that people's mental health is having on their work and, subsequently, their ability to earn and support their families.

A fifth (20%) of the people questioned said they'd taken time off work in the last 12 months because of mental health challenges, including stress, anxiety and burnout. Of those taking time off, nearly a third (29%) were out of action for between one and three months and 35% were off for between one and three weeks.



The mental load



What is building this mental load for so many tradespeople – especially those at the start of their careers?

Our research shows that much of it revolves around financial uncertainty caused by rising costs, lack of sick pay or a financial safety net, and uncertain or unpredictable income. That worry sits above day-to-day stresses of the job like the risk of physical injury or the need to be available to customers around the clock.

Taken together, these factors build into a sustained mental load that runs through working life, shaping decisions about work, rest and recovery.

The top 10 sources of mental pressure for trades

	High Pressure	Medium Pressure
Rising costs	38%	38%
Lack of sick pay or financial safety net	28%	36%
Uncertain or unpredictable income	25%	43%
Ageing or physical wear on the body	24%	43%
Supporting family	24%	36%
Late payments or customers not paying on time	23%	39%
Uncertainty around retirement and long-term security	22%	34%
Workload or long hours	21%	42%
Poor sleep	21%	39%
Weather disruptions impacting work or income	20%	36%

“Burnout is one of the biggest risks when you’re trying to do everything, be everywhere and make sure every job is done properly. Stress becomes such a normal part of the job that sometimes you don’t notice how unhealthy it is until it starts affecting you.

“One of the biggest worries is making sure money keeps coming in. Even when work is busy, there’s always that thought in the back of your mind about whether you’ll get paid. As a business owner, you also don’t just worry about yourself. You start thinking about everyone who relies on you for their livelihood, and that responsibility can be overwhelming.”

Dan Bowden, Bridge Construction North West

When work stops

It’s not just mental health that’s causing people to take time off the tools.

The risk of injury is high for trades with just over one in 10 (11%) of those asked saying they’d take time off in the last year because of a work-related injury. Most of those people were off for between one and three weeks (28%) with 22% off for between one and three months.

On top of that, there is illness not related to work, which has taken 28% of respondents out of action in the last year – albeit most (39%) were off for less than a week.

When it comes to longer term health considerations there are key habits or behaviours which trades think could impact them further down the line. Top of the list is a lack of sleep (48%), followed by lack of exercise (27%), poor diet (27%) and too much screen time (21%).

Did you know?

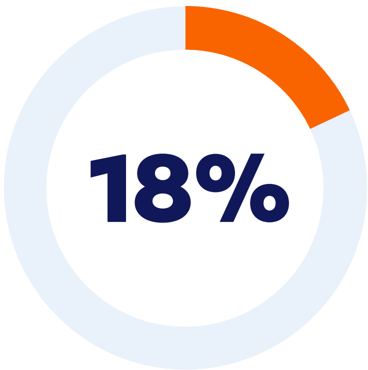
48% *say a lack of sleep could impact them further down the line...*

...followed by lack of exercise **27%**

Unhealthy lifestyles

Alcohol and drug use are also issues that some working in the industry are concerned about. The research shows that almost one in five (18%) tradespeople are worried about the long-term health impacts of their alcohol consumption, and five per cent are concerned about recreational drug use. Nearly one in ten (9%) said they also worry about the long-term effects of taking some prescription medications, such as anti-depressants.

However, many trades are taking deliberate action to avoid or cut back on taking substances. One in five respondents said they avoid taking recreational drugs, 28% are reducing their alcohol intake and 17% don't drink at all.



of tradespeople are worried about the long-term health impacts of their alcohol consumption, but...

...are reducing their alcohol intake

The impact on family and finances

“ It could have been a career change. ”

Steven, who’s a self-employed joiner based in Scotland, was working in a customer’s home when he had a serious accident involving a table saw. He lost one finger and caused significant damage to another. He needed multiple surgeries, spent six nights in hospital and was away from work for 10 weeks.

Immediately after it happened, he didn’t know what recovery would look like or if he could even carry on in his trade: “***At one point I was thinking it could be a career change, and I might not be able to continue in the same job. I had to cancel all my jobs until further notice.***”

As the sole earner supporting his partner and their small child and with work on hold, he began looking into his insurance cover while still in hospital. While he had some savings to see him through, the sudden loss of income created pressure during his recovery.

Within a week of the accident, he contacted Tradesman Saver to start a claim and after confirming the information needed over the course of a few weeks, he received a payout of just over £5,000 to tide him and his family over: ***“You pay your insurance money with the hope you never need to use the policy, but you still have to pay it out just in case. It doesn’t happen to you until it does. Afterwards, it’s too late to get any cover. You need to be prepared in advance.”***

Steven was able to gradually return to work, but his hand still wasn’t fully functional after 10 weeks: ***“I had a bit of catching up to do with all the jobs I had to postpone. But it was also a gradual going back to work because I couldn’t do everything straight away. It was just a case of doing what I could do. I lost a couple of jobs, but most customers were quite understanding and said just get to me when you can. I’ve even done more work for the customer where the accident happened.”***

The impact on family and finances

So, what happens when your health – whether it's physical or mental – impacts your ability to work? When asked about the hardest consequences of time off, there's a lot worrying tradespeople:

- **40%** *Loss of income*
- **21%** *Falling behind on bills or household costs*
- **20%** *Working longer hours to catch up*
- **20%** *Needing to work before fully recovered*
- **14%** *Impact on mental wellbeing or confidence*
- **13%** *Impact on family or relationships*

Given this level of concern around health and wellbeing impacting income, the research surfaces a harsh reality – many trades aren't covered if they need to take unexpected time off. Of those we spoke to, 43% aren't protected for loss of earnings or income support and 10% aren't sure if they're covered. Those figures become more surprising as we move through the age brackets, with 64% of those over 55 not having cover in place.

Almost a quarter (24%) overall don't have insurance that could potentially pay out for personal accidents. For those aged 45 to 54 that rises to 28% and then to 37% for those over 55.

Taking steps for positive change

"Exercise is one of the few times I get to switch my brain off completely. If I miss it, I notice the difference straight away. That hour spent exercising isn't really about fitness. It's about giving your mind a break from the constant demands of work. Physical activity helps my mental health just as much as my physical health. I feel more alert, more focused and better able to deal with pressure if I've had time to exercise.

"Often, the hardest part is making the time for it. When you're self-employed, there's always something else demanding your attention. It's difficult to prioritise your own health when you're trying to keep a business running and keep everyone else happy."

Dan Bowden, Bridge Construction North West

Did you know?

The average value of an illness and/or injury claim for Tradesman Saver is £17,000.

While there is a gap around insurance protection, the research shows that tradespeople are taking positive steps towards improving their mental and physical health. Of those we spoke to, 44% are trying to get enough sleep, 36% make sure they take time off or go on holiday, 35% talk to friends or family and 33% are getting regular exercise.

Help is at hand

Our research shows a clear link between health, wellbeing and income for tradespeople. The demands of the job are physical, but the pressure extends far beyond that, with financial uncertainty, unpredictable work and rising costs all contributing to a constant strain. For many, being fit enough to work isn't just a health issue, it is the difference between stability and financial pressure.

When illness or injury does happen, even short periods away from the tools can have a significant impact, let alone the weeks and months our data points to. Lost income, pressure to return before you've fully recovered, and disruption to family life and household finances all feature strongly. We know that can all build up and become difficult to cope with which is why we offer all our customers and their staff access to a free counselling helpline as part of their cover.

The encouraging part is that many tradespeople are already taking steps to look after their wellbeing, but there remains a clear gap in financial protection for those who need time off work. Too many are still exposed if their ability to earn is affected. Recognising that connection between health, work and income is key to ensuring the right support is in place before it is needed.

Support when you need it

Counselling helpline 0333 000 2082

There's been a big push as an industry to improve access to support, and the data shows that is paying off, with 10% using mental health support such as counselling therapy or helplines. Tradesman Saver customers and their staff get access to a counselling helpline as part of their cover meaning there's always someone available to talk to.

Additional support can be found through a number of charities and organisations:

Lighthouse: The Construction Charity 0345 605 1956
Mates in Mind: 020 3510 5018 or text "BeAMate" to 85258
Band of Builders: 0808 196 2016 or text "BOB" to 8525

Tradesman Saver

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