



Canadian Cancer Society
Société canadienne
du cancer

MANITOBA DIVISION



Manitoba study finds financial hardship often accompanies cancer diagnosis

Families pushed to the brink as supports fall short, incomes decline and costs mount

(Winnipeg, Manitoba – November 1, 2012) – A cancer diagnosis can begin a financial tailspin that pushes ordinary Manitobans over the edge resulting in debt, distress, bankruptcy in some cases a lifetime on social assistance, a new study finds.

Financial Hardship of Cancer in Canada: A Call for Action paints a picture of how Manitobans cope with a cancer diagnosis. The three year study by the Canadian Cancer Action Network (CCAN) and the Canadian Cancer Society, Manitoba Division found that nine-in-ten families touched by cancer are financially disadvantaged and in some cases true hardship is experienced as they are hit by a perfect storm of increasing costs and declining income.

“What we found was that when Manitobans are diagnosed with cancer, their struggle is often financial as well as medical,” said Pam King, chair of CCAN Manitoba. “We heard heart-breaking stories of financial devastation – sometimes affecting three generations in a single family.

“Some families are pushed so far that they never regain their financial footing, even after they’ve beaten this disease.”

Teresa Solta was one of those Manitobans. The self-employed accountant owned a successful business when the youngest of her four daughters was diagnosed with cancer of the spinal cord. As a single mother, she immediately reduced her business activity so she could take care of her daughter full time. Two years later she was diagnosed with leukemia and had to stop work all together.

“Within a year’s time, I went from having a thriving business with employees to having to declare bankruptcy,” Solta says. “I lost my home. The five of us moved in temporarily with my parents in a two bedroom apartment. It was hard to hear my daughter say, ‘Mom, I never thought we’d be homeless.’”

With funding from CCAN and the Canadian Cancer Society, the committee examined 72 studies relating to the financial impact of a serious illness including 55 from Canada. The committee then conducted interviews with key informants including health care professionals in the cancer system, cancer patients, caregivers and family members. Their goal was to compare the research findings to the Manitoba experience.

What emerged was a consistent picture of financial pressures often driven by outdated and inconsistent policies at all levels. The committee recognized that a host of initiatives recently announced by the Manitoba Government to fund cancer treatment and support drugs taken outside a hospital, reduce wait times and expand services into rural Manitoba respond to some of the issues raised in the report.

The interviews and studies showed however that there is still work to be done as families can be hit with a multitude of expenses at a time when income was suddenly dropping. Although a cancer diagnosis is

not always financially devastating, in every case family finances were negatively impacted as days off work mounted and costs increased more than most people expected.

“Manitobans should not be forced to deal with a financial crisis at the same time as they are dealing with a medical crisis,” said Mark McDonald, Executive Director of the Canadian Cancer Society, Manitoba Division. “This report gives a voice to cancer patients and their families and highlights the vital role we can all play in bringing about change. Every segment of society can play a role in correcting this problem.”

Added CCAN Chief Executive Officer Marjorie Morrison: “This is a powerful report that brings research to life with real Manitoba stories and sheds light on the financial impact of a cancer diagnosis on cancer patients, their families and caregivers. As Canadians, it is critical to understand that any serious illness can significantly impact the finances of patients and their families. Now is the time to begin making changes that will support Canadians through extremely difficult financial times.”

The committee found that rarely is there one single factor that leads to financial hardship. Instead, cancer patients face a perfect storm of financial pressures. Incomes decline as sick time and vacation time are used up, and costs increase because of unforeseen expenses, from medical equipment and childcare to parking fees at health facilities. The hardship is made worse by a lack of awareness throughout of the system the financial risk faced by cancer patients and their families.

“The extent to which income declined surprised us all and showed us just how few people are financially prepared for and protected from a catastrophic illness,” King said. “We also heard how day-to-day living costs like child care, home care and housekeeping can increase through treatment.

“We also heard that rural Manitobans were particularly vulnerable because they can face substantial travel and accommodation costs. Parking costs at treatment facilities were more than a minor irritant; they were a major expense.”

The Call for Action outlines areas for improvement over the next five years including:

- Improved federal supports for Canadians facing chronic illness and their caregivers
- Better statutory protections for people at risk of losing their jobs while caring for an ill family member
- Improvements to provincial welfare programs so chronically ill people can retain a greater portion of their savings
- All provinces follow Manitoba’s lead and provide coverage for all cancer treatment and support drugs
- Government reimbursement of all valid out-of-pocket expenses for medical supplies and equipment
- Relief for the cost of medical travel
- Reduction in the personal cost and time required to access cancer treatment, particularly for rural residents
- Community assistance focused on relieving the financial pressures of cancer and other serious illness

The Action plan suggests a number of ways to address these challenges but King said there are many more opportunities to help ease the financial burden.

“The first step is to raise awareness and build understanding,” she said. “We hope this is the start of a national discussion that will give cancer patients a voice and build consensus around solutions.”

King said every segment of society can play a role in addressing this challenge. She said CCAN member organizations and the Canadian Cancer Society will be encouraging individuals and other organizations to assess their risk and join the dialogue about the financial burden associated with a cancer diagnosis and to develop strategies the help reduce the risk.

About the Canadian Cancer Action Network

The Canadian Cancer Action Network is a national, volunteer-driven organization uniting patient-centred organizations from across Canada under one umbrella, dedicated to ensuring patient interests remain a key priority on the national cancer agenda. For more information visit the Canadian Cancer Action Network’s website at www.ccanceraction.ca.

About the Canadian Cancer Society

The Canadian Cancer Society is a national community-based organization of volunteers whose mission is the eradication of cancer and the enhancement of the quality of life of people living with cancer. When you want to know more about cancer, visit our website www.cancer.ca or call our toll-free, bilingual Cancer Information Service at 1 888 939-3333.

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