

# Drop in Credit Score After Cancer Diagnosis Linked to Increased Mortality, Study Shows

Patients whose credit score fell by two tiers within 12 months of diagnosis faced a 29% higher risk of death.

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## Key Takeaways

- Among 42,451 patients, 8.5% developed financial toxicity (a credit score below 600) after their diagnosis; an additional 3% were already in that category.
- Patients whose credit score fell by two tiers within 12 months of diagnosis faced a 29% higher risk of death. Over any six-month period after diagnosis, a one-tier drop increased mortality risk by 12%, and a two-tier drop raised it by 63%, compared with patients whose scores stayed stable.
- An increase in credit score was not found to be a protective factor against mortality.

CHICAGO — Patients with cancer whose credit scores decline after their diagnosis face a significantly higher risk of mortality, providing the first objective data linking financial health to physical survival. The research [was] presented at the American College of Surgeons (ACS) [Clinical Congress 2025](#) in Chicago, October 4–7.

Using data from the Massachusetts Cancer Registry merged with credit bureau data (2010–2019), researchers analyzed 42,451 patients. They found that 8.5% developed financial toxicity — defined as a credit score dropping below 600 points within 1.5 years of diagnosis. An additional 3% of patients already had financial toxicity at the time of diagnosis.

Massachusetts has a health care coverage rate of 97%–98%, one of the highest in the country, suggesting that the financial toxicity and associated risks observed are likely even more severe in other states, the authors note.

“Our work shows that as somebody’s credit score drops, their mortality risk increases,” said lead author Benjamin C. James, MD, MS, FACS, an associate professor of surgery at Harvard Medical School in Boston, Massachusetts, and chief of general surgery at Beth Israel Deaconess Medical Center. “This gives providers one more data point to intervene upon.”

## Key Findings

- **Mortality Link:** Patients were categorized into credit score tiers. Specifically, patients who lost two tiers within a year were 29% more likely to die. In any 6-month period after diagnosis, a one-tier decline raised the odds of death by 12%, while a two-tier decline raised it by 63%. Conversely, an improvement in credit score was not found to be protective.
- **High-Risk Demographics:** Factors like younger age (21 to 44-years-old) and Black or Hispanic race were strongly associated with [higher odds of developing financial toxicity](#).
- **High-Risk Socioeconomics:** Being separated or divorced, having less than a college education, being a current smoker, having public insurance, and living in areas identified by the Area Deprivation Index as having >5% poverty also increased the risk.
- **Income Disparity:** Patients with an annual income below \$30,000 faced the greatest risk of financial toxicity, with 3.66 times higher odds compared to those earning \$50,000-\$69,000.

“The data we have to date shows a difference in access to care based on socioeconomic status. But access to care is different than showing an adverse clinical outcome as a result,” Dr. James noted. “This isn’t just about [stress](#); it’s literally about people dying unrelated to the cancer itself or made worse by their financial toxicity.”

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