Feelings of Shame Accompany Crowdfunding for Cancer Care

Young adult cancer survivors who crowdfund to finance their medical expenses face several trade-offs.

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While crowdfunding to cover medical and living expenses can alleviate financial concerns for young adults diagnosed with cancer, it can bring with it stigma and shame, according to study results published in the Journal of Cancer Survivorship.

A cancer diagnosis often proves to be a severe burden for young adults lacking stable financial footing. Besides having to pay for expensive health care, people with cancer may have reduced earnings due to an inability to work while receiving treatment. Some young adults do not have adequate health insurance. (Under the Affordable Care Act, young people may stay on their parents' insurance until age 26.) Moreover, extended medical care, loans and difficulty regaining employment may continue to add to the burden for cancer survivors.

In such cases, individuals may pursue crowdfunding—requesting financial assistance from friends or strangers—as a means of financing their medical and other expenditures. The most common fundraising platform, GoFundMe, says it hosts more than 250,000 medical fundraisers per year. People may also use social media or hold raffles or other events to fund their care.

"Young adults are at that point in life where they are beginning to achieve financial independence and finding career employment," Lauren Ghazal, PhD, of the University of Michigan at Ann Arbor, said in a press release. "When a cancer diagnosis hits, it can really impact that young person's financial well-being."

Little is known about the circumstances of young adults who rely on crowdfunding from family, friends and strangers to cover their medical and related expenses. Ghazal and colleagues set out to better understand the experiences of young people who had taken this approach.

In February 2021, the researchers surveyed young people who had been diagnosed with cancer and had sought financial help. Of the 113 young adults who responded to the initial survey, 46 reported that they had sought crowdfunding for their medical expenses. These participants were asked to share what had motivated them to try crowdfunding, how useful they had found it to be and what factors might contribute to successful crowdfunding.

On average, participants said they raised around $3,500, with more than half not reaching their fundraising goal. They tried various avenues, including social media platforms, benefits and raffles. Most participants (91%) attempted crowdfunding during active cancer treatment.

The researchers' analysis aimed to understand the various trade-offs that participants dealt with in the process of crowdfunding, which they dubbed "the crowdfunding compromise." Participants were comforted by the money they raised, but this comfort was in sharp contrast to their unease about revealing the private details of their diagnosis and the stigma of appealing for assistance.

"Asking for help is difficult. It's even harder for a young adult who just got diagnosed with a serious illness," said Ghazal. "This is not something a young adult cancer patient does lightly. And it's not something that necessarily should be expected—that they immediately have to disclose their whole history on a social media site to pay their bills."

While some participants wondered how much detail was warranted to legitimately ask for outsider help, others wondered why crowdfunding was even called for. "Crowdfunding is an individual solution," Ghazal said. "We need to look at broader interventions to reduce financial _ and increase social support for young adult cancer survivors."

Click here to read the study in the Journal of Cancer Survivorship.

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