

# Real Cost of Cancer: Cost of Living survey 2022

## The Real Cost of Cancer

Cancer carries a financial burden. Our 2019 Real Cost of Cancer report highlighted a drop in household income of €1,500 each month. Over the course of a year, a household can be €18,000 worse off.<sup>1</sup> All at a time when fixed costs remain and a person has to meet new costs related to their care and its side effects.

## Cost of Living survey

In November 2022, in the context of the current cost of living crisis, the Irish Cancer Society asked Core Research to run a survey of people affected by cancer. Over 550<sup>2</sup> people who received a cancer diagnosis or who cared for someone with a cancer diagnosis between 2012-2022 responded.<sup>3</sup>

The survey results do not paint a positive picture. The majority of people affected by cancer who responded to the survey felt they were in a worse financial position compared to a year ago: almost 4 in 5 (78%) people from a lower socio-economic grouping and 2 in 3 (65%) people from a higher socio-economic grouping believed they were worse off.

Heading into 2023, people affected by cancer were concerned about their financial security (62%), compared to just over half in the general population (54%). Again, people affected by cancer from a lower socio-economic grouping (69%) reported this at a higher rate compared to those in a higher socio-economic grouping (57%). The findings, outlined below, show the brutal impact of this financial anxiety.

### *Medical expenses are common and costly*

People affected by cancer face a range of medical costs associated with their treatment. Two in 5 people had associated medical costs averaging €202 per month.

The most common average medical expenses for people were over the counter medications (34%; €49), GP visits (25%; €121) and prescription medication (23%; €110). Hospital charges (12%) and treatment abroad (12%) were the most expensive reported medical costs according to the people surveyed.

### *People affected by cancer seek to reduce spending on a number of essential items*

Due to the cost of living increases, many families have reduced their spending on essential and discretionary items.

***"It has put a huge strain on us financially, between extra diesel, food, heating bills plus hospital parking [...]"***

Those impacted by cancer, however, were more likely than the general population to report having reduced spending on petrol/diesel (69% vs 57%), fuel for home heating (74% vs 60%), mobile phone bills/credit (56% vs 43%) and health insurance (21% vs 17%).

Worryingly, people affected by cancer planned to make further reductions in spending on these items heading into the winter period. This is significant as people need to maintain their health, and should feel they can access care during and after treatment.

<sup>1</sup> Irish Cancer Society and Kantar. 2019. "The Real Cost of Cancer." Available [here](#)

<sup>2</sup> 569 people affected by cancer

<sup>3</sup> A survey of the general population took place based on a survey of 985 people, representative of the Irish population based on age, gender, region and social class.

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### *Financial anxiety has the potential to impact a person's health*

People who are in a worse financial position this year compared to last year are avoiding medical appointments. 1 in 5 people who had a cancer diagnosis did not attend a GP/hospital appointment in the past 6 months even if needed. The cost of living crisis is felt by carers of cancer patients, too. Two in 5 carers avoided attending a GP/hospital over the same time period.

### *Cancer comes with hidden costs*

People affected by cancer reported additional day-to-day costs during treatment. Per month, the most common reported additional expenses included petrol/diesel (47%; €96), electricity bills (43%; €89) and heating (40%; €92).

Attending appointments for treatment levies a financial burden as people pay out of pocket for travel, accommodation and subsistence. 2 in 3 people had additional travel costs getting to and from appointments, which includes petrol, fares, taxis, etc., (average: €140 per month). Three in 5 people reported paying an average of €38 per month on car parking alone and 2 in 5 reported spending €64 on average on eating out when attending appointments. By far, accommodation linked to attending treatment was the biggest expense (13%; average: €428).

### *People undergoing cancer treatment feel the cold more*

With rising fuel bills, the cost of heating is likely to be a particularly challenging cost to bear. Three quarters of people affected by cancer reported having already reduced their spending on home heating, rising to 4 in 5 amongst those not working or retired, or who live in a rural area. This is a worrying outcome of the cost of living crisis, particularly given the need to keep warm during treatment.

***"It has caused stress for me the carer [...] Patient (husband) constantly cold as a result of chemo treatment. Heating constantly on. Very worrying if we can meet the bill?"***

### *People are reducing their spending on petrol and diesel*

As a result of the cost of living increases, people affected by cancer have reduced their spending on petrol/diesel. Almost 3 in 4 women compared to 3 in 5 men have reduced their spending. Once again, 4 in 5 people who are not working or retired, and those who live in rural areas reported reducing their spending on this item. This is higher compared to those working, or living in urban areas.

## Cost of living impacts quality of life

The Cost of Living survey shows that people affected by cancer are bearing one crisis on top of another. Financial enquiries to the Irish Cancer Society increased by 30% in 2022 compared to 2021, showing that people are reaching out in response to their financial pressures. The financial concern is significant, particularly when people encounter new costs associated with their treatment. Added to this, households typically have lower incomes to meet these additional expenses when someone is receiving cancer treatment.

The cost of living crisis in Ireland compounds all of this financial anxiety. Day-to-day costs have been growing: increased heating bills, the high costs of running a car and much more.

The financial burden of cancer has long been a concern of the Irish Cancer Society and this snapshot survey confirms that families across the country are facing difficult decisions this winter. Unfortunately, the 2022 Christmas period will be a time of financial anxiety for most. Over half (54%) of people affected by cancer said

***"The thought of upcoming festive period is terrifying."***

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they were very concerned about their household finances for the 2022 Christmas period, compared to 2 in 5 in the general population.

People affected by cancer should not have to worry or make financial trade-offs on essentials to make ends meet. Rather, their quality of life must be prioritised. Winter 2022/23 will be difficult for many people, and further action to support them through this challenging period is imperative.

## What are we asking politicians to do?

The Irish Cancer Society believes in a future where people survive and thrive living with and beyond cancer. We call on the Government to alleviate the financial burden of cancer:

- Expand the Household Benefits Package to include those with a cancer diagnosis
- Automatically extend eligibility to the Fuel Allowance payment to people diagnosed with cancer immediately and ensure access to the full 2022/23 entitlement.
- Extend the Additional Needs Payment to people with a cancer diagnosis to alleviate some of the financial burden, including increased petrol/diesel costs. The burdensome application procedure with a means test should be waived for this group and a cancer diagnosis should be the only qualifying criterion for accessing the payment for a cancer patient or their carer.
- Invest €5.1 million in public hospitals to reduce the cost of car parking charges for patients
- Provide medical cards to all cancer patients upon diagnosis, until their treatment is finished
- Abolish prescription charges for medical card holders
- Broaden the eligibility criteria for Partial Capacity Benefit, to increase security for patients and survivors seeking to return to work.

If you have any questions about cancer **Freephone 1800 200 700** for our Support Line or email [supportline@irishcancer.ie](mailto:supportline@irishcancer.ie)