

The Real Cost of Cancer

Irish Cancer Society

September 2026



Foreword: Cut the costs of cancer

Every year, thousands of families across Ireland hear the word 'cancer' for the first time in their own home. In that moment, everything changes, not just physically and emotionally, but financially.

This booklet, **The Real Cost of Cancer**, was informed by the voices of the people who understand this reality. Cancer patients and their families have shared their experiences with us through focus groups and direct engagement.

Following a cancer diagnosis household income falls by around €16,000 on average. For those who do not automatically qualify for a medical card, medical costs alone can run to €400 a month, between GP visits, prescriptions and other medication. Add to that the cost of getting to and from treatment. Petrol, car parking charges, the simple expense of travel that most of us take for granted can cost up to €300 a month. And for some people, heating a home has become a luxury rather than a necessity. We have heard from people who kept their houses cold, and from at least one who told us they had to choose between heating and food.

Ireland is a wealthy country. As more of us are diagnosed with cancer, and as more of us live longer with it thanks to real progress in treatment and care, we have to ask ourselves what kind of country we want to be for the people going through it? Cancer is no longer only a health issue. For most households, it is a sudden and severe economic shock. A shock that arrives without warning and often without end. It affects income, employment, housing, heating, food and family life all at once and often for years.

I don't think it's too much to say that in a country as prosperous and successful as ours, it should not be this hard, or this frightening, to go through cancer. People should be able to focus on getting well, on their families, on living without worrying about how they will pay their mortgage, heat their homes or to pay for a necessary GP visit.

The detail outlined in **The Real Cost of Cancer** is a call to action. It asks Government to recognise and address this as a matter of basic fairness. We owe this to the thousands of people currently living with cancer, and to the many more who will be diagnosed in the years ahead.

**Nikki
Gallagher,**
CEO,
Irish Cancer
Society

Cancer by numbers

1 in 2

of us will get cancer in
our lifetime

46,800+

people are diagnosed
each year

230,000+

people are living with or
beyond cancer in Ireland.

What is the cost of cancer?



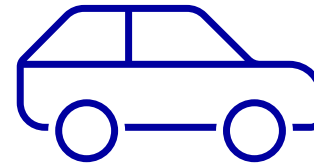
Reduced income

"I went from having €700 a week wage down to, I think it was €220 at the time, it was a massive, massive drop."



Medical expenses

"I got refused the medical card [...] My doctor was horrified."



Transport expenses

"The parking was a big one, you'd come out and it'd be, you know, 16/18 quid... and you've no control over that."



Household bills

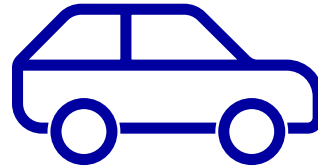
"I was finding it very, very cold. I had the heating on a lot and I got an electricity bill of nearly two and a half grand."

What can the Government do?



Medical expenses

- ✓ Provide medical cards to all cancer patients upon diagnosis and for the duration of their diagnosis.
- ✓ Reduce the Drugs Payment Scheme threshold to €40 per month or less for all cancer patients.



Transport expenses

- ✓ Abolish hospital car parking charges for cancer patients nationwide.



Household bills

- ✓ Automatic entitlement for cancer patients with an advanced / end-of-life diagnosis for Fuel Allowance and the Household Benefits Package.

Reduced Income:

Loss and hardship

Loss of income



€16,200
annual
average
income
loss.*

56%

used their savings due
to cancer related
costs.**

14%

borrowed from
family/friends.**

10%

missed bill
payments**

10%

took out a loan/credit
card debt**

7%

fell into rent/mortgage
arrears**

Findings based on a survey conducted by Ireland Thinks (2026).

**As reported by 167 people who received a cancer diagnosis and who quantified a reduction in income.*

***490 patients, partners and parents of children with cancer.*

In their own words...

Many people with cancer have to change their working status

"My specialist said I have to give up work. I'm actually interviewing tomorrow to replace me. When you have the doctor saying you shouldn't work, if you're talking about cost, which is a nightmare."

"Being out of the workforce for a year, you're going to lose maybe 40 or 50,000 of gross income, you can't plan for it. Everything in your life changes."

People used up savings and financial worry forced people back to work before they were ready

"I had to go back to work as soon as I possibly could, I think it was three weeks after chemo, I needed to catchup on bills, and to this day I'm still catching up."

People affected by cancer speak of the deep financial impact on their households

"Death of a thousand cuts."

"It made life very difficult. Sometimes it meant choosing between food and heat."

"We are cancer free since 2017 but are still paying it off."



Aoife's story

Aoife Murphy, a mother of three from Laois, was diagnosed with breast cancer in early 2025. The cost of cancer has also been very challenging for Aoife.

*“Before I got sick, I was always trying to put money away. You’d put something aside for the rainy day, for your kids, and I was trying to build a house deposit too. All of that was really thrown out the window once I was diagnosed with cancer. **It's the hospital fees, it's the oncology fees, the surgeon fees, it's the driving up and back to Dublin, and parking in the Mater is astronomical.** It's constantly chipping away at your safety net, at your plans and hopes for the future. **I basically lost any hope of a house deposit to my cancer diagnosis.**”*

“Going through cancer, you’re at such a vulnerable period, and it's really hard to make a decision. I couldn't decide what I wanted to have for dinner. Never mind how I was going to manage my finances to pay for this treatment and try keep life as normal as possible for my children.”



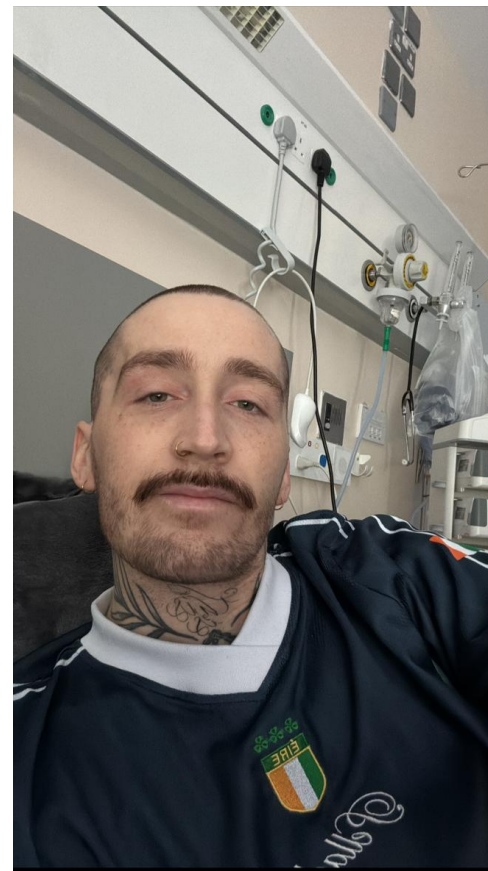
Dean's story

Dean Redmond, aged 30 from Dublin, was diagnosed with acute myeloid leukaemia (AML) in 2025. The self-employed tattoo studio owner struggled with the financial implications of his diagnosis.

“Being self-employed, I didn’t get anything off the Government for a while, until I was half-way through treatment. I eventually got a medical card, but it took a long time for it to come through after a number of appeals.”

*“My fiancé had just finished college so she had no money coming in, and I have a tattoo shop and the bills for the shop never stop. We have a three-year-old daughter, Cadhla, too. **The financial toll was nearly the hardest part of my cancer journey.**”*

“My team in the tattoo studio did a fundraiser for me. They set up a Go Fund Me and did a tattoo day for me. That helped me massively, they raised nearly €8,000. I wasn’t able to work at all when I was going through treatment so the money raised helped to pay my bills and the rates for shop.”



Medical Expenses:

A price-tag on staying well

Medical expenses

Each month, people affected by cancer can pay up to **€404** on medical expenses.

€79

on prescription
medication

€71

on additional
dental care

€68

on GP visits

€66

on consultant
visits

€51

on specialist
dressings

€49

on over the counter
medication

€20

on blood tests

Lack of automatic entitlement to medical cards adds anxiety

"There was a lot of doctors' appointments that I probably wouldn't have had, it's like 60 euro a pop every time you go to the doctor: tummy issues, GI issues, all of these things that you just have to go to the doctor for."

"My doctor sent a letter off to try and get me the medical card on the grounds that I had cancer... I had to send in all sorts of things [...] couldn't get access to any of the stuff they were looking for, and so I didn't get it."

"I thought you apply for medical cards when you have cancer... but no, they wanted all this income information... it was all very complicated."

"If somebody is diagnosed with cancer, the medical card should be just automatic."

Long waiting lists in the public system drives people to rely on private care

"The big problem with any type of diagnosis is when you're not in the private health system, you have to wait for an inordinate amount of time waiting for your say X-rays or CT scans or PET scans, and all the follow-up."

"They were saying, 'if you have health insurance and it's covered, then we can do your surgery next week. If not, it's going to take three weeks to your surgery'. So worked out all that, ended up getting a mastectomy a week later [...] and this is where the costs come into my life."

"Even with private insurance, you only get about 40% of the stuff you pay back. Private insurance isn't worth an awful lot to you, really, except that you might get seen quicker."

Private care adds enormous cost onto the ledger, particularly with the excess costs

"It's like €1,000 already out of pocket for surgeries then I had to pay for a scan, consultant appointments, €200 or €300 per appointment."

"We put a claim in recently for €3,100 euro, and we got €900 of that back, that's all. If I wasn't with medical cover, I could not afford to be having cancer."

"I was going to the private health system initially, so every visit was around €300 a visit, trying to diagnose the problem, maybe seven, eight or nine visits. They were the biggest costs."

Emma's story

Emma Butler, 32, from Dublin was diagnosed with Chronic Myeloid Leukaemia (CML) in August 2022. The financial impact of her diagnosis has been hard to come to terms with:

“For me, living with my cancer and the financial reality has been hard to come to terms with. I tried returning to work gradually, but the demands were very hard to keep up with and I just wasn’t ready. While I was recovering and then back in work, I got no financial support. My meds are €80 per week for the rest of my life and my immune system is compromised so every time I get sick or have an infection, it’s €75 to see the doctor.

*It was only after I left work that I became eligible for a medical card so for three years, I had to pay those medication and appointment costs. **I now also get Disability Benefit, but it simply isn’t enough to live independently in Dublin. I am so lucky to have my family and my partner’s family around me but you feel like a burden when all you want to do is get on with your life.**”*



Nathan's story

Nathan Nash, from Kildare, was diagnosed with large T-cell lymphoma, aged just 27 in summer 2024. The plumber was impacted by the financial pressure of his cancer diagnosis:

“During my treatment, I initially wasn’t entitled to a medical card. I applied for an emergency one but that was declined. I appealed it and that was declined. I worked full-time for 11 years before my cancer, and I never asked for any of this to happen and it’s been a shock to everyone.

“They rejected the applications on the basis that my income before I was diagnosed was too high, but that was from when I was working full-time, and I was fit and healthy. My wife has had to become my carer and could only work 17.5 hours a week.

"My income was down and so was hers. Treatment is so draining, trying to keep things as normal as possible for your young children takes its toll and on top of that, you're filling out paperwork after paperwork and appealing, begging for a medical card. It's no way to treat people going through cancer.

"On the third appeal, I finally got my medical card, but I shouldn't have had to go through all that."



Travel Costs:

*The expense of getting to and through
the hospital door*

Travel Costs

Parking

Charges vary considerably across the country.

Some hospitals offer **free or reduced parking** for cancer patients, while others charge **up to €15 per day** with no concession.

"The parking was a big one, you'd come out and it'd be, you know, 16/18 quid... and you've no control over that."

Fuel

Petrol costs have increased by **48%**

Diesel costs have increased by **71%** since September 2016.

"You have your fuel cost, you have my husband having to drive me... you have your toll costs, and then if you stop and have your lunch... it all adds up."

Tolls

Tolls cost between **€1.80 and €3.60**

"What I really thought was horrendous was the toll fees. When I was having the radiotherapy, I was going up and down every day for seven weeks that actually nearly cost us more than the petrol."

Each month, people affected by cancer can pay up to **€307** on getting to appointments.

€144

on travel costs to/from
the hospital*

**petrol, fares, taxis*

€98

on eating out at
appointments

€65

on parking at
appointments

Some people can even spend **€335** per month on accommodation around their appointments.

Travel Costs: Simulated journey

A person travelling from Ballina to University Hospital Galway could pay up to
€240 in a week.

Item	Cost	Notes
Daily roundtrip	€40.28 - €42.02 daily	AA Routeplanner (calculated based on quickest route on 22.09.2026): - fuel calculated at €1.86 (petrol)-€1.94 (diesel) per litre. 230km roundtrip
Weekly roundtrip	€201.40 - €210.10 weekly	AA Routeplanner (calculated based on quickest route on 22.09.2026): - fuel calculated at €1.86 (petrol)-€1.94 (diesel) per litre. 230km roundtrip 5 days in a week
Daily parking	€9 daily cost	€9 daily parking
Weekly parking	€30 weekly cost	€30 multi-entry 7-day ticket

Miriam's story

Miriam Hilliard, a 68 year old former teacher and retired civil servant, originally from Kerry and now living in Louth, was diagnosed with endometrial cancer in 2018. This is her experience:

*“Over the past eight years, I’ve been up and down to the Mater a lot. You’re putting fuel in the car and it is €15 a day for car parking charges. My medication, which have I been on since 2018 and will be on for the rest of my life, costs me €80 a month. The other expense which really racks up is just the cost of being on the road. You’re eating out of hospital canteens, shops or garages and could easily see €30-€40 a day disappear. You also have the costs of your wigs and other medical equipment. This all adds up and **over the duration of my cancer experience, it really has added an additional level of financial stress.**”*

“I have applied for and been refused a medical card. I fully support the Irish Cancer Society in its calls for the abolition of hospital car parking charges for cancer patients and agree that every patient, from the moment they are diagnosed and for the duration of their diagnosis, should be awarded a medical card.”



Martina's story

Martina Balfe, from Dublin, was diagnosed with breast cancer in 2021. Car parking charges took their toll for Martina throughout her treatment:

"Car parking was expensive and you might go in and not even get a space, so I relied on family and friends to drop me in and collect me."

"I took the train to my chemo on many occasions."

"When I was seeing the oncologist for the first time to get my treatment plan, my husband had to leave three times to feed the meter outside the Mater Hospital. It's a real added stress for people."



Katy's story

Katy Morgan was diagnosed with a HPV-related head and neck cancer aged 37 in spring 2025.

"During my treatment, I had to travel up and down to Dublin from my home in Louth."

"This came with a significant additional cost that I hadn't really thought about. Over the course of my 35 radiation therapy sessions, which lasted seven weeks, I was paying €70 in tolls alone."

"I'm a self-employed dog groomer. I was out of work during my treatment and at the same time I had huge fuel and toll costs to pay."

"I was able to access Travel2Care grant, which certainly helps, but you still feel under pressure from the unseen cost of cancer."



Household Bills:

Keeping the lights on

Household bills

33%

report increased household heating costs

32%

report increased electricity bills

18%

report increased household food and drink costs

"The price of a bag of coal was 30 euro at the time, and I was eating through it, because obviously you have to keep warm. The fuel for the house was the highest cost."

"We had to keep the lights off and wash every other wash in the machine."

"Obviously the electricity, the bills are higher, because I was at home all the time."

"I didn't know which bills to pay from one week to the next. I was actually going without food. It was like I was drowning."

Palliative care patients and their loved ones, in their own words...

"I needed the fire on all day and felt very cold on chemo."

"I am confined to the house for 8 hours a day due to PEG feeding, I need to have an electric heater on in the room in which the PEG is going."

"I think people need to know what it is like when you are really stressed trying to pay bills and trying to cope and care for your relative at home. I was really stressed in the months before [relative] died - I ended up not sleeping and had to get sleeping tablets from my GP. A lot of this stress was financial."

"I ended up getting into arrears with the heating company. I had to set up a payment plan to keep on top of the bills with both the oil and electricity company."

Palliative care nurses, in their own words...

"One family [...] didn't have fuel for their stove for their loved one's dying days. Most people in my experience, pull together for family and friends, and fill up baskets with fuel etc. [...] It will be different in time with folk genuinely unable to pay, due to high rents..."

"I have noticed in the last two years where I would not notice a house to be a cold previously I feel physically cold [...] patients are usually wrapped up in more blankets or using hot water bottles [...] Heating turned off in parts of the house..."

"One family [...] didn't have fuel for their stove for their loved one's dying days."

"Concerns have been voiced regarding the increasing cost of electricity where a family has cared for their loved one for a long time [...] These families are more aware of the cost of electricity and running equipment e.g. electric bed, hoist, oxygen, nebuliser machines."

Irish Cancer Society supports



Irish Cancer Society services and supports



Transport Service

We provide free transport to patients who are having difficulty getting to chemotherapy appointments in our partner hospitals.



Travel2Care

A limited transportation assistance fund for patients in genuine financial difficulty, travelling over 50km. Administered on behalf of National Cancer Control Programme.



Night Nursing

We provide end-of-life care, helping cancer patients remain at home during the last days of their lives. To avail of the service, reach out to the healthcare professional looking after your loved one.



Welfare and Supports Service

Our team can advise on practical and financial supports that may be available to you.



Counselling

We fund counselling for anyone affected by cancer. Sessions available remotely or in person in cancer support centres around the country.



Children, Adolescents and Young Adults

We provide a range of services to support families affected by a childhood, adolescent and young adult diagnosis.

Irish Cancer Society services and supports

Support Line

Our Cancer Nurses offer confidential advice, support, and information for anyone affected by cancer.

- Our Support Line is open Mon to Fri 9am to 5pm. Freephone **1800 200 700**.
- Request a video call at **www.cancer.ie/support-line-video-calls**
- Email our Cancer Nurses on **supportline@irishcancer.ie**

Daffodil Centres

Our Daffodil Centres, located in 13 hospitals nationwide, are staffed by Cancer Nurses and trained volunteers who provide face-to-face advice, support and information for anyone affected by cancer.

This service is free and confidential. This is a walk-in service; you do not need an appointment.

To see your nearest Daffodil Centre and their opening hours, visit **www.cancer.ie/daffodil-centres**



Telephone Interpreting Service

We make every effort to ensure that you can speak to our Cancer Nurses in your own language.





The Irish Cancer Society thanks all the people who shared their story in this booklet.

The data included in this survey come from interviews and surveys funded by Irish Cancer Society, including:

- The Real Cost of Cancer survey by Ireland Thinks (2026)
- The Energy Hardship for People with Palliative Care Needs at Home report by Suzanne Denieffe et al. (2023).