



# The Effect of Isolation on Older Americans

A 2020 report examines social disruption among Medicare beneficiaries during the COVID-19 pandemic.

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# Survey Methodology

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Through a third-party survey tool, GoHealth commissioned 1,000 online interviews from August 12 through August 17, 2020.

The survey polled respondents who met the following criteria:

- **Currently age 65 and older and enrolled in Medicare.** Throughout the report, we will refer to this group as **Medicare beneficiaries.** (n=1,000)

### *Demographic breakout*

- Gender: Male; Female
- Income: Low, Less than \$40K; Middle, \$40K - \$119.99K; High, \$120K or Greater
- Region: Northeast; Midwest; West; South

Data was collected via general market to guarantee robust base sizes and adequate representative sampling. The initial recruitment to the general market sample was balanced to householders from the U.S. Census Bureau based on age, ethnicity/race, region, and gender. The general market sample was divided into relevant respondent groups for the study based on responses to the screening questions. To determine the appropriate income segments among Medicare beneficiaries, data from the KAISER FAMILY FOUNDATION were utilized. More information can be found at [Income and Assets of Medicare Beneficiaries, 2016-2035](#).

# Overview

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In the COVID-19 age, being social distant is a necessity to help prevent the spread of the virus. The risk is even higher for medically vulnerable groups, particularly senior citizens, who have to take extra precautions.

Research shows that social isolation and loneliness are associated with negative health outcomes and a range of illnesses. We surveyed 1,000 Medicare beneficiaries to learn how the pandemic and isolation has taken a toll on Americans, what the impact has been to physical and mental health, and how individuals have been coping.

**Nearly all Medicare beneficiaries practice social distancing, and almost half have increased the degree at which they social distance themselves compared to the beginning the of the pandemic. Almost a third feel lonely. And, nearly a quarter have experienced a decline in physical and mental health.**

**1 in 4**

have experienced a decline in physical health since the pandemic began

**1 in 4**

have experienced a decline in mental health since the pandemic began

**2 in 10**

don't know if they have access to mental health resources or already feel they lack access

**9 in 10**

are more lonely since the pandemic began, of those that are lonely

**8 in 10**

have experienced anxiety, of those that felt a mental decline

**4 in 10**

have not seen non-household family members or friends in two or more months



# Effects of Isolation:

Experiences and Ways of Coping

# Key Findings

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80% of Medicare beneficiaries say the pandemic has impacted how often they see their family or friends, no matter if they live alone or with another person. 28% have not visited a non-household member in +5 months. Nearly all use social distance; **49% say they social distanced more today than at the start of the pandemic.**



**1 in 3**  
Medicare beneficiaries  
live alone

For many Americans, **isolation is having an impact** on feelings of loneliness and declines in mental and physical health.

Close to one in three (29%) Medicare beneficiaries feel lonely and compared to the beginning of the pandemic, almost all (92%) say they feel more lonely. And since the pandemic began, one in four Medicare beneficiaries have felt a decline in the physical health (26%) and/or their mental health (25%).

Of those with a physical decline,

- **87% experience fatigue or decreased energy levels**
- **70% experience sleep changes**
- **63% experience appetite changes**

Of those that feel a mental decline,

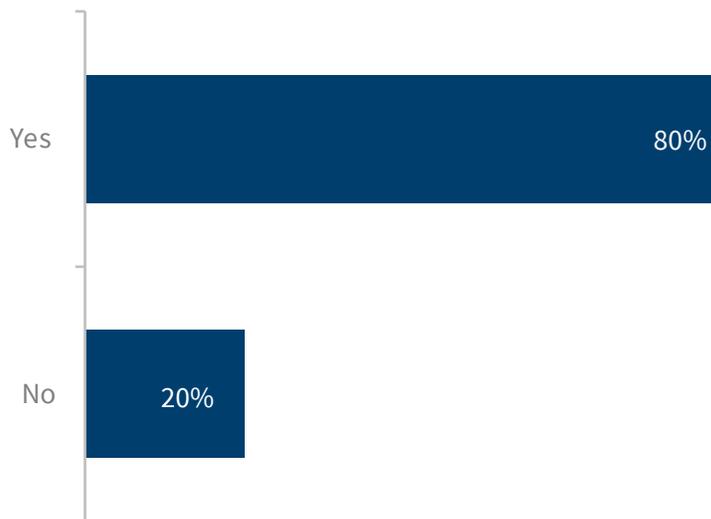
- **85% experience anxiety**
- **78% experience depression**
- **76% experience irritability**
- **66% experience mood swings**

While taking walks (73%) and visiting with family or friends outdoors (56%) are the most common ways Medicare beneficiaries prevent feelings of loneliness since the beginning of the pandemic, almost half (47%) had video calls with others. Of those that had a video calls, half (50%) were new to the technology due to the pandemic.

While one in ten (11%) Medicare beneficiaries don't wear a mask every time in public, nine in ten (89%) do; of which, almost half (44%) will continue to be socially distant and wear a mask until there is a vaccine.

## Has the pandemic had an impact on how often you see your family and/or friends?

The pandemic has notably impacted how often Medicare beneficiaries see family or friends



# 8 in 10

Medicare beneficiaries say the pandemic has impacted how often they see their family and/or friends

### Medicare Beneficiaries - By Demographic

#### Northeasterners Feel the Biggest Impact

- More than four in five Northeasterners (83%) say the pandemic impacts how often they see their family or friends, slightly more than Midwesterners (79%), Southerners (81%) and Westerners (78%).

#### The Pandemic Impacts Women to a Greater Degree

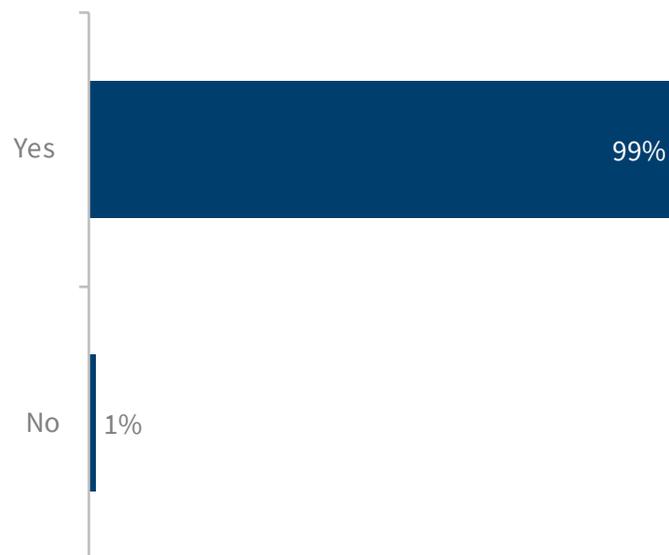
- More than four in five (83%) women say the pandemic impacts how often they see family or friends, compared to three in four (75%) men.

#### Higher Income Beneficiaries Tend to be Impacted More Than Lower Income Earners

- Nine in ten high income earners (90%) and four in five middle income earners (81%) feel the impact of the pandemic, compared to just three in four lower income Medicare beneficiaries (75%).

## Do you practice social distancing (i.e. staying 6 feet away from others)?

### Nearly all Medicare beneficiaries practice social distancing



### Medicare Beneficiaries - By Demographic

#### Across Regions, Medicare Beneficiaries Practice Social Distancing

- All Northeasterners (100%) practice social distancing, similar to Midwesterners (98%), Southerners (99%) and Westerners (98%).

#### Men Are Just As Likely As Woman to Practice Social Distancing

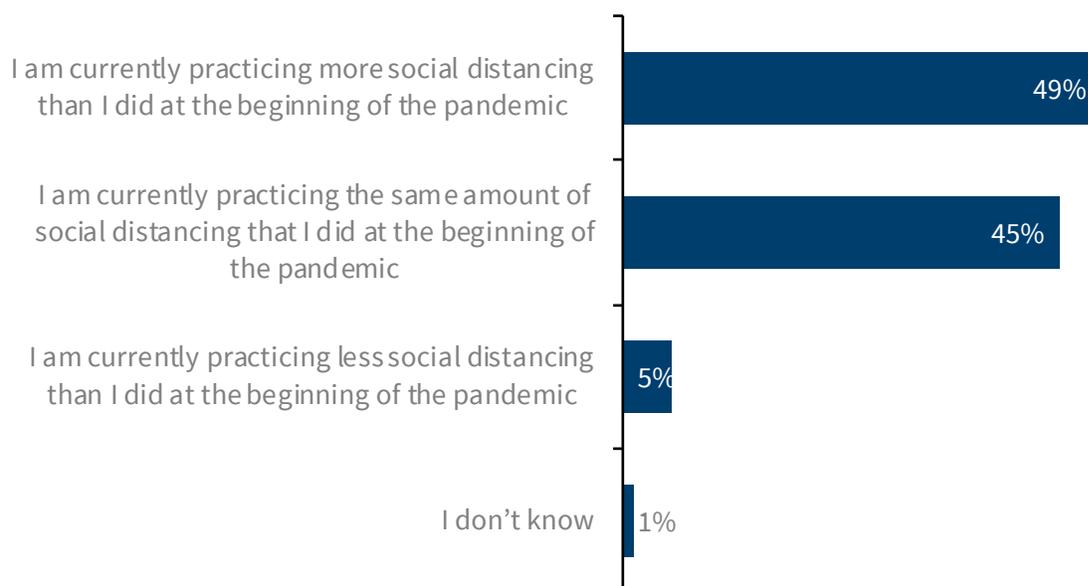
- Most men (99%) and women (99%) practice social distancing.

#### Income Doesn't Impact Social Distancing Practice

- All high income earners (100%) practice social distancing, parallel with lower (98%) and middle (99%) income earners.

## Compared to the beginning of the pandemic, do you currently practice social distancing more or less?

Nearly half of Medicare beneficiaries are practicing social distancing *more* now than they did in the beginning of the pandemic



### Medicare Beneficiaries - By Demographic

#### Southerners Are Increasing Their Practice of Social Distancing

- More than half of Southerners (53%) are practicing more social distancing now, compared to less than half of Northeasterners (44%), Midwesterners (48%) and Westerners (48%)

#### Men Are Practicing Social Distancing More Often

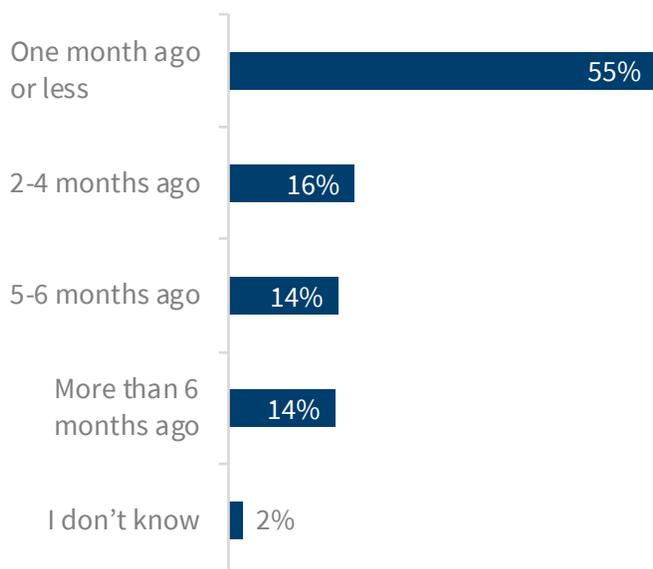
- More than half of men (53%) say they are practicing social distancing more often, compared to less than half of women (47%) who say the same.

#### Middle Income Earners Most Likely to be Practicing Same Amount of Social Distancing

- While less than half of middle income earners (47%) are practicing social distancing more often, more than half of lower (51%) and high (55%) income earners say they are practicing more frequently.

## When was the last time you socially visited in-person with family and/or friends who don't reside with you?

One in four Medicare beneficiaries have not socially visited family or friends within the past four months



**44%** of Medicare beneficiaries have not seen non-household family members or friends in two or more months

**28%** of Medicare beneficiaries have not seen non-household family members or friends in five or more months

### Medicare Beneficiaries - By Demographic

#### Southerners Are Less Likely to Socially Visit With Family or Friends

- One in three Southerners (32%) last socially visited with their family or friends more than four months ago, compared to one in four in the Midwest (26%) and West (28%) and one in five in the Northeast (21%).

#### Men And Women Equally Lack Social Visits

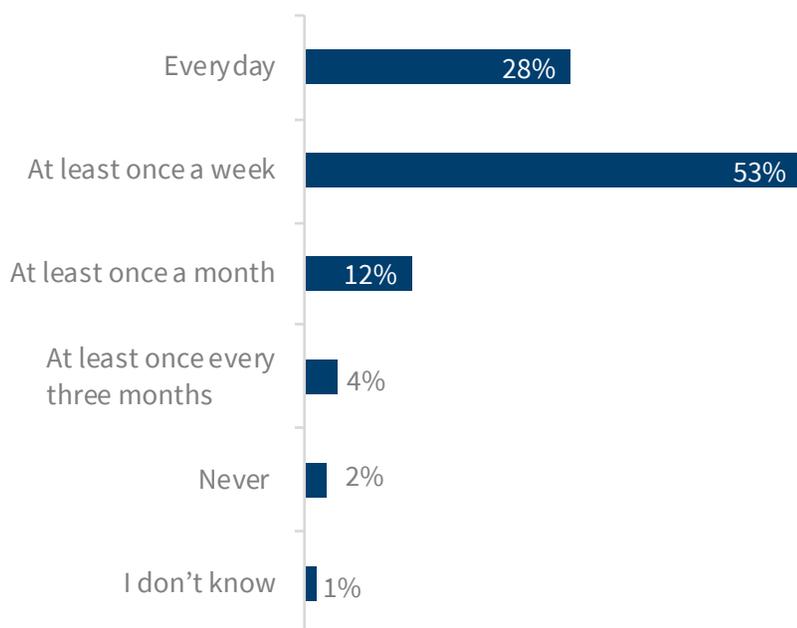
- More than one in four men (27%) and women (28%) have not socially visited family or friends within the past four months.

#### Lower Income Beneficiaries go the Longest Without Social Visiting

- Nearly one in five lower income earners (18%) have gone more than six months without socially visiting family or friends, compared to one in ten middle (11%) and high (13%) income earners.

## How often do family and/or friends who you don't reside with check in on you (virtually, by phone, or in-person)?

Slightly more than half of Medicare beneficiaries are checked on at least once per week.



# 12%

Medicare beneficiaries are only checked on at least once per month.

### Medicare Beneficiaries - By Demographic

#### Northeastern Medicare Beneficiaries are Checked On Most Often

- More than one in three Northeasterners are checked on everyday (35%), while one in four Midwesterners (26%), one in five Westerners (20%) and less than one in three Southerners (31%), report the same.

#### Females Are More Likely to be Checked On Everyday

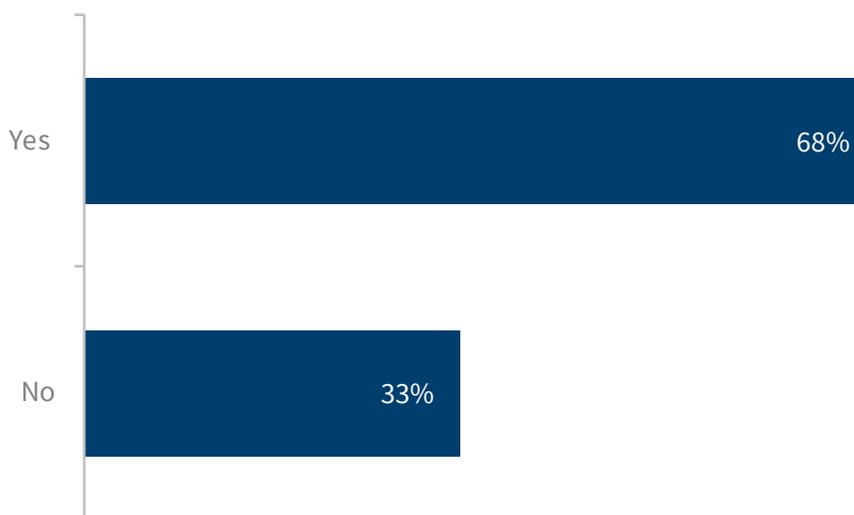
- Nearly two in three (31%) women are checked on everyday, compared to one in four (24%) men.

#### Upper Income Medicare Beneficiaries are Less Likely to be Checked On Everyday

- Only one in five high income earners (21%) are checked on everyday compared to more than one in four low income earners (29%) and middle income earners (28%)

## Do other people currently live in the same household as you?

### A third of Medicare beneficiaries live alone



### Medicare Beneficiaries - By Demographic

#### Midwesterners Are More Likely to Live Alone

- One in three (34%) live alone, which was slightly higher than those in the Northeast (31%), South (31%) and West (33%) who say the same.

#### Women Tend to Live Alone More Than Men

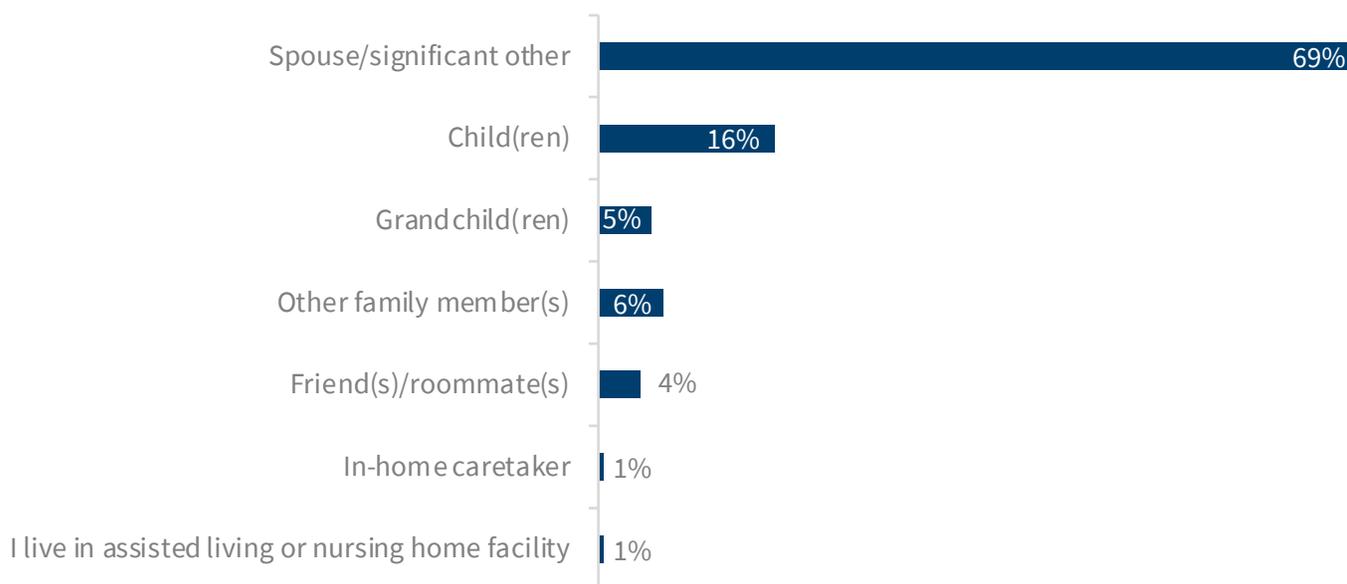
- Nearly two in five women (38%) live alone, compared to just one in five (22%) men.

#### Low Income Earners Are More Than 5X More Likely to Live Alone Than Upper Income Earners

- More than half (53%) low income Medicare beneficiaries live alone, compared to one in five middle income (21%) earners and one in ten high income earners (10%).

## Who else lives in the same household as you? (Medicare beneficiaries who reside with others)

For those that reside in the same household as someone else, a majority live with their spouse or significant other



### Medicare Beneficiaries - By Demographic

#### Southerners Are Less Likely to Live With a Spouse or Significant Other

- Two in three (65%) live with their spouse or significant other, compared to those in the Northeast (72%), South (71%) and West (70%).

#### Men Are More Likely to Live With a Significant Others

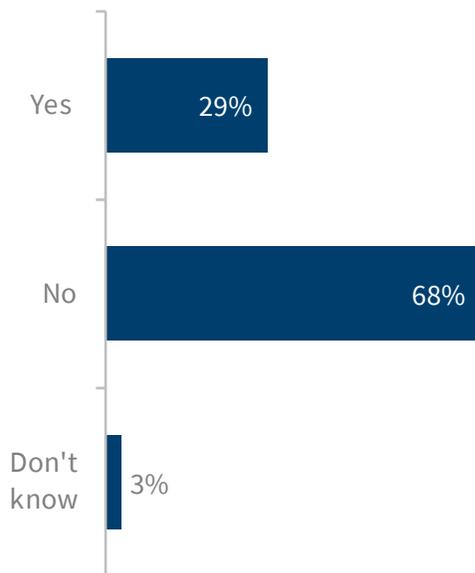
- More than three in four men (77%) live with their spouse or significant other, while less than two in three (63%) women reside with their partners.

#### Beneficiaries With Higher Incomes Are Prone to Living With Significant Others

- Three in four high income earners (76%) and middle income earners (71%) live with their significant other, compared to fewer than three in five (58%) low income earners.

## Do you feel lonely?

### Nearly one in three Medicare beneficiaries feel lonely



Those that live alone are **2X** more likely to feel lonely compared to those that do not

# 40%

Medicare beneficiaries that live alone feel lonely

# 24%

Medicare beneficiaries that do not live alone feel lonely

### Medicare Beneficiaries - By Demographic

#### Medicare Beneficiaries Feel Lonely Regardless of Where They Live

- Nearly one in three Southerners (30%) feel lonely, similar to Northeasterners (29%), Midwesterners (29%) and Westerners (29%).

#### Women Are More Lonely Than Men

- One in three women (33%) feel lonely, while only one in four men (22%) say the same.

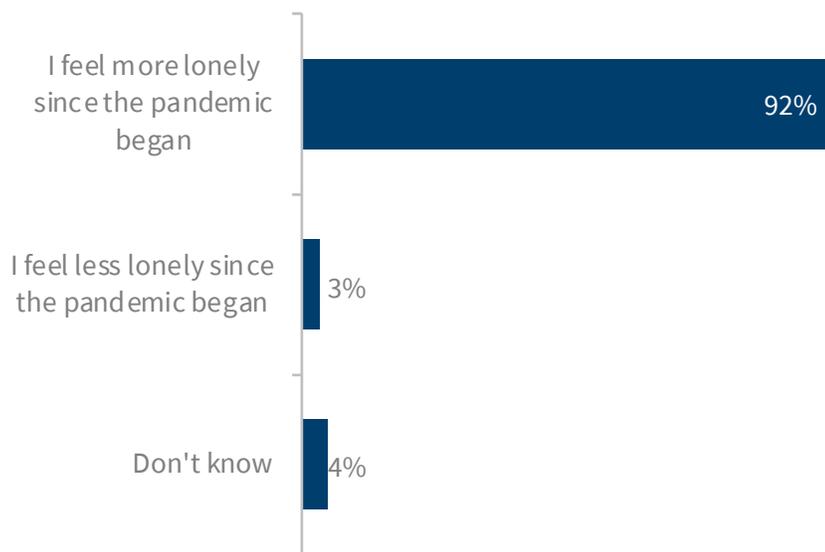
#### Middle Income Earners Are Less Lonely

- Only one in four middle income earners (28%) feel lonely compared to nearly one in three lower (30%) and high (31%) income earners.

## Compared to before the pandemic began, do you feel more or less lonely?

(Medicare beneficiaries who feel lonely)

A majority of Medicare beneficiaries feel more lonely since the pandemic began



# 92%

Medicare beneficiaries are more lonely since the pandemic began.

### Medicare Beneficiaries - By Demographic

#### Medicare Beneficiaries Across Regions Feel More Lonely

- Nine in ten Northeasterners (92%), Midwesterners (90%), Southerners (93%) and Westerners (91%) feel more lonely now than they did before the pandemic began.

#### Women Are Lonelier Now Than Before the Pandemic

- More than nine in ten women (94%) feel more lonely now, compared to less than nine in ten men (88%) who say the same.

#### Upper Income Medicare Beneficiaries Feel an Increase in Loneliness

- Most high income earners (96%) tend to feel more lonely since the pandemic began, similar to lower income (93%) and middle income (91%) earners.

## Since the pandemic began, have you done any of the following to prevent feelings of loneliness?

**Taking walks or visiting with family or friends outdoors are the most common ways Medicare beneficiaries prevent feelings of loneliness**

**Nearly half of Medicare beneficiaries** participated in video calls with family or friends.

	“Yes” Responses
Taken walks to get out of the house/get some fresh air	73%
Visited with family and/or friends in-person outdoors	56%
Participated in video calls with family and/or friends	47%
Visited with family and/or friends in-person indoors	45%
Increased my usage of social media (e.g. Facebook, Twitter, Instagram, etc.)	43%
Started using social media (e.g. Facebook, Twitter, Instagram, etc.)	37%
Taken up a new hobby inside my home	20%
Participated in virtual socialization (i.e. chat rooms, commenting on blog posts, etc.)	19%
Written and sent letters to family and/or friends via snail mail	19%

### Medicare Beneficiaries - By Demographic

#### Northeasterners Visit Outdoors to Prevent Loneliness

- Three in four Northeasterners (72%) visit family or friends outdoors, compared to three in five Midwesterners (57%) and half of Southerners (52%) and Westerners (49%).

#### Women Increased Their Social Media Usage

- Half of women (48%) increased their social media usage to prevent feelings of loneliness, while only one in three men (34%) did the same.

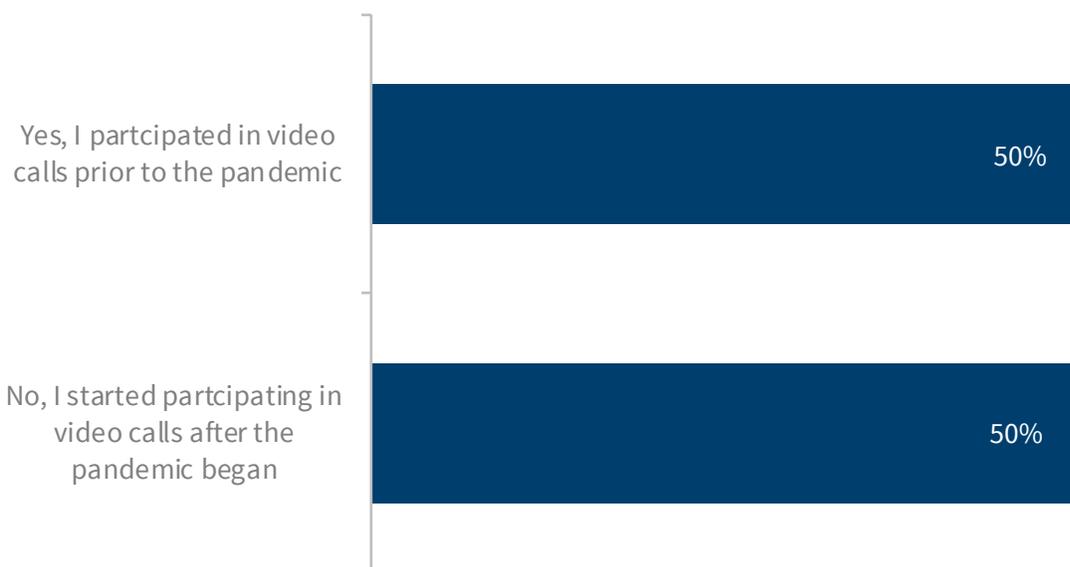
#### Upper Income Earners Are Most Likely to Participate in Video Calls

- Two in three high income earners (65%) joined video calls with family or friends, while just half of middle (49%) and two in five low (38%) income earners say the same.

## You mentioned participating in video calls with your family and/or friends. Is this something you did before the pandemic began?

(Medicare beneficiaries who have participated in video calls)

### Half of Medicare beneficiaries started having video calls *after* the pandemic began



### Medicare Beneficiaries - By Demographic

#### Midwesterners Started Having Video Calls After the Pandemic Began

- Nearly three in five Midwesterners (57%) started having video calls after the pandemic began, compared to half of Northeasterners (52%) and Southerners (47%) and just two in five Westerners (40%)

#### Women More Likely to Participate in Video Calls After the Pandemic

- Half of women (51%) participated in video calls after the pandemic started, slightly more than men (46%).

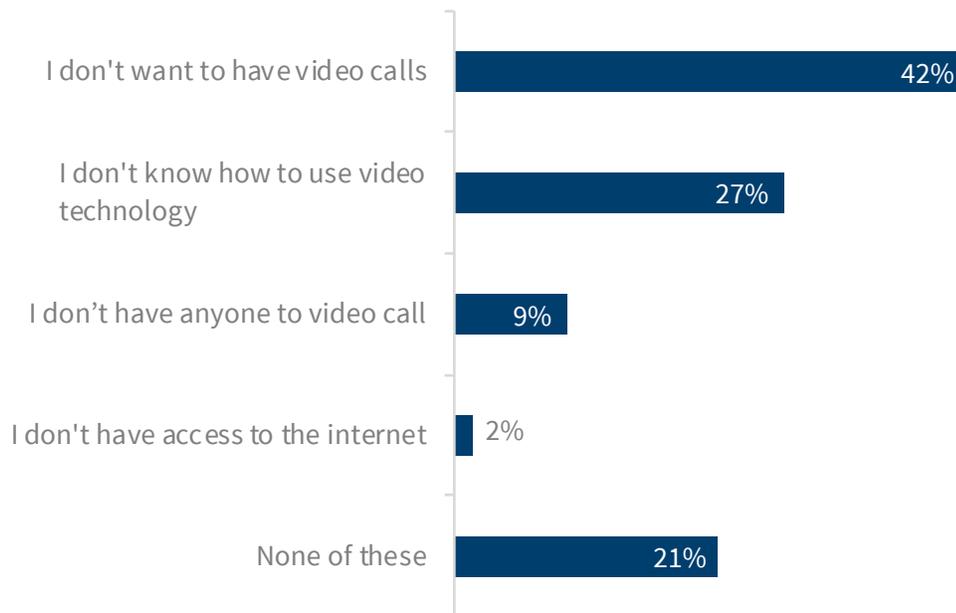
#### Upper Income Earners Tend to Participate in Video Calls More After Pandemic Began

- Three in five high income earners (60%) say they didn't start participating in video calls until after the pandemic began, compared to half of lower (50%) and middle (48%) income earners who say the same.

## Which, if any, of the following prevents you from using video calls to connect with family and/or friends?

(Medicare beneficiaries who have *not* participated in video calls)

Two in five Medicare beneficiaries who are not participating simply don't want to have video calls with family or friends



# 1 in 4

Medicare beneficiaries don't know how to use video technology

### Medicare Beneficiaries - By Demographic

#### Midwesterners Apprehensive About Video Call Technology

- Nearly one in three Midwesterners (30%) don't know how to use video call technology, while only one in four Northeasterners (26%), Southerners (24%) and Westerners (26%) report the same.

#### Women More Likely Than Men to Lack the Desire And Know How

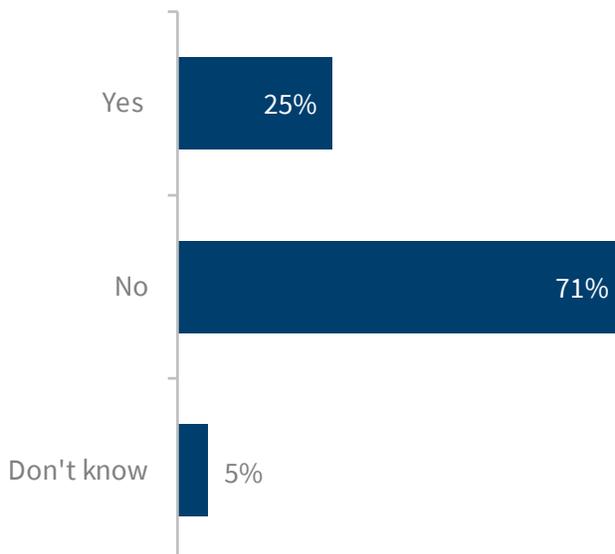
- More than two in five women (43%) don't want to have video calls, slightly higher than men (38%).
- More than one in four women don't know how to use video technology, again slightly higher than men (24%).

#### Middle Income Earners Most Comfortable with the Technology

- Only one in four middle income earners (25%) don't know how to use video call technology, compared to nearly one in three lower (29%) and high (29%) income earners.

## Since the pandemic began, have you felt a decline in your overall mental well-being?

One in four Medicare beneficiaries have felt a mental decline since the pandemic began



# 25%

Medicare beneficiaries feel a decline in their overall mental well-being.

### Medicare Beneficiaries - By Demographic

#### Midwesterners and Westerners Most Likely to Experience Mental Declines

- More than one in four Midwesterners (28%) and Westerners (27%) have experienced a decline in their mental well-being, versus one in five Northeasterners (22%) and Southerners (23%).

#### Women More Likely Than Men to Report Declines in Mental Well-being

- More than one in four women (28%) say they've experienced mental declines since the pandemic began, while fewer than one in five men (18%) report the same.

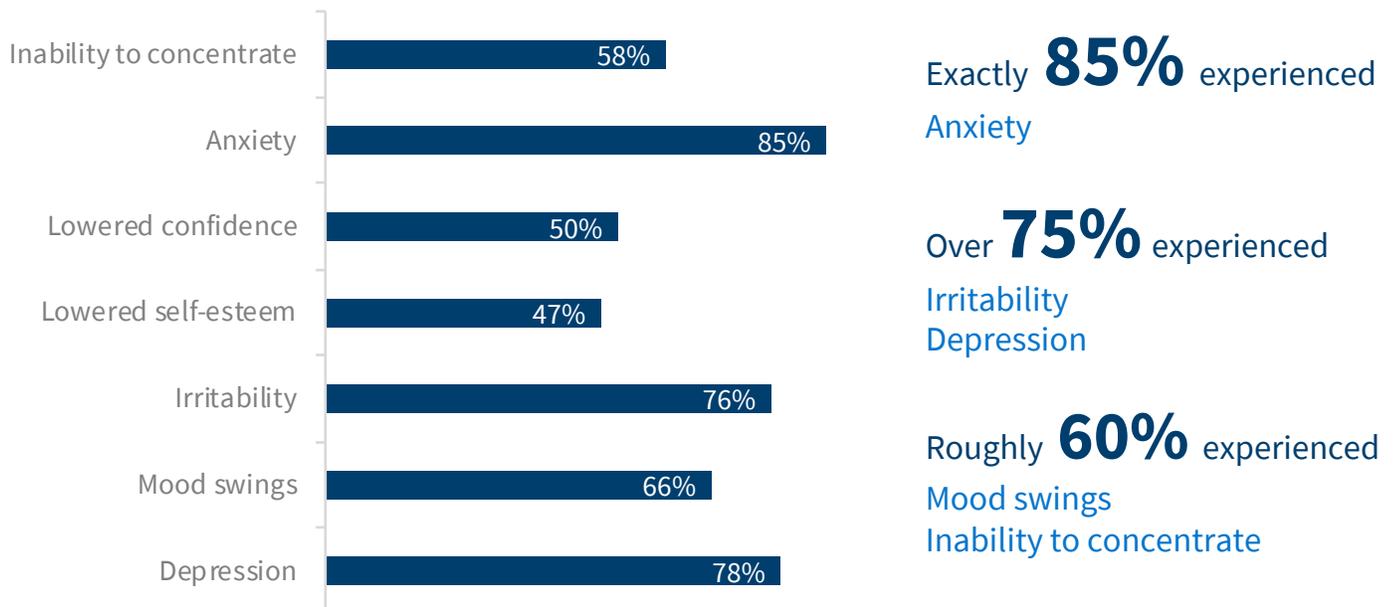
#### Upper Income Medicare Beneficiaries More Susceptible to Mental Declines

- More than one in three high income earners (38%) have experienced a mental decline, while only one in four lower (25%) and middle (22%) income earners say the same.

## Have you experienced any of the following since the pandemic began?

(Medicare beneficiaries who have felt a mental decline)

More than eight in ten Medicare beneficiaries have experienced anxiety since the pandemic began



### Medicare Beneficiaries - By Demographic

#### Midwesterners and Southerners Tend to Experience Depression

- Four in five Midwesterners (78%) and Southerners (82%) experienced depression, more than Northeasterners (69%) and Westerners (72%).

#### Women Are More Likely than Men to Suffer From Lowered Confidence and Self-Esteem

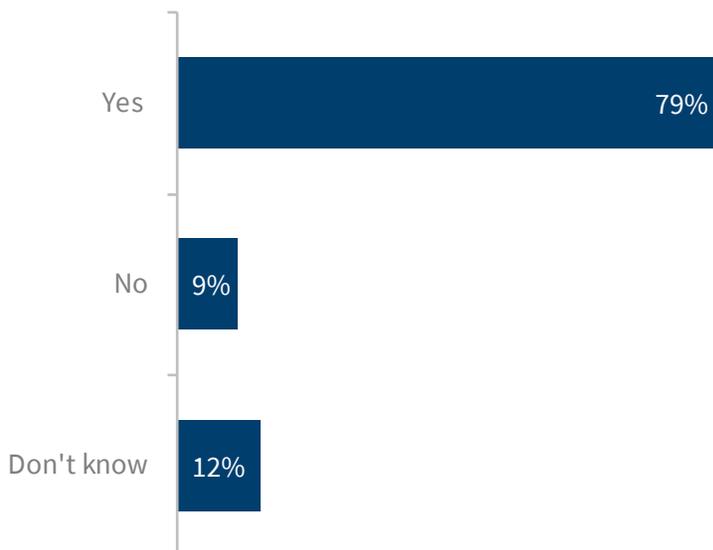
- Half of women (49%) have experienced lowered self-esteem since the pandemic began, more than the two in five (39%) men who experienced the same.
- Lowered confidence affects more than half of women (53%) but only two in five (39%) men.

#### Upper Incomes Less Likely to Suffer From Depression

- Only two in three high income earners (69%) experienced depression, while more than three in four lower (79%) and middle (79%) income earners report the same.

## Do you feel you have access to resources to help with your mental health?

Almost one in five Medicare beneficiaries feel they lack access to mental health resources



# 21%

Medicare beneficiaries don't know or indicate they do not have access to resources with help with their mental health

### Medicare Beneficiaries - By Demographic

#### Midwesterners Unsure About Access

- Nearly one in six Midwesterners (15%) don't know if they have access to mental health resources, slightly higher than Northeasterners (10%), Southerners (13%) or Westerners (10%).

#### Women Are Just As Uncertain As Men

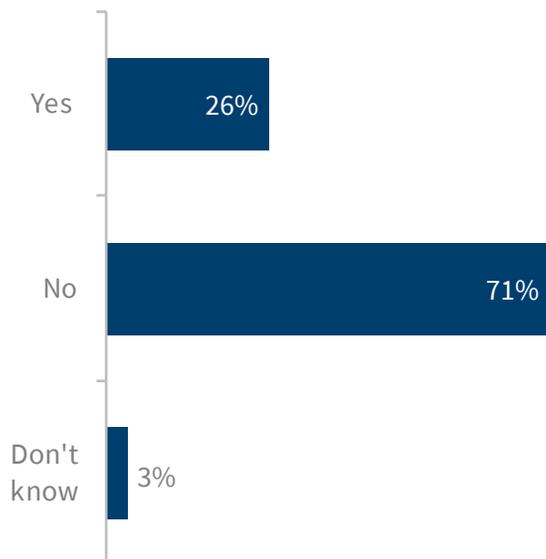
- One in five women (20%) are either unsure or don't have access to mental health resources, similar to men (23%).

#### Lower Income Medicare Beneficiaries Most Likely to Lack Access to Resources

- More four in five high (85%) and middle (81%) income earners feel they have access to mental health resources, while less than three in four low income earners (71%) feel the same.

## Since the pandemic began, have you felt a decline in your overall physical well-being?

More than one in four Medicare beneficiaries has felt a physical decline since the pandemic began



# 26%

Medicare beneficiaries feel a decline in their overall physical well-being.

### Medicare Beneficiaries - By Demographic

#### Northeasterners More Apt to Experience Physical Decline

- More than one in four Northeasterners (27%) has felt a physical decline since the pandemic began, slightly more than Midwesterners (26%), Southerners (25%) and Westerners (26%).

#### Women Likely to Have Felt Physical Declines Since Beginning of Pandemic

- Nearly one in three women (29%) have felt physical declines, while only one in five men (20%) say the same.

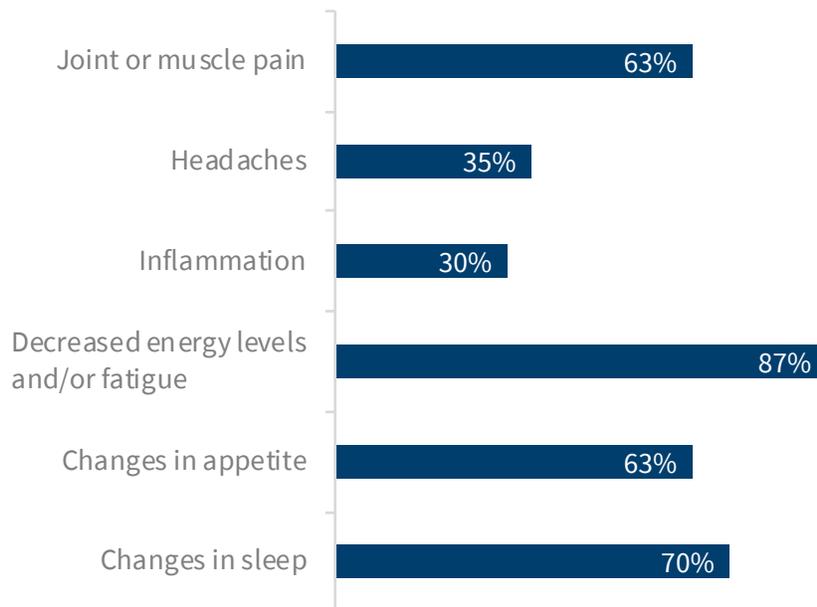
#### Upper Income Earners Most Likely to Experience Physical Declines

- More than one in three high income earners (36%) have felt a physical decline, while only one in four lower (26%) and middle (24%) income earners report the same.

## Have you experienced any of the following since the pandemic began?

(Medicare beneficiaries who have felt a physical decline)

Nearly nine in ten Medicare beneficiaries have experienced fatigue or decreased energy levels



Nearly **90%** experienced Decreased energy levels and/or fatigue

Exactly **70%** experienced Sleep changes

Over **60%** experienced Joint/muscle pain Appetite changes

### Medicare Beneficiaries - By Demographic

#### Northeastern and Midwestern Beneficiaries More Prone to Decreased Energy Levels

- Nine in ten Northeasterners (90%) and Midwesterners (90%) have experienced fatigue and/or decreased energy levels, slightly more than Southerners (85%) or Westerners (84%).

#### Women Are More Likely to Suffer From an Array of Physical Declines

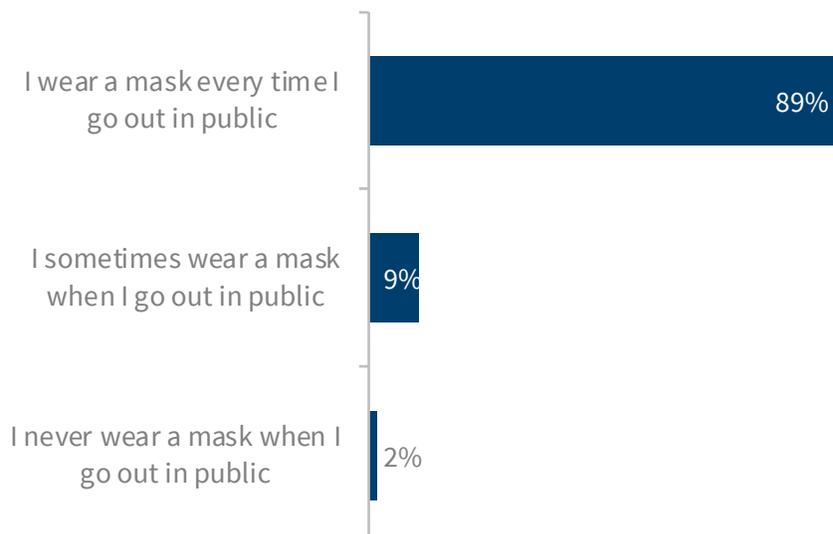
- Two in three women (66%) experienced changes in appetite, while only half of men (53%) experienced the same.
- One in three women (36%) experienced inflammation, compared to one in ten (15%) men.

#### Middle Income Earners Less Likely to Experience Fatigue

- Nine in ten low (90%) and high (90%) income earners experienced fatigue and/or decreased energy levels, compared to four in five (82%) middle income earners.

## How often do you wear a mask when you are in a public place?

Nine in ten Medicare beneficiaries wear a mask every time they go out in public



# 11%

Medicare beneficiaries either sometimes wear a mask in public with some never wearing a mask at all

### Medicare Beneficiaries - By Demographic

#### Midwesterners Most Likely to Wear a Mask *Sometimes*

- More than one in ten Midwesterners (13%) wear a mask sometimes, compared to less than one in ten Northeasterners (8%), Southerners (9%) or Westerners (7%).

#### Men Are 2X As Likely As Women to Wear a Mask *Sometimes*

- One in seven men (14%) wear a mask only sometimes, while less than one in ten (7%) women do the same.

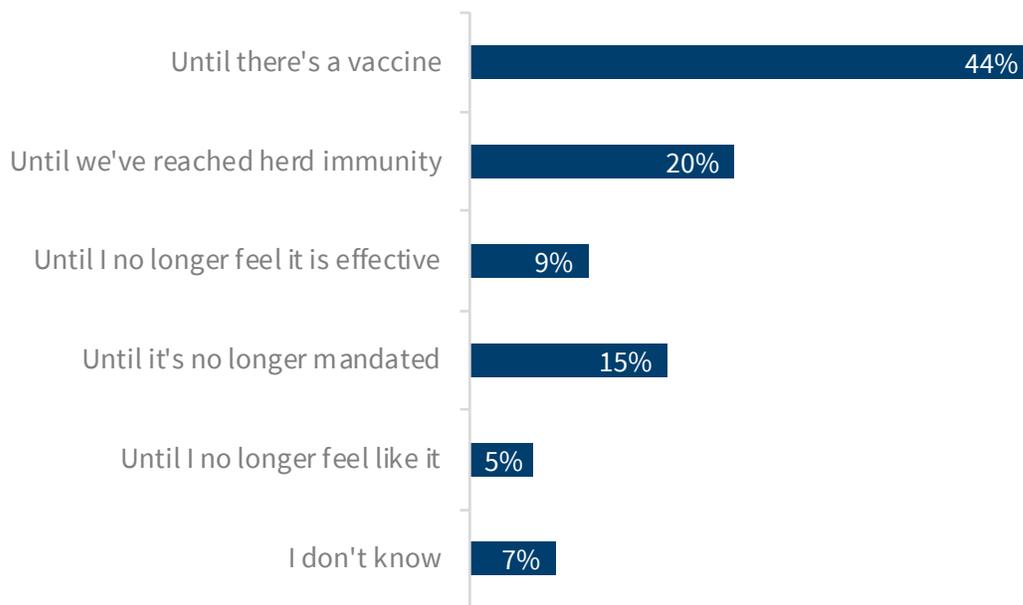
#### Upper Income Earners Most Likely to Wear a Mask Every Time They Go in Public

- Nearly all high income earner (98%) wear a mask everyday, compared to nine in ten lower (87%) and middle (89%) income earners.

## How long are you willing to practice social distancing and wear masks?

(Medicare beneficiaries who practice social distancing and wear a mask in public)

More than two in five Medicare beneficiaries are willing to wear a mask and practice social distancing until a vaccine is available



### Medicare Beneficiaries - By Demographic

#### Southerners and Westerners Most Likely to Protect Themselves Until Herd Immunity is Achieved

- Nearly one in four Southerners (23%) and Westerners (23%) will take precautions until we've reached herd immunity, compared to just one in five Northeasterners (19%) and Midwesterners (16%).

#### Women More Likely to Wear Masks and Practice Social Distancing Until Herd Immunity is Achieved

- Almost one in four women (22%) say they'll wear a mask and practice social distancing until we've reached herd immunity, while less than one in five men (17%) say the same.
- Nearly half of men (48%), however, say they'll wear a mask until there's a vaccine, compared to just two in five women (41%).

#### Upper Income Earners Are Most Likely to Take Precautions Until A Vaccine is Available

- Three in five high income earners (61%) are willing to wear a mask and social distance until there is a vaccine, while only two in five lower (38%) and middle (44%) income earners say the same.



## Need Help?

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In a stressful time, coping with anxiety and depression can be more challenging than usual. Mental health symptoms can occur at any stage of life, but support is available.

### **24/7 mental health resources**

Here are some organizations prepared to connect with you in-person or virtually. Most services are confidential, 100% free, and available 24/7 and year-round.

- SAMHSA's National Helpline offers 24/7 support at 1-800-662-HELP (4357)
- National Suicide Prevention Lifeline offers 24/7 support through an online chat called Lifeline Chat. You can also call 1-800-273-8255 or 1-800-799-4889 (TTY).
- The Crisis Text Line is a free resource available 24/7 to help you connect with a crisis counselor. Text "Home" to 741741

### **Additional mental health resources**

- Substance Abuse and Mental Health Services Administration (SAMHSA)
- National Council on Behavioral Health

Existing GoHealth members should connect with the customer care team at 1-877-694-3457. We can connect you to the right health-related programing, partners and offerings to help improve both physical and mental health.



# Thank you.

For more information about GoHealth or this survey, please visit [GoHealth.com](https://www.gohealth.com).

To receive additional insight or executive commentary on these findings, please contact GoHealth at [pressinquiries@gohealth.com](mailto:pressinquiries@gohealth.com)

## **About GoHealth, Inc.**

GoHealth, Inc. (GoHealth) (NASDAQ: GOCO), a leading health insurance marketplace, mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is right for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans. For more information, visit <https://www.gohealth.com>.