THE DEPENDENCY SERIES · WHITE PAPER · 2026

CHRONIC DISEASE

# Cancer

*Survivorship, Late Effects, and Dependency*

PUBLISHED BY
The Dependency Series — Health Education Resource Center
www.thedependencyseries.com

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## Overview

Cancer is no longer, for most patients, an acute disease with a short timeline. It has become a chronic condition — often survived, frequently returning, and almost always leaving durable effects on the body, mind, and family.

The five-year relative survival rate for all cancers combined reached a milestone 70% in the American Cancer Society's 2026 statistics — up from only 49% in the mid-1970s. Roughly 18.6 million Americans are living with a history of cancer today, and by 2040, an estimated 73% of survivors will be over age 65.

This shift — from cancer as a mortality event to cancer as a survivable, sometimes recurrent, chronic condition — has created an entirely new dependency landscape for aging survivors and their families.

| 18.6M | 70% | 40–70% |
| --- | --- | --- |
| Americans living with a history of cancer | five-year relative survival rate across all cancers (up from 49% in the 1970s) | of chemotherapy patients experience lasting peripheral neuropathy |

## How It Leads to Dependency

The person who survives cancer at 62 may live 20 more years, but often with cognitive changes from chemotherapy ('chemo brain,' affecting up to 40% of survivors), cardiac dysfunction from certain treatments, peripheral neuropathy that alters gait and balance, and recurrent surveillance anxiety that rarely fully resolves.

Fatigue is the universal late effect — persistent, often invisible to others, and one of the most disabling symptoms survivors report. Chemotherapy-induced peripheral neuropathy affects 40 to 70% of patients receiving neurotoxic agents and can permanently affect balance and fine motor tasks.

## Diagnosis & Early Warning Signs

Screening catches many cancers early, when treatment is most effective and least likely to produce lasting disability — routine mammography, colonoscopy, and low-dose CT for high-risk smokers are among the highest-yield screening tools available to older adults.

Symptoms that warrant prompt evaluation include unexplained weight loss, persistent pain, unusual bleeding, and new lumps or changes to existing moles — early evaluation of these signs materially affects both survival and the degree of lasting functional impairment.

## Typical Care Needs

During active treatment, needs include transportation to frequent infusion or radiation sessions (potentially 20 or more visits), oral chemotherapy adherence support, and monitoring for fever, dehydration, or immune-related side effects.

In survivorship, ongoing needs shift toward fatigue management, cognitive rehabilitation for chemo brain, cardio-oncology follow-up for treatments that affect the heart, and surveillance for recurrence — often for years after treatment formally ends.

## The Realistic Cost of Care

Cancer caregiving is intense and long, often involving distinct phases — acute treatment, remission with surveillance, possible recurrence, and, for many, eventual end-of-life care — each with different financial demands.

| 40–50% | 20+ | Years |
| --- | --- | --- |
| of cancer caregivers report significant emotional distress | typical clinical visits during an active treatment phase | surveillance and late-effect management can continue well past active treatment |

- Active treatment phases can require 20 or more clinical visits, alongside oral medications that may cost significantly even with insurance coverage.
- The newest generation of cancer therapies — immunotherapy, CAR-T cell therapy, antibody-drug conjugates — has transformed outcomes for many cancers but often carries substantial cost, particularly for therapies not yet subject to biosimilar competition.
- Long-term survivorship costs are frequently underestimated by families focused on the acute treatment phase — cognitive rehabilitation, cardiac monitoring, and ongoing surveillance imaging continue for years.

THE CAREGIVER BURDEN

The family that plans for the full arc of cancer caregiving — not just the current treatment phase — tends to fare best, since the demands and duration shift substantially between diagnosis, treatment, remission, and possible recurrence.

## Planning Considerations

These considerations are general and educational. They are not financial or legal advice, and no specific product or provider is endorsed here.

- Asking for a palliative care consultation at diagnosis of any advanced or metastatic cancer — not just at the end of life — has been shown in multiple studies to improve quality of life and, in some cases, extend survival.
- Because late effects can emerge months or years after treatment ends, families should plan for an extended survivorship care period rather than assuming the caregiving need ends when active treatment does.
- Building a care-coordination approach early — since modern cancer treatment often involves surgery, medical oncology, radiation oncology, and multiple specialists — reduces the burden on whichever family member becomes the informal care coordinator.

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## Sources & Further Reading

1. American Cancer Society — Cancer Statistics 2026 — https://www.cancer.org/research/cancer-facts-statistics.html
2. National Cancer Institute (NCI) — https://www.cancer.gov/