

## Living With and Beyond Cancer Information Sheet

## 26. Finance, work, education & 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.

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- 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.

If you need additional help you may find your local social services department helpful as they can assist with advice on housing and benefits. (

### Education

Although going back to education may be exciting, it may also be physically and emotionally challenging.

Consider meeting with student guidance and academic advisors to review your progress towards your qualification and learn about resources to help during your transition.

Keep your school/college/university occupational health care team up to date with your medical history so they can assist with any follow-up care needs.

If you took time off from school/college/university during cancer treatment, consider these strategies to ease your transition back.

#### Communicate with the student guidance office and academic advisors

Before you return, meet with class advisors to discuss your transition. Most colleges and universities have student advisors/guidance offices which deal with issues related to student life. Advisors in this office can help coordinate your return to education and explore available health, financial aid, and career planning resources. It is also important to meet with an academic advisor to discuss your course choices and progress toward your qualification.

The following are some topics to consider discussing with student guidance and academic advisors:

- The possibility of taking a reduced course load
- Attendance issues, especially if you will have continuing doctors' appointments
- The availability of services and accommodations for students with disabilities, if applicable
- The availability of onsite student health services
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#### Address any learning and classroom difficulties

Some students may experience new academic challenges when returning to education. Although rare, some types of cancer and cancer treatment can cause learning problems, such as difficulties with concentration, memory, reading comprehension, or handwriting. Some of these problems may be temporary, but some may be long term. If you have trouble, ask for help. Talk openly with your healthcare team about any challenges you are having and ask for advice on how to cope. Your doctor can also help you work with your school to obtain services or accommodations if you have a learning disability. It's your decision whether you choose to talk with your teachers/lecturers about your cancer experience. You may not be comfortable talking about the details and may not feel that it is relevant to your academic performance. However, if you decide to tell your teachers/lecturers about your cancer experience, they may be able to help you informally by allowing you extra time to complete assignments or providing you copies of their lecture notes .

#### Tips on making the adjustment

It is natural to want to jump right in and get back to your normal schedule, but going back to education can be physically and emotionally tiring. Take it easy for a while and don't overdo things; your health is still the most important priority.

Here are some recommendations for making a smooth adjustment back to education:

- Get in touch with your friends from school/college/university, and ask them to fill you in on any changes on campus.
- Think about visiting your school/college/university before going back full time or part time. For example, attend a few social events, or spend some time on campus just hanging out with your friends.
- Ask a friend to meet you on campus the first few days to give you emotional support.
- Be prepared for questions about your cancer experience and know what you are going to say.
- Be prepared for insensitive comments or questions, and try not to take them personally.
- Consider joining a cancer support group

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## Finances

- It can be helpful to talk through your individual situation with an independent financial adviser (IFA), though this may well incur a cost.
- Keep all the documentation about your treatment together in a safe place along with your work sickness policy, relevant finance or benefit information, etc.
- The Macmillan Benefits Helpline is a telephone advice service for people with cancer, their family and carers who need help to access benefits and other kinds of financial support (see contact details below).
- The Macmillan/CAB visit the Seamoor Unit Monday and Thursday mornings from 9-12 and patients can make an appointment if they are currently having treatment on the Seamoor Unit. Alternatively your local Citizens Advice Bureau can provide advice on all the benefits that you may be entitled to (see contact details below).
- You can also get information from the Benefit Enquiry Line. The Department of Work and Pensions can give advice about any benefits the patient might be entitled to (see contact details below).
- If you need additional help you may find your local social services department helpful as they can assist with advice on housing and benefits. *(See appendix B for further information and contact details.)*

Problems with finance, work or housing are often associated with other problems, physical, practical or emotional and there are items elsewhere in this directory that may be of some help. There are many people to turn to for advice who will be used to dealing with people in similar situations.

## Housing

- If you're on a low income and need financial help to pay all or part of your rent, you may be able to get Housing Benefit. Similarly, if you're on a low income and need financial help to pay your mortgage you may be able to get housing costs with a means tested benefit.
- If you need financial help to pay your Council Tax bill, you may be able to get Council Tax Benefit.
- Check whether you have private insurance cover for mortgage protection.
- You may need to make some changes – big or small – to your home, in order to make life easier for you. An occupational therapist can advise you on the safety of the house's layout, and on making minor changes such as putting handrails on the stairs or in the bathroom, or moving a bed downstairs.
- If you need additional help you may find your local social services department helpful as they can assist with

### Local Resources:

<p><b>Navigate Charity</b> PO Box 188 Burnham-on-Sea TA8 9DZ <b>Helpline : 01823 299050</b> <b>Website:</b> <a href="http://www.navigatecharity.org.uk">www.navigatecharity.org.uk</a> <b>Email:</b> <a href="mailto:enquiries@navigatecharity.org.uk">enquiries@navigatecharity.org.uk</a></p>	<p>Their mission is to equip individuals and communities with the knowledge, skills and capabilities to overcome social isolation and financial hardship through high-quality, accessible advice services. Navigate's work benefits those individuals and families facing financial hardship and exclusion by reason of youth, age, ill health, disability, financial hardship or another disadvantage in Somerset and Devon. Navigate is authorised and regulated by the Financial Conduct Authority (837950) for debt-related regulated activities. A member of AdviceUK. Most of our specialist advisers are members of the Institute of Money Advisers.</p>
<p><b>Wi£erMoney Partnership</b> Encompass SouthWest 2 Bear Street Barnstaple <b>Helpline: 01823 299 050</b> <b>Website:</b> <a href="http://www.wisermoney.org.uk">www.wisermoney.org.uk</a> <b>Email:</b> <a href="mailto:enquiries@wisermoney.org.uk">enquiries@wisermoney.org.uk</a></p>	<p>Wi£ermoney is a partnership between Navigate Charity(see above) and Encompass SouthWest formed in 2012 and currently delivers a number of projects across Devon and Somerset aiming to improve the quality of life, wellbeing and financial resilience of people living in rural settlements. They specialise in working with people who are living on low-incomes in communities across Devon and Somerset experiencing or at risk of experiencing, poverty financial hardship and social and financial exclusion. Any one can make a referral via the website or give them a call– you will be glad you did</p>

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## 26. Finance, work, education & housing - Resources/Information

### Local Resources:

<p>Macmillan Welfare Benefits Caseworker 1-3 Bridge Buildings, The Square, Barnstaple, N Devon Tel: 0845 8949567 Email: <a href="mailto:macmillan@ruraldevoncab.org.uk">macmillan@ruraldevoncab.org.uk</a></p>	<p>The Macmillan financial advisors have an outreach at the Seamoor Unit and the Fern Centre for the patients that are currently having treatment. Ask CNS to make an appointment or call the Fern Centre 01271 311855</p>
<p>Northern Devon Foodbank—Bideford Branch <b>Email:</b> <a href="mailto:admin@northerndevon.foodbank.org.uk">admin@northerndevon.foodbank.org.uk</a> Tel: 01237 422243 / 07422651252</p>	<p>Supreme House, Pitt Lane, Bideford EX39 3JA Phone line open Mon/Weds/Fri 10.30am – 1.30pm</p>
<p><b>Bude Foodbank, Cornwall TBC</b> <b>Email:</b> <a href="mailto:foodbank@oceanscommunitychurch.co.uk">foodbank@oceanscommunitychurch.co.uk</a> <b>Website:</b> <a href="http://oceanscommunitychurch.co.uk/">http://oceanscommunitychurch.co.uk/</a></p>	<p><b>Oceans Community Centre, Berries Avenue, Bude EX23 8QE</b> <b>Tel:</b> 01288 448748 / 01288 359714 <b>email/write or call</b> <b>Drop-in or phone Mon— Fri 9.30am—1pm</b></p>
<p><b>Devon Carers</b> <b>Website:</b> <a href="http://devoncarers.org.uk">devoncarers.org.uk</a> Helpline: <b>03456 434 435</b> Mon—Fri 08.00-6pm Sat 09.00am-1 pm</p>	<p>The Devon Carers help carers maintain their own health, well-being and independence; and to care safely, confidently and effectively. The website has an extensive range of useful information on finance and debt. For more information see the Caring Responsibilities information sheet in this directory.</p>
<p>Pinpoint – Community Services in Devon <b>Website:</b> <a href="http://www.pinpointdevon.co.uk">www.pinpointdevon.co.uk</a></p>	<p>This websites has a whole range of information from housing matters and to health and wellbeing and care and support.</p>
<p><b>North Devon Council</b>—Lynton House, Commercial Road, Barnstaple, EX31 1DG <b>Tel:</b> 01271 327711</p>	<p>Local Authority responsible for providing council services for people of North Devon. Email: <a href="mailto:customerservices@northdevon.gov.uk">customerservices@northdevon.gov.uk</a> Website: <a href="http://www.northdevon.gov.uk">www.northdevon.gov.uk</a></p>
<p><b>Age UK Devon</b>—1 Manaton Court, Matford Business Park Exeter EX2 8PF <b>Tel :</b> 0333 241 2340 <b>Email:</b> <a href="mailto:info@sgeukdevon.co.uk">info@sgeukdevon.co.uk</a> <b>Age UK Mid Devon</b>—Haven Centre, Broad Lane, Tiverton EX16 5HE Tel: 01884 255369/242052 <b>Email:</b> <a href="mailto:enquiries@ageukmiddevon.org.uk">enquiries@ageukmiddevon.org.uk</a></p>	<p>Provide a range of services to meet the needs of older people and/or their carers, particularly those living in rural areas of the county. Our mission, ‘To help people in Devon enjoy later life’, is achieved by:</p> <ul style="list-style-type: none"> <li>• Enabling people to make choices about their own lives</li> <li>• Helping them to influence and have a voice in the society in which they live</li> <li>• Providing excellent support to stay independent</li> <li>• Providing services that meet identified need</li> <li>• Promoting financial security to end poverty</li> <li>• Challenging attitudes, policies and practices.</li> </ul>

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### National Resources:

<b>National Debt Line</b>	<a href="http://www.nationaldebtline.co.uk">www.nationaldebtline.co.uk</a> <b>0800 808 4000</b>
<b>North Devon Homes</b> <a href="http://www.ndh-ltd.co.uk">www.ndh-ltd.co.uk</a>	Affordable housing in North Devon –renting/shared ownership
<b>CarersUK , 20 Great Dover Street, London SE1 4LX</b> Tel: 020 7378 4999 <a href="https://www.carersuk.org/images/Factsheets/Taking_a_break_April_2019.pdf">https://www.carersuk.org/images/Factsheets/Taking_a_break_April_2019.pdf</a>	The expert advice, information and support is there if you want to talk about caring and if you are looking for answers, the online information and support is the best place to start. <a href="https://www.carersuk.org/upfront/">https://www.carersuk.org/upfront/</a> Information for new carers
<b>Devon County Council</b> Helpline— <b>0345 155 1007</b>	If you care for someone and need urgent help or need to discuss the person you care for call the Devon-based helpline
<b>Turn2us</b> <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a>	<b>Turn2us</b> is a national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services – online, by phone and face to face, through partner organisations and our volunteers.
<b>Macmillan Cancer Support Line</b> <a href="http://www.macmillan.org.uk">www.macmillan.org.uk</a> Call <b>0808 808 00 00</b> — Monday – Friday 9am—8pm	Calls are free of charge from all consumer landlines and mobile phones plus all mobile networks. Please note that calls to this number are not free when made from outside the UK. From outside of the UK call on <b>+44 207 091 2230</b>
<b>Marie Curie Support Line</b> — Living with a terminal illness and looking for support <a href="http://www.mariecurie.org.uk/help/support/marie-curie-support-line">www.mariecurie.org.uk/help/support/marie-curie-support-line</a>	Calls are free of charge from all consumer landlines and mobile phones plus all mobile networks. Open 8am – 6pm Monday to Friday & 11am – 5pm Saturday

### Other Resources :

<b>Macmillan Booklets:</b>	Do you look after someone with cancer? <b>MAC15037</b>
	Caring for someone with advanced cancer <b>MAC11623</b>
	Looking after someone with cancer <b>MAC5767</b>
	Working while caring for someone with cancer <b>MAC11688</b>
	Housing Costs <b>MAC14650</b>
	Pensions <b>MAC14284_E06</b>
	Managing your energy costs <b>MAC11290</b>
	Sorting out your financial affairs <b>MAC14286</b>
	Questions to ask about work and cancer <b>MAC14580_E04_N</b>
	Finding the words <b>MAC16582_1</b>
	Working while caring for someone with cancer <b>MAC11688_E06_N</b>
	Help with the cost of cancer <b>MAC4026_E17_N</b>