Introduction: While the economic burden of cancer care is an emerging concern in the United States, the potential financial toxicity of breast cancer care at the patient level remains poorly understood. This study aims to characterize the scope of the contributors to financial distress on breast cancer patients and the resources utilized to address them.

Methods: Adult female patients diagnosed with invasive breast cancer or ductal carcinoma in situ between 2014 and 2019 at a single institution were retrospectively evaluated. Those who enrolled in copay assistance or indicated financial concerns on an intake distress screen were provided a web-based survey assessing financial changes, resources used, and financial engagement with providers. Semi-structured interviews further explored sources of financial distress and analyzed by two researchers using grounded-theory methodology.

Results: 68 patients completed the online survey, 15 of the 68 also participated in semi-structured phone interviews. On the online survey 74% of participants endorsed a financial distress score ≥5 on a scale of 0-10. 74% changed their budget, 72% used their savings, and 60% cut down on spending. However, only 40% used resources such as financial counseling or financial assistance. Interviews revealed three major contributors to financial distress: [1] unexpected medical and non-medical expenses, [2] lost revenue from missed work, and [3] altered budgeting.

Conclusion: Many breast cancer patients experience significant financial distress, and do not have access to the resources they need. This study highlights the need for financial transparency, supportive financial services, and counseling at the time of diagnosis, throughout treatment and beyond.

Key Words: financial toxicity, breast cancer, distress, financial resources