

26. Finances, Work/Education or Housing

Finance, work/education and housing are heavily interlinked whilst having distinct concerns of their own

Financial issues alone can be distressing but they can be made a lot harder when someone is ill. Cancer type, site and treatment all have different impacts on the amount of time a person might have to take off work. Some people are unable to work at all; others may need just a few days off during treatment, and for self-employed people even just a few days off can be devastating for their business. It can be particularly difficult if the patient is the primary wage earner for the family. Finally, the illness and its treatment can affect a person's ability to concentrate while at work, and even their views on the importance of work in their life sometimes changes.

Any reduction in income, of course, can have an impact on a person's ability to pay for their housing (i.e. mortgage or rent). Furthermore, if the home needs to be modified, either temporarily or permanently, this can have further cost implications.

How can I manage these problems?

It is important to realise that you are not alone in this situation. Financial stability, work and housing are basic needs that can cause enormous worry to anyone affected. Although at first many people find these concerns embarrassing to discuss it is essential to obtain the support you need by talking to people with expertise in these areas.

Work

In general, knowing how the treatment is likely to affect you can help you to plan what time off, if any, you will need to take. Try to keep your employer informed of this so that they remain supportive of your situation. Communication should be two-way, so you may ask to be kept up-to-date with what's happening at work. How much you wish to communicate with your colleagues is up to you. If you wish, you can request that details of your illness remain confidential, or if you wish to share information, be clear what you want them to know and how they should be told.

- Discuss with your doctors about the best times for appointments and treatments: for example, chemotherapy on a Friday afternoon might allow you to recover over the weekend so that you can work on the following Monday.
- If you are managing to work, talk to your employer and colleagues about deadlines and what you can realistically manage. Talk to your Occupational Health service if you have one. Their doctors and nurses have a responsibility to help you with any health or medical problems that affect your work. Talk to your employer about a change of duties if necessary.
- Take time off work if you need to. Cancer and its treatment can be very stressful so there is no shame in stopping work for a bit (or are you feeling you have something to prove?) If you do take time off, try to keep in touch with your employer during the time you are away from work.
- If you are an employee and unable to work because of illness, you may well qualify to receive Statutory Sick Pay (SSP), in which case your employer is legally required to pay it. Some employers have their own sick pay scheme as well which may include SSP or offer benefits in addition to it. If in doubt ask your employer.
- If you're still unable to work after 28 weeks, or you cannot get Statutory Sick Pay, you can apply for Employment and Support Allowance. See below contact addresses of sources of help.
- Check whether you have private insurance cover for income replacement or critical illness cover.
- Discuss with your employer how to manage returning to work. Your employer should consider 'reasonable adjustments' to enable you to carry out your job. These could include: a phased return to work – perhaps working flexible hours or part-time; time off for medical treatment or counselling; providing practical aids and technical equipment for you.
- An employer may be able to dismiss you if your illness means that it is impossible for you to carry out the main parts of your job, even if all reasonable adjustments were put in place.
- You may choose to give up work completely. This allows you to focus on the cancer and its treatment. If work has been the major focus of your life it can be difficult to adjust to not working. It may help to talk to a counsellor about your emotions and how you plan to restructure your life.