Younger Cancer Survivors More Likely to Experience Food and Financial Insecurity

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Younger Cancer Survivors Far More Likely to Experience Food and Financial Insecurity than their Cancer-Free Peers, According to Researchers from American Cancer Society

New research from the American Cancer Society in the March 2020 issue of JNCCN—Journal of the National Comprehensive Cancer Network finds that younger cancer survivors are more likely to experience significant financial strain for daily living necessities, such as food, housing, and monthly bills, even years after diagnosis. Among survivors between ages 18 and 39, 20.4% expressed high levels of worry about paying monthly bills compared to 12.9% of individuals without a history of cancer. Likewise, 6.3% of cancer survivors in that age group reported being unable to afford balanced meals, versus 3.4% of those without a cancer history. The findings were less consistent for survivors in the 40-64 age group, and the disparities disappeared for those 65-and-older.

"This could be because younger cancer survivors are not able to maintain their jobs due to health conditions, and therefore lose their health insurance coverage," explained lead researcher Zhiyuan Zheng, PhD, American Cancer Society, who also worked with researchers from UCLA and The Center for Health Research at Kaiser Permanente on this study. "At the same time, they may have substantial other financial obligations, such as student loans, mortgage obligations, and child-rearing responsibilities. Younger cancer survivors may have had fewer opportunities to accumulate wealth, and for millennials specifically, I think they are living in an economic environment with low interest rates and low saving rates, combined with the rapidly increasing costs of cancer care, they face significant challenges in paying large out-of-pocket costs."

"For survivorship planning, we should address the needs of patients with younger age, lower family income, and a higher number of comorbid conditions, and develop both clinical and health policy interventions to reduce the impact of cancer on nonmedical financial burden and food insecurity in the United States," Zheng continued.

For this study, the researchers used the 2013-2017 National Health Interview Survey (NHIS), a cross-sectional household survey from the National Center for Health Statistics within the Centers for Disease Control and Prevention. Their sample included 12,141 cancer survivors[1] (771 age 18-39; 4,269 age 40-64; and 7,101 age 65 and older) and 143,664 individuals without a cancer history (53,262 age 18-29; 60,141 age 40-64; and 30,261 age 65 and older). They sorted financial concerns into categories related to retirement, standard of living, monthly bills, and housing costs. They also assigned a point system to the responses "very worried," "moderately worried," "not too worried," and "not worried at all," in order to quantify the impact these types of concerns were having on the different age groups and cancer-survival groups. They similarly scored food insecurity based on "worry about food running out," "food not lasting," and "unable to afford balanced meals."

The adjusted analyses found that 26.4% of cancer survivors age 18-39 reported severe financial worry, and 12.6% reported severe food insecurity. For the 40-64 year-old cohort, 22.2% reported severe financial worry, and 6.8% severe food insecurity. Among those 65-and-older, 6.9% reported severe financial worry, and 2.3% had severe food insecurity.

"Young adult survivors are more vulnerable to financial instability for many reasons related to the tasks of young adult development, such as early career disruptions, the need for increased child care, costs of fertility treatment, or unexpected costs of medical care," commented Karen M. Fasciano, PsyD, Dana-Farber Cancer Institute, an expert on cancer survivorship and young adults who was not involved in this research. "In addition, the psychological impact of being a cancer survivor as a young adult is greater than for older adults and includes being exposed to uncertainty at an age earlier than most peers. When a negative event has happened one time, it follows that a young person is primed to worry about future uncertainty in life domains including financial and food security."

The researchers call for additional study evaluating the relative impact of different financial hardships on long-term outcomes for cancer survivors. They also highlighted some policies they consider promising steps toward addressing these concerns.

"Congress passed the Deferment for Active Cancer Treatment Act of 2018, which allows patients with cancer to postpone payments on public student loans while they are actively receiving cancer treatment," said Zheng. "In addition, the Centers for Medicare & Medicaid Services has also expanded Medicare Advantage coverage to allow insurers to include healthy groceries, rides to medical appointments, and home delivered meals in their new benefits for qualified younger people with disabilities. These efforts, plus some state-level Medicaid policies, may provide much-needed help for cancer survivors."

To read the entire study, visit JNCCN.org. Complimentary access to "Worry About Daily Financial Needs and Food Insecurity Among Cancer Survivors in the United States" is available until June 10, 2020.

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