

Title: Financial Outcomes after a Cancer Diagnosis: Results from a Survey of Cancer Survivors in MN

Authors: Greenwald SJ, Zumbrunnen ARG, Yokanovich L, Kourelis R, Parsons HM

Background: Cancer is an extremely costly disease, with cancer costs projected to reach 246 billion dollars by 2030. Millions of Americans face this financial burden, often due to legal and insurance issues that could be improved with help from lawyers and legal services. In partnership with Cancer Legal Care (CLC), this study investigates the financial implications of a cancer diagnosis across cancer survivor demographics.

Methods: Through June and July of 2023, 430 surveys were mailed to clients of CLC. By August of 2023, 120 surveys were returned. A total of 111 surveys were completed by clients of CLC and had answered questions regarding either outcome of interest. These outcomes included finding it difficult to get by on one's household income after diagnosis as well as decreased income since diagnosis. The relationships between demographics and these outcomes were assessed through bivariate analysis using chi-square tests and Fisher's exact tests as appropriate. All tests were two sided and significance was set to  $\alpha = 0.05$ .

Results: Income loss since diagnosis was associated with education level ( $p=0.026$ ) and cancer stage ( $p=0.047$ ). Those with 2- and 4-year college degrees and cancer stages II-IV were more likely to report income loss. Difficulty getting by was associated with household size ( $p=0.027$ ), monthly household income ( $p<0.0001$ ), and insurance type ( $p=0.014$ ). Those in households with  $>2$  members, monthly household incomes below \$2,000 per month, and insurance through medical assistance were more likely to report difficulty getting by.

Conclusions: These conclusions cohere with existing literature indicating that the impact of a cancer diagnosis on financial well-being varies by an individuals' sociodemographic characteristics. Future steps include continued work by Medical Legal Partnerships lessen financial impact, as well as expansion of organizations and policies aimed at easing the financial burden of cancer. Further research should consider communities disproportionately impacted by the financial toxicity of cancer diagnosis