

CANCER COSTS

CLIC Sargent's 2016 research *Cancer costs* showed the devastating financial impact of cancer treatment on young cancer patients and their families. From the moment the doctor says its cancer, unexpected costs can quickly mount up, such as travel to hospitals, car parking, and extra bills. Our research found that on average parents spend £600 extra per month. Many parents are also forced to give up work and can be plunged into debt as a consequence of their child's cancer.

This research highlighted that debt, energy bills and other financial struggles are key issues faced by parents, and so in December 2016 we carried out a snapshot survey of parents to gather even more evidence to support the #CancerCosts campaign so that young cancer patients and their families get the support they need. 117 parents of children and young people aged 0-24 years old when they were diagnosed or treated for cancer responded to the online survey. The results are presented below.

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Parents' experiences of managing energy bills, debt and banking during their child's treatment

Survey findings

95% of parents who responded to our survey felt that their child's cancer had impacted negatively on their family finances. The top three things they had found helpful in dealing with the financial impact of cancer were their CLIC Sargent Social Worker (44%), financial grants from charities or other organisations (26%), and welfare benefits (20%).

Energy bills

62% of parents said that their household energy bills increased during their child's treatment. 50% of those had an increase of up to £50. 46% of parents said they struggled to pay their energy bills during their child's treatment. Only 37% of these parents contacted their energy provider to discuss the issue or explain their circumstances. Parents felt that a payment plan (33%) or change of tariff (27%) was the most useful support their energy provider could offer them.

62% OF PARENTS SAID THAT THEIR HOUSEHOLD ENERGY BILLS HAD INCREASED DURING THEIR CHILD'S TREATMENT.

HALF OF THOSE WHOSE BILLS HAD INCREASED, HAD AN INCREASE OF UP TO £50 PER MONTH.

95% OF PARENTS SAID CANCER NEGATIVELY IMPACTED FAMILY FINANCES

**YOUNG LIVES
vs CANCER
CLIC SARGENT**

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Debt

63% of parents told us they got into debt during their child's treatment. The top three forms of debt were credit cards (62%), family and friends (48%), and overdrafts (41%). Those who borrowed from friends and family told us that it put a significant strain on those relationships, causing, for example, "a huge feeling of guilt, added stress and arguments".

"HAVING TO STOP WORK TO LOOK AFTER MY CHILD HAS PUT US IN DEBT AS WE HAD TO USE CREDIT CARDS TO HELP WITH SHOPPING AND ODDS AND ENDS TO GET US THROUGH"

57% of those with debt said it was over £2000. Only 41% of parents with debt contacted their debt provider to tell them about their circumstances. Many of those who did not said it was because, "It didn't occur to us that it would make a difference" and/or they "never realised it was an option." 43% of parents felt that a break from payments was the most useful thing for dealing with debt.

57% OF RESPONDENTS HAD ISSUES MANAGING THEIR BANK ACCOUNT DURING TREATMENT

THE TOP ISSUE WAS THAT THEY COULDN'T GET TO THE BANK.

Banks

57% of parents encountered issues with banking and managing their account during their child's treatment. The biggest difficulty was that they couldn't get to the bank (38%), and 28% said that lack of wi-fi in hospital was also an issue.

Only 16% of parents contacted their bank to discuss their banking issues or discuss their circumstances. 35% of parents felt that the best way to access support and information was via the bank's website. 39% of parents felt that waiving fees or charges was the most useful thing their bank could do for them during this difficult time.

YOUNG LIVES vs CANCER CLIC SARGENT

63% OF PARENTS GOT INTO DEBT DURING THEIR CHILD'S TREATMENT

57% OF THOSE WITH DEBT HAD OVER £2000

"I WENT OVERDRAWN AND FACED CHARGES. AT THE TIME WE WERE IN HOSPITAL AND I SIMPLY LOST TRACK OF MY FINANCES. I PAID THE CHARGES AS FELT TO OVERWHELMED WITH OTHER RESPONSIBILITY TO ARGUE"

"[IT WAS] DIFFICULT TO KEEP TRACK OF MONEY WITH NO ACCESS TO ONLINE BANKING FACILITIES DUE TO THE SECURITY ISSUE OF HOSPITAL WIFI AND THE EXPENSE OF DATA. NOT ONLY THIS BUT WE WERE NOT IN A FRAME OF MIND TO BE ABLE TO DEAL CONSTRUCTIVELY WITH FINANCES."

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Summary and conclusions

Our survey results suggest that during cancer treatment parents accrue debt from a variety of sources – at a time when their income often goes down because one or both parents have to reduce their hours at work to look after their child. We know from our Cancer costs research that during this time a range of other bills increase, such as food costs and travel, adding to this financial burden. Because parents and their child may spend more time at home during treatment (when previously they would have been at work or school) energy bills can increase. Our survey suggests that parents are struggling to meet the costs of these bills, amongst all the other increasing bills and financial burden.

Due to the emotional and practical strain of caring for a child during treatment parents can struggle to get to their bank or even to find the head space to think about their financial situation. Despite the increasing financial burden and stresses, our survey results indicate that parents do not know that there may be help available from energy companies, banks and other financial companies. Many have vulnerable customer policies and a range of support from payment plans, to different tariffs, to arranging correspondence goes to a temporary address– although the support at current seems to be far from consistent.

What next?

CLIC Sargent knows that cancer costs and we don't think it is right or fair that families face financial hardship because their child has cancer. We will continue to work towards:

- **A government review of financial support available for young cancer patients and their parents who are struggling to meet the costs of their energy bills. As per our recommendation in our 2016 Cancer costs report.**
- **Helping energy companies and banks to develop specific support for young people with cancer and their families, and highlighting their specific needs and what can help.**
- **Increasing awareness and helping families access the support that is available.**

To find out more, visit <http://www.clicsargent.org.uk/content/cancer-costs> to read CLIC Sargent's previous research, find out about our latest campaign activity, and how you can help. Join our **#Cancercosts** campaign today! To find out more about our Policy and Influencing work email, or to ask any questions about this data summary email: campaigns@clicsargent.org.uk

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“YOU SEE THE BEST AND WORST OF INSTITUTIONS AND COMPANIES IN YOUR HOUR OF NEED. WE ARE ETERNALLY GRATEFUL FOR THE HELP AND SUPPORT WE RECEIVED, BUT NOT ONE OF THE CREDIT CARD COMPANIES AGREED TO FREEZE INTEREST, GIVE PAYMENT BREAKS OF SUPPORT US IN ANY WAY OTHER THAN TO BE PATIENT AND WAIT FOR THEIR MONEY”