

Californians and COVID-19: Impacts, Responses and Reasons for Hope

A Study on the Impact of COVID-19 on Californians

11/23/2020

The Study

Covered California commissioned [Greenberg, a Material+ Company](#), to conduct a survey assessing the “state of health” in California. This 20-minute survey of a representative sample of Californians aged 18-64 (N=3,017) was conducted from October 28, 2020 through November 11, 2020.¹ Key findings from this study are reported below.

Key Findings

- 1. COVID-19 has impacted virtually all Californians, and disproportionately lower income and Latino Californians: COVID-19-related financial hardship as well as COVID-19 itself have had the greatest impact on these communities.**
- 2. Financial adversity from COVID-19 worries Californians as much as its health risks--and more than health risks among lower income Californians, for whom the financial impacts are often more immediate.**
- 3. Fear for the health of loved ones outweighs fear for one’s own health, and virtually all Californians are following safety guidelines to help protect the community.**
- 4. Fear and stress are broadly felt impacts of COVID-19: most Californians feel unsafe engaging in regular activities, and Californians without health insurance are especially concerned about seeing friends or having access to the care they’d need if they contracted the disease.**
- 5. COVID-19 has led to broad reductions in the use of healthcare services such as preventative care, declining satisfaction with accessible healthcare, and, among uninsured Californians, declining opinions of the California healthcare system overall. White Californians are the only ethnic group among whom a clear majority feel confident they’d have access to the care they need if they contracted COVID-19.**
- 6. Telehealth has served as a satisfactory alternative healthcare source—for those who have accessed it. While the telehealth-using population of California has more than doubled, and the majority of telehealth users say it compares favorably to in-person care, access to telehealth varies dramatically by insurance status, with three-fifths of insured Californians but only one-quarter of the uninsured accessing this type of care.**

More detailed elaboration of each of these findings appears on the pages that follow.

¹ Further details on sample and survey methodology can be found in the Appendix to this document.

The Universal Impact of COVID-19

COVID-19 has impacted virtually all Californians (96%), and a majority (52%) say COVID-19 has impacted them a lot or a great deal. **Latinos** overall (58% impacted a lot or a great deal), especially **Spanish Dominant Californians** (64%), and the **least affluent Californians** (56% among those at 400% of the FPL or below vs. 47% among those above 400% of the FPL) report the strongest overall impact.

While new safety regulations are the most broadly felt top-of-mind impact of COVID-19 (23%), **job loss and income reduction closely follow as a top-of-mind pandemic effects (20%).** Overall, when initially asked how COVID-19 has impacted them, 34% of Californians mention financial impacts, while fewer (18%) mention impacts on physical health. For many, these **impacts are linked:** lockdowns lead to lifestyle changes that impact health, healthcare costs impact financial security, and so on.

Health Impacts

“I have a blood clotting disorder that I should be getting tested for regularly but I've been avoiding appointments because of Covid. Also, the stay at home lockdown has prevented me from my normal activities, and I've been eating and drinking too much, causing a substantial weight gain.” - White, Insured

“A good friend is moving to another state, and I don't feel safe seeing her before she leaves, and I don't know if I'll ever see her again. My best friend's husband got covid, and I was afraid for them. Another friend, who is in her 70's, was sick for months with covid, I was afraid she would die, she doesn't know yet if she'll have lasting health problems. I have friends who have lost family and friends to this.” - White, Insured

Financial Impacts

“I lost about \$1,200 in my monthly income. I am behind in my rent and I don't see how to make up the payments, continue paying my regular rent, and feed my family at the same time.” - Latino, Insured

“I am concerned with not having enough to pay all my bills. I worry that I will not have enough money for both my bills and food for my children to eat. With times getting tighter it is hard to have any money saved away just in case.” - Latino, Insured

“Job insecurity has made me wonder whether I can afford to cover our mortgage, healthcare costs, etc. My wife lost her job, so we are down to single income with one child.” - Asian, Insured

Critically, both the financial and physical hardships resulting from COVID-19 are most acutely felt among Latino and low income Californians:

Financial Impacts

Three-fifths (62%) of Californians report experiencing job/hours/income reduction either personally or within their household as a result of COVID-19.

- 71% among Latinos overall (83% among Spanish Dominant)
- 72% among Californians at 400% of the FPL or below

Californians at the lowest end of the income spectrum are also the most likely to have migrated into a lower income bracket.

- 40% of those making between \$25-\$35k in 2019 have migrated down
- 27% of those who made \$35-\$50k
- 15% of those who made \$50k

Nearly half (47%) of Californians have had trouble paying some kind of bill as a result of COVID-19.

- 57% among Latinos (67% among Spanish Dominant)

Nearly half (46%) of Californians have dipped into personal savings to support themselves and their families through the crisis.

- 47% among Latinos (54% among Spanish Dominant)
- 52% among Asian-Americans

A majority (56%) of Californians say they need another stimulus relief fund to make ends meet.

- 61% among Latinos (55% among Spanish Dominant)
- 64% among African-Americans

Health Impacts of COVID-19

Many Californians have been exposed to COVID-19, at least via people they know:

- Two-fifths (42%) of Californians personally know someone who has tested positive for COVID-19.
- 40% know someone who has quarantined due to a positive test.
- 36% know someone who has quarantined due to being in contact with someone who has tested positive.
- One-fourth (28%) know someone who has been hospitalized due to COVID-19.

More than a quarter (28%) of Californians, 33% of Latinos, and 36% of Spanish Dominant Californians personally know someone has died of COVID-19.

Direct personal experience with COVID-19 (at the time the survey fielded) was more limited but still significant. 1 in 20 (6%) Californians report having personally contracted COVID-19 and 1 in 10 (11%) having gone into quarantine due to close contact with someone else who tested positive.

Financial vs. Health Risks

In the midst of pandemic and shutdowns, Californians at large are **as concerned about their financial health as their physical health**: 33% are most concerned about their personal finances vs. 33% for physical health and 23% for mental health. Overall, two-thirds of Californians are more concerned with their financial health (66%) and physical health (67%) as a result of COVID-19, and three-fifths also report increased concerns with their mental health (60%).

- **Lower income Californians tend to be most concerned with the financial implications** of COVID-19 on their household income (41% among those at 400% of the FPL or below vs. 32% among those above 400% of the FPL); conversely, **more affluent Californians tend to be more concerned about the health risks of COVID-19** (49% among those above 400% of the FPL vs. 35% among those 400% of the FPL or below).
- Likely as a result of their lower income levels, uninsured Californians and Californians enrolled with Covered California are more likely to be concerned about the financial impacts of COVID-19 (42% vs. 19% for physical health among those uninsured, 44% vs. 27% among those insured through Covered California).

“My husband lost a really great paying job due to COVID shutdowns. We’ve been living on unemployment since June. He just got another job but it’s the only offer he has had since June and it is 60% less than his previous job. I am looking for a job in retail, hopefully I can at least get some seasonal work at the mall for the holidays. We are thinking about selling my car but that will limit where I can work. These are all problems we have directly because of Covid-19.” - White, Uninsured

“I got laid off in March due to COVID and here we are at the end of October and I still have no job and unemployment will run out in 2 months. My creditors are now asking for money and i have no idea how I will pay my bill, put food on the table and pay my rent.” - White, Uninsured

“Work has been closed due to covid. Kids are home now so no way to get a daytime job to help with bills, unemployment going to run out soon. Bills are piling up.” - Latino, Uninsured

Communal Concerns and Safety Measures

Thinking about the risks of COVID-19, Californians are particularly concerned with potential impacts on their loved ones: **by over a 3:1 ratio, Californians say they are more concerned about their families getting COVID-19 (61%) vs. themselves personally (17%)**. Greater concern for family over personal health spans across income, ethnicity, and insurance status.

“I do not want to catch [COVID-19] and later on spread it to my family members. Also, I do not want to get sick in general.” - White, Insured

“My family has asked me to stop driving for Uber since I sometimes come in contact with my 90 year old grandmother and her companion. It has been very hard trying to pay bills...” - Latino Asian, Insured

Perhaps because of concerns with the health of others as well as their own, **Californians are broadly following core COVID-19 safety guidelines**, especially mask wearing (90%), more frequent handwashing (81%), using hand sanitizer (80%), and social distancing (79%).

- o Asian-Americans, Chinese-Americans, and Filipino-Americans in particular are outperforming the other ethnic groups in following the safety guidelines (14% above average among Asian-Americans overall, 12% among Chinese-Americans, and 16% among Filipino-Americans).

Mask wearing	90%
Frequent handwashing	81%
Using hand sanitizer	80%
Social distancing	79%
Avoiding handshakes	74%
Clean and disinfect surfaces	68%
Avoid indoor public spaces	60%
Avoid public transportation and ride sharing	58%

COVID-19, Safety, and Fear

One of the most broadly felt impacts of COVID-19 is fear or concern. In addition to the large number of Californians concerned about the impacts of COVID-19 on their physical, financial, and mental health, as a result of COVID-19, **majorities of Californians feel unsafe doing regular activities** such as using public transportation (62%), exercising at a gym (61%), and eating at restaurants (54%). 2 in 5 also feel unsafe allowing their children to attend school in person (43%), voting in-person (41%), seeing friends (41%), and allowing kids to participate in out-of-school activities (40%).

- Asian-Americans and Spanish Dominant Californians tend to report the highest level of concern conducting a variety of regular activities. For example, Asian-Americans feel especially unsafe using public transportation (73% vs. 62% overall) and exercising at a gym (73% vs. 61% overall), while Spanish Dominant Californians feel especially unsafe engaging in social and professional activities such as seeing friends (55% vs. 43% among all Latinos and 41% among all Californians), seeing family outside their household (51% vs. 39% among all Latino and 38% among all Californians), and going to their workplace (45% vs. 35% among all Latino and 33% among all Californians).

Californians without health insurance express special concern. Twice (30%) as likely to have suffered job losses as insured Californians (14%), uninsured Californians are especially concerned with the financial risks of COVID-19 (48% vs. 37% among Californians at large) in part because of their experience to date, and in part because of the potential cost of care, should they contract COVID-19:

“Before as long as i took care of myself i thought i'd be okay, and since health was just something I couldn't afford with my other bills I decided not to have it it...and I was fine But now if something happens to me, and I can't control if this covid 19 ultimately reaches me , I will need help, professional health and that will just put me more in debt with not having insurance and all that will just add to the current financial rut I am in.” - Latino, Uninsured

Very few uninsured Californians feel confident they'd have access to the care they need should they contract COVID-19 (21% vs. 52% among those insured), and only 1-in-4 (26%) uninsured Californians are confident in having health insurance over the next year (vs. 66% for insured Californians).

This high-risk context has a direct impact on these Californians' daily lives. For example, **nearly half of uninsured Californians say they don't feel safe seeing friends** in light of COVID-19 (47% vs. 40% among those insured).

Accessing Health Care Through COVID-19

COVID-19 has led to widespread reductions in healthcare access: **over two-thirds (69%) of Californians report lower use of some type of healthcare service as a result of COVID-19**, and a majority (57%) say that either they or their provider have cancelled, delayed, or not scheduled some sort of medical care.

- Reduced use of healthcare services is especially prevalent among Spanish Dominant Californians (80% vs. 73% among Latinos overall, 65% among Whites, 68% among African-Americans, 69% among Asian-Americans).

Californians are **especially likely to be postponing preventative care services** such as routine care (39%), follow-up visits for non-urgent problems (36%), and dental cleaning (48%) decisions which may seem safer in the short term but could have dangerous longer-term consequences.

"I'm too scared to take any of my family to the doctors because of COVID-19 . I really feel like there is more of a chance to contract the virus if we go" - Latino, Insured

Although insured Californians, who tend to have a higher baseline level of care, are more likely to report reductions in their use of health care services (70% vs. 55% among the uninsured), **uninsured Californians have by far the lowest satisfaction with the healthcare to which they currently have access** (15% vs. 38% among insured Californians), and they are significantly more likely than insured Californians to say that **COVID-19 has hurt their impression of the California medical system** (37% vs. 24% among insured Californians).

- In contrast, 40% of those insured through independent purchases (34% Covered CA, 47% Off-Exchange) say that COVID-19 has improved their perception of California's healthcare system (vs. only 24% among the uninsured).

Still, across the board, due to declining access to care, **satisfaction with accessible healthcare has likewise declined.**

- Prior to COVID-19, half (52%) of Californians were satisfied with the healthcare to which they had access; in contrast, just over a third (37%) are satisfied with the healthcare they've had access to during COVID-19, a -15% drop.
- White Californians were the most satisfied with their healthcare access both pre-COVID (60%) and during (43%), their satisfaction dipped by a magnitude similar to Californians at large.
- Californians who lowered their use of healthcare services report a sharper decline (-18% drop) in satisfaction with the health care to which they have access than those who didn't reduce their use of healthcare services (-6% drop), illustrating the relationship between reduced use and growing dissatisfaction with accessible care.

[See table for detailed healthcare satisfaction numbers.]

Table 2. Satisfied with healthcare to which they have access

		Pre-COVID-19	During COVID-19	Drop (Pre-During)
	Total Californians	52%	37%	-15%
Ethnicity	Whites	60%	43%	-17%
	African-Americans	54%	38%	-16%
	Latinos overall	47%	34%	-13%
	Spanish Dominant	43%	34%	-9%
	Asian-Americans	42%	29%	-13%
Insurance Source	Employment Based	58%	42%	-16%
	Individual Market (Covered CA/Off-Exchange)	60%	45%	-15%
	Off-Exchange	72%	54%	-18%
	Covered California	51%	37%	-14%
	Medi-Cal	41%	29%	-12%
	Uninsured	25%	15%	-10%

White and African-Americans are the only ethnic groups among whom a majority are confident they'd have the access to healthcare they need if they were diagnosed with COVID-19 (59% among Whites, 46% among Latinos overall, 46% among Spanish Dominant Californians, 51% among African-Americans, 41% among Asian-Americans).

- Confidence in access to the healthcare one would need if diagnosed with COVID-19 is also correlated with household income: only 38% of Medi-Cal eligible Californians are confident, compared to 42% among Lower Subsidy Eligible, 45% among Higher Subsidy Eligible, 55% among New Subsidy Eligible, and 63% among non-Subsidy Eligible Californians.

"I need to be on health insurance just in case something happens, but I don't have the financial means of getting it." - White, Uninsured

Consistent with the disparate financial and health impacts of COVID-19 on this population, **Spanish Dominant Californians are also the most likely to have had trouble paying medical expenses as a result of COVID-19** (21% vs. 13% among Latinos overall, 10% among Whites, 12% among African-Americans, 5% among Asian-Americans).

Telehealth: Momentum, Satisfaction, and Access

While traditional healthcare use has declined, **the share of Californians using telehealth expanded dramatically as a result of COVID-19**, from 22% to 57%. Over a third (35%) of Californians started using telehealth for the first time during COVID-19.

- While Californians across insurance sources increased their use of telehealth during COVID-19, access to telehealth has varied dramatically by insurance status: 60% of insured Californians say they have now used telehealth, compared to only 25% of the uninsured, and insured Californians are twice as likely to have used telehealth for the first time during COVID-19, as compared to the uninsured (36% vs. 17%).
- White Californians are the most likely to have used telehealth during COVID-19 (63%), Asian-Americans the least (51%).

For Californians who have used it, **telehealth has been an effective alternative to in-person care**. In fact, nearly three-fifths (59%) of Californians who used telehealth during COVID-19 are very or extremely satisfied with the quality of care they have received compared to in-person visits with a doctor. Telehealth users also report higher satisfaction with the health care to which they've had access during COVID-19, as compared to non-telehealth users (41% vs. 31% satisfied).

Of new users who started using telehealth during COVID-19, nearly half (46%) plan to continue using telehealth post-COVID-19. **This would result in a near doubling of the long-term telehealth usage for the population of California.**

Table 3. Experience with Telehealth (Among all Californians)	
Already used telehealth pre COVID-19	22%
Started using telehealth during COVID-19 and plan to continue	16%
Started using telehealth during COVID-19 and don't plan to continue	19%
Have never used telehealth	43%

Methodological Details

In order to understand Californians’ “state of health” during COVID-19, Greenberg conducted a 20-minute online survey of 3,017 Californians aged between 18-64 between October 28, 2020 and November 11, 2020. The survey was offered in English and Spanish.

Timeline of Events

- October 2, 2020: Donald Trump tested positive for COVID-19
- October 28, 2020: Greenberg started fielding this study
 - COVID-19 national total was at 8.7 million infections and 227K deaths
- November 7, 2020: The Associated Press declares Joe Biden the winner of the 2020 presidential contest
- November 9, 2020: Pfizer’s vaccine candidate was found to be more than 90% effective in preventing COVID-19 in participants without evidence of prior SARS-CoV-2 infection in the first interim efficacy analysis
- November 11, 2020: Greenberg completed fielding for this study
 - COVID-19 national total is at 10.5 million infections and 242K deaths

Sample Distribution²

AUDIENCES	TOTAL N SIZE (UNWEIGHTED)*	WEIGHTED DISTRIBUTION
Total Californians	N=3017	N=3017
Gender		
Male	N=1311	49.5%
Female	N=1687	49.5%
Non-binary/Prefer not to answer	N=19	1%

² Survey data was weighted to the known demographic distribution of California, based on the U.S. Census.

DMAs		
San Francisco	N=524	17%
San Diego	N=268	8%
Sacramento	N=211	6%
LA	N=1595	47%
Other DMA	N=419	22%
Age		
18-24	N=480	15%
25-34	N=746	22%
35-44	N=693	22%
45-64	N=1098	41%
Income		
Less than \$25,000	N=516	14.5%
\$25,000 to \$49,999	N=578	16.5%
\$50,000 to \$74,999	N=530	14.5%
\$75,000 to \$99,999	N=427	12.5%
\$100,000 to \$149,999	N=452	16.5%
\$150,000 or more	N=412	22.5%
Prefer not to disclose	N=102	3%
Insurance source		
Employer coverage	N=1608	53%

Medi-Cal	N=779	29%
Covered California	N=163	4.3%
Off-exchange	N=109	3.6%
Other coverage	N=120	3.9%
Uninsured	N=238	6.1%
Ethnicity		
White, non-Latino	N=1214	36%
Latino	N=1115	39%
<i>Spanish Dominant</i>	N=265	21.8%
African-Americans	N=243	8%
Asian-Americans	N=430	16%
<i>Chinese</i>	N=155	37.3%
<i>Vietnamese</i>	N=58	10.6%
<i>Filipino</i>	N=77	9.7%
<i>Korean</i>	N=43	9.7%
<i>Other Asian</i>	N=189	42.2%
Other Ethnicity	N=194	4%

1% of survey respondents self-identified as non-legal residents of California or declined to confirm legal residency in California.