

Recent findings show cancer takes tough toll on family finances

April 23 2024, by Ernie Mundell



About six out of 10 working-age adults hit with a [cancer diagnosis](#) say it put real pressure on their financial survival, a new report finds.

"Today's findings reiterate the critical role access to affordable, quality care and paid family medical leave plays in reducing the financial toll of cancer on those diagnosed—particularly while they are of working age," Lisa Lacasse, president of the American Cancer Society's Cancer Action Network (ACS CAN), said in a cancer society news release.

The study was based on U.S. data from the National Health Interview Survey (NHIS) for the years 2019 through 2021, comprising more than 90,000 Americans in about 35,000 homes. The findings were published April 23 in [CA: A Cancer Journal for Clinicians](#).

A team led by Dr. Robin Yabroff looked at numbers on employment, access to health insurance, [socioeconomic status](#) and experience with receiving health care. The investigators then used all that information to create a "composite patient case" that highlighted the financial effects of dealing with a new cancer diagnosis.

"A majority of cancer patients and survivors [74%] report being forced to miss work due to their illness, most of whom report missing more than four weeks of work, according to an ACS CAN study," Lacasse noted.

Nearly 60% of working-age cancer survivors said they suffered through some form of financial hardship, such as dealing with [medical bills](#) they could not pay, anxiety and delaying or skipping needed care because of cost.

These folks certainly aren't alone, according to Yabroff, who is scientific

vice president of health services research at the American Cancer Society.

"With nearly half of cancer survivors of working age and not yet age-eligible for Medicare coverage, understanding the potential effects of [cancer diagnosis](#) and treatment on employment, income and access to employer-based health insurance coverage is essential," she said.

A lack of good health insurance, high deductibles and co-pays even when workplace insurance is available and a lack of unpaid sick leave from employers are all contributing to these issues, the ACS said.

"No one should be forced to choose between their treatment and their employment," Lacasse said. "To truly protect patients from the high costs of cancer, Congress must enact paid family and [medical leave](#) as well as provide tangible options for affordable health coverage outside of employer-sponsored plans, by making permanent the enhanced Marketplace subsidies that allow millions who otherwise have no affordable coverage option to enroll in Marketplace plans."

Employers need to do their part, too, offering adequate paid and unpaid sick leave and high-quality [health insurance](#) plans to workers, the experts said.

More information: K. Robin Yabroff et al, Cancer diagnosis and treatment in working-age adults: Implications for employment, health insurance coverage, and financial hardship in the United States, *CA: A Cancer Journal for Clinicians* (2024). [DOI: 10.3322/caac.21837](https://doi.org/10.3322/caac.21837)

There's guidance on finding financial help when cancer strikes, at [cancer.org](https://www.cancer.org).

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