

Cancer for younger employees is a whole-person, whole-household experience

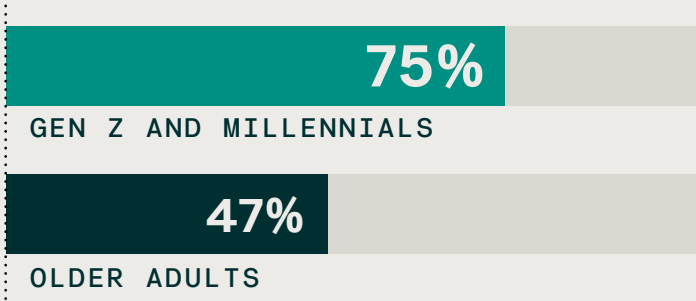


For Gen Z and millennial workers, cancer affects far more than health—disrupting finances, work participation, mental well-being, and caregiving support.

Financial strain is the most consistent pressure point

Financial stress is widespread—and often destabilizing.

75% of Gen Z and millennial adults diagnosed with cancer report financial stress related to care, compared to 47% of older working-age adults



Younger adults reporting cancer-related financial impacts:

39% used savings or retirement funds

30% increased credit card balances or other debt

20% borrowed from family or friends

Financial strain often persists even when employees remain at work, contributing to stress, distraction and reduced well-being.

Work disruption compounds financial and emotional stress. Cancer interrupts work at a critical career stage.



Nearly 1 in 5

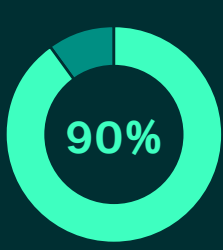
younger working-age adults report that cancer or treatment significantly affected their ability to work—or caused them to stop working altogether

Younger workers are more likely to reduce or change work hours

Many report access to workplace accommodations—but say flexibility alone is not enough

Workplace flexibility can ease logistics, but without coordinated support, it may not fully offset the physical, financial, and emotional demands of treatment and recovery.

Caregivers are essential—and under-supported. Cancer’s impact extends beyond the employee.



of respondents cite family, friends, and caregivers as critical to navigating cancer

Caregivers commonly support by:

Coordinating care and appointments

Managing treatments and logistics

Maintaining the household

Providing day-to-day personal support

Caregivers say the most helpful supports would be:

43% Emotional or mental health support

40% Cancer-specific education and caregiving training

26% Financial management and benefits counseling



When caregivers lack support, employees face higher risk of burnout, absenteeism, and disengagement at work.

What this means for employers

Cancer among younger employees is not a single-point health event. It is a multi-domain disruption affecting:

Financial stability

Mental and emotional well-being

Work participation and productivity

Caregivers within the workforce

Fragmented benefits leave critical employee and caregiver needs unmet.

Why integrated support matters

Employers that connect benefits navigation, financial support, mental health resources, workplace flexibility, and caregiver support are better positioned to sustain employee well-being and productivity during and after cancer treatment.

Download the full 2026 Health Care in Focus Oncology Report on [Evernorth.com/hcif](https://www.evernorth.com/hcif)