

The Costs of Cancer in Rural Communities

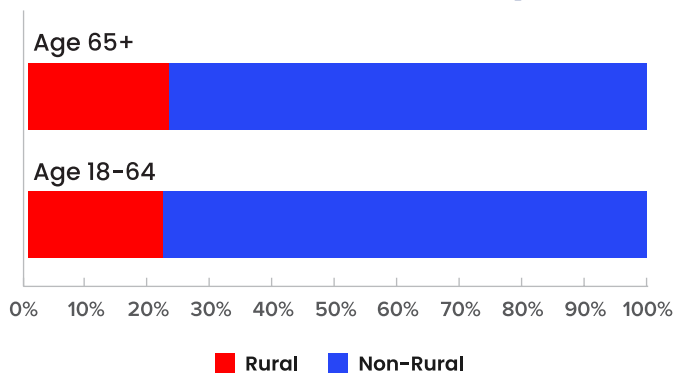


Cancer is a leading cause of death and morbidity in the United States and imposes not only profound health consequences for patients and survivors but also substantial financial hardship. The costs of cancer do not impact all patients equally. Evidence consistently shows that certain factors – like race/ethnicity, health insurance status, income, and where a person lives – impact cancer diagnosis, treatment, survival, and financial hardship experienced by cancer patients and their families. This fact sheet explores the costs of cancer in rural communities.¹

Cancer patients and survivors who live in rural communities are more likely to have lower household incomes and to die from cancer than their urban counterparts. They also experience serious financial hardship.

According to data from the National Health Interview Survey, approximately 22.5% of individuals with a history of cancer live in rural areas in the U.S. in 2023-2024.²

Rurality of Individuals with a Cancer History



Source: National Center for Health Statistics: National Health Interview Survey, 2023-2024. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/documentation/2023-nhis.html>; <https://www.cdc.gov/nchs/nhis/documentation/2024-nhis.html>

The Costs of Cancer in My Own Words

Karen Malcolm Oregon



Karen Malcolm is a member of the Confederated Tribes of the Umatilla Indian Reservation in Pendleton, Oregon. Karen is one of Eastern Oregon’s biggest advocates for rural cancer care. After a routine mammogram close to her

birthday in 2022 showed gray spots, Karen needed to have a biopsy procedure and had to drive hours away to the nearest facility. She was diagnosed with a ductal carcinoma in situ, an early stage breast cancer, and received the results through a phone app with no personalized call to explain them. After a lumpectomy and radiation, her mammogram was clear. The support her tribal community and colleagues provided helped to reduce her travel and cost burden but many of her fellow tribal and family members have experienced challenges accessing screening and care due to their living in a rural setting.

Cancer has harmed or killed many she knows and loves. Her mother died from breast cancer. Her mother-in-law died of pancreatic cancer. Her friend and colleague died from a rare abdominal cancer. Her friend’s son lost his leg to cancer. Her brother-in-law developed lung cancer, and her sister had to drive him nearly 4 ½ hours each way to Seattle for treatment. From the long drive to the stress of city traffic, they had a terrible experience, and her brother-in-law was uncomfortable and in pain throughout those trips. Travel expenses including gas and lodging were a huge burden and impacted his whole family.

“I was fortunate that I had support for my travel expenses to treatment, but many people in my community do not, causing financial stress when their energy should be on survival.”

KAREN MALCOLM, OREGON

Cancer's Impact on Rural Communities

Compared to people living in large metropolitan areas, individuals in rural areas are more likely to develop and die from cancer.³

- ▶ The risk of dying from cancer for rural residents is roughly 40% higher for lung cancer, 30% higher for cervical cancer, and 20% higher for colorectal cancer.⁴

Significant barriers contributing to greater obstacles in access to cancer prevention, screening, treatment and survivorship care are deeply rooted in long-standing conditions that contribute to inequitable cancer outcomes for rural communities.

- ▶ Between 2021 and 2023 the prevalence of modifiable cancer risk factors such as smoking, obesity and physical inactivity was greater for individuals residing in nonmetropolitan areas in comparison to metropolitan areas.⁵

“

Where I live you only have one choice for oncology. If you go to that doctor chemo and radiation are in two separate locations an hour and a half drive away from each other. I chose to go to an oncologist out of state to get better care with a doctor with better outcomes. I still have to drive an hour away but my chemo and radiation are in the same hospital complex.”

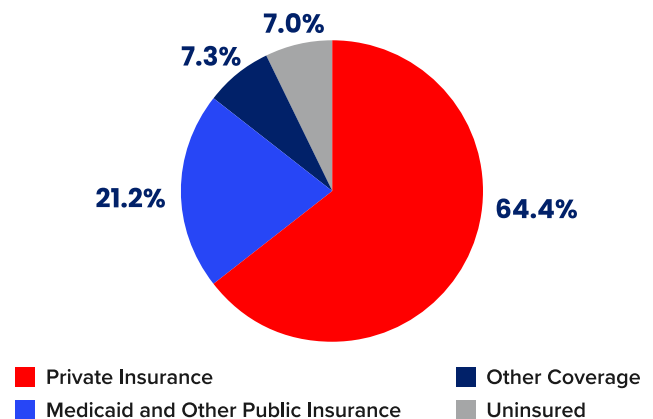
–CANCER PATIENT WITH MULTIPLE CANCER TYPES, MISSISSIPPI

Health Insurance Coverage in Rural Communities

The details of an individual's health insurance coverage – or lack thereof – have a huge impact on what costs that individual pays out-of-pocket for treating their cancer.

- ▶ Patients who are uninsured can be responsible for all of their treatment costs – which can be costly. In 2023-2024, 7% of individuals aged 18-64 years old living in a nonmetro area with a history of cancer were uninsured.⁶
- ▶ For those individuals in rural communities who are insured, the type and details of their insurance coverage can be an important determinant of their out-of-pocket costs. The majority of rural residents with a history of cancer, ages 18-64 years old, have private insurance:

Insurance Type, Cancer Survivors Living in Rural Areas, Ages 18–64



Source: National Center for Health Statistics: National Health Interview Survey, 2023–2024. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/documentation/2023-nhis.html>; <https://www.cdc.gov/nchs/nhis/documentation/2024-nhis.html>

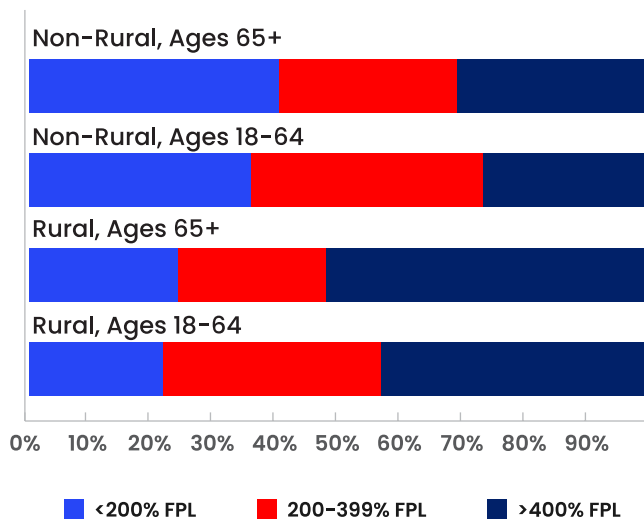
- ▶ More and more individuals are enrolled in high deductible health plans (HDHPs),⁷ which have lower premiums but high up-front costs for patients accessing care. Mounting evidence shows that these plans cause patients to delay important cancer care and have worse cancer outcomes.^{8,9,10} Nearly half (49.7%) of privately insured cancer survivors living in rural communities have an HDHP – and the majority of those individuals do not have a health savings account to help pay the cost of their deductible.¹¹

Household Income Levels of Rural Cancer Patients and Survivors

Cancer treatment is often complex, expensive, and often involves coordination across multiple providers and services. Research consistently shows that individuals who have been diagnosed with cancer have higher out-of-pocket costs than those without a cancer history.¹² These increased costs often continue even years after the patient has finished active cancer treatment. This is why household income levels of a cancer patient/survivor are an important factor in their ability to afford treatment.

- ▶ The average per-capita income for individuals living in rural areas in the U.S. in 2023 (the latest year for which data is available) was \$54,006, which is lower than the average per-capita income for individuals living in urban areas (\$72,332).¹³
- ▶ Also in 2023, the poverty rate was over 3 percentage points higher in rural counties than in urban counties (15.3% vs. 12.0%).¹⁴
- ▶ Cancer survivors who live in rural communities are significantly more likely to have lower household incomes than non-rural cancer survivors.¹⁵

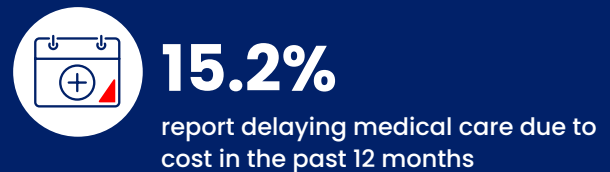
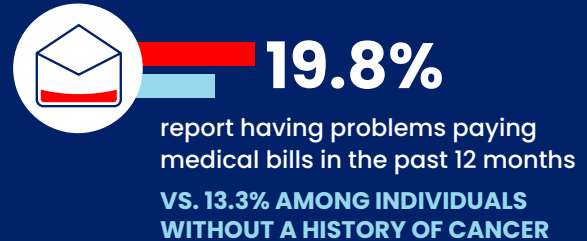
Income Levels,* Individuals with a History of Cancer by Rurality



Source: National Center for Health Statistics: National Health Interview Survey, 2023-2024. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/documentation/2023-nhis.html>; <https://www.cdc.gov/nchs/nhis/documentation/2024-nhis.html>

The Impacts of the Costs of Cancer on Rural Communities

The high costs of cancer care have many effects on patients and survivors. Research shows that among individuals living in rural communities age 18-64 years with a history of cancer:¹⁶



ACS CAN Supports Policies that Will Reduce the Costs of Cancer in Rural Communities

ACS CAN wants to make sure that everyone has a fair and just opportunity to prevent, find, treat, and survive cancer. ACS CAN supports policies that reduce the costs of cancer for individuals and families in rural communities. For more information regarding our policy agenda, please visit www.fightcancer.org/rural.

“

I live in the country...an hour away from a small town. I had to drive 3.5 hours to an oncologist.”

-BLOOD CANCER PATIENT, CALIFORNIA

Survivor Views: Rural Cancer Survivors' Experiences with Costs and Debt

The American Cancer Society Cancer Action Network (ACS CAN) gives voice to people with cancer on critical public policy issues that affect their lives. In a survey we conducted on cost, debt, and rural access issues, cancer survivors living in rural areas told us they had problems affording treatment, dealing with worry and anxiety and medical debt.¹⁷

Problems affording treatment

It was difficult to afford my health care expenses.

53%

The cost of a treatment influences whether I get a treatment that my health care provider recommends.

45%

The costs of my cancer care affected my ability to afford purchasing food.

44%

The data presented here include cancer patients and survivors who reported living in a rural area. Note that some of these percentages are even higher for the smaller subset of respondents who specifically reported having received their cancer care in a rural area. For example, among rural residents who received their cancer care in rural areas, 49% said the costs of care affected their ability to afford food, and 12% considered or filed for bankruptcy.

Medical debt

I have current or past medical debt associated with my cancer care.

49%

▶ I have been contacted by a collections agency about debt related to my cancer care.

44%

▶ My credit score has been impacted by these debts.

40%

(of those reporting current or past debt)

I considered declaring bankruptcy due to health care costs or debts

9%

I am concerned about incurring new debt for my cancer care.

70%

Cost barriers to care

It was difficult to travel the necessary distance to oncology providers.

38%

It was difficult to afford the costs of travel to providers.

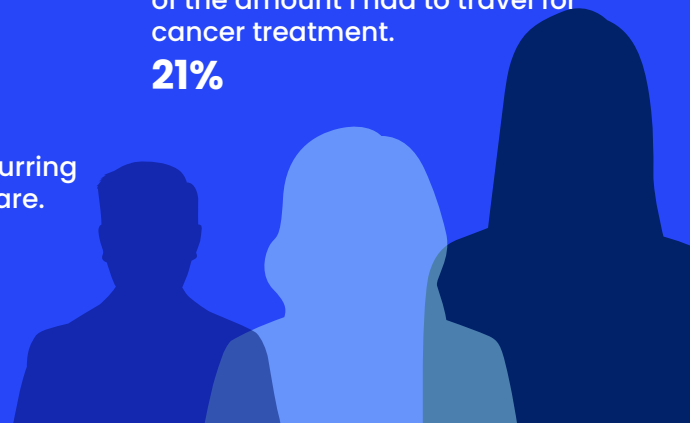
41%

It was difficult to navigate the impacts of cancer on my job.

32%

I was worried I would lose my job or health insurance because of the amount I had to travel for cancer treatment.

21%



References

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- 15 National Center for Health Statistics: National Health Interview Survey, 2023-2024. Public-use data file and documentation. Retrieved from: <https://www.cdc.gov/nchs/nhis/documentation/2023-nhis.html>; <https://www.cdc.gov/nchs/nhis/documentation/2024-nhis.html>.
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- 17 Survivor Views web survey, 1,436 cancer patients and survivors nationwide including 483 rural residents, March 17-April 7, 2026.



About ACS CAN

The American Cancer Society Cancer Action Network (ACS CAN) advocates for evidence-based public policies to reduce the cancer burden for everyone. We engage our volunteers across the country to make their voices heard by policymakers at every level of government. We believe everyone should have a fair and just opportunity to prevent, detect, treat, and survive cancer. Since 2001, as the American Cancer Society's nonprofit, nonpartisan advocacy affiliate, ACS CAN has successfully advocated for billions of dollars in cancer research funding, expanded access to quality affordable health care, and advanced proven tobacco control measures. We stand with our volunteers, working to make cancer a top priority for policymakers in cities, states and our nation's capital.

Join the fight by visiting www.fightcancer.org.