

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.

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 for further information and contact details.)*

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

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 (see appendix B for more details)

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).
- 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. The hospital social worker or the Patient and Community Relations department can provide more detailed information.

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 advice on housing and benefits.

Local Resources:

Resource	Contact Details
<p>Confidential benefits/financial advice and help This is available through the Mustard Tree Macmillan Centre benefits advisor, Denise Martin. Provides benefits and financial advice. Help with form completion and accessing grants for patients and carers. Can have face-to-face meeting in the Centre, on the ward or telephone advice.</p>	<p>Mustard Tree Macmillan Centre Level 3 Derriford Hospital, Tel: 01752 430060</p>
<p>Plymouth Foodbank Helping people who are in financial crisis, providing useful advice and a listening ear. Referral through GP, health care professionals and various charities.</p>	<p>Plymouthfoodbank.co.uk 28 Manor House, Stonehouse, Plymouth PL1 1TW Tel: 01752 254981 Vouchers available in the Mustard Tree</p>
<p>1st Stop Housing Benefit and Housing Options questions and advice If homeless: present in person with 2 forms of identification</p>	<p>Address: 1st Stop, 71 George Street, Plymouth, PL1 2AA Tel: 01752 668000 Email: enquiries@plymouth.gov.uk</p>
<p>Salvation Army Local support for housing advice including homelessness issues</p>	<p>Devonport House, 24 Park Avenue, Devonport, Plymouth, PL1 4BA Tel: 01752 562170</p>
<p>Livewell South West: Panic This workshop aims to break down some of the myths surrounding panic and help you to manage your panic attacks.</p> <p>Mindfulness Mindfulness practice can help you develop the ability to deal with life's pressures. Mindfulness meditation is a skill you can develop and a form of self-awareness training that helps you get to know yourself more fully, think more clearly and in the present moment.</p> <p>Managing Anxiety This one hour workshop provides information on the psychological and physical symptoms of anxiety and strategies to manage this including breathing, goal setting and cognitive behaviour therapy</p> <p>Managing Low Mood This one hour workshop provides information on the psychological symptoms of low mood as well as providing strategies to manage this</p> <p>Managing Stress This one hour workshop introduces the symptoms of stress and how the body responds, and provides simple strategies to manage this</p> <p>Sleep Feel, Feel Well Introduces ways to support restful sleep</p>	<p>Livewell South West: To book a place on any of the 1 hour workshops please call: Tel: 01752 435419 or Email: plymouthoptions@nhs.net</p>
<p>Mustard Tree Cancer Support & Triangle Drop In Centres Ask questions, share concerns, offers a range of services including benefits advice. Support, advice and information for cancer patients and their carers</p>	<p>Mustard Tree, Derriford Hospital: Mon to Fri 9am to 5pm 01752 430060/431468 Kingsbridge: Tuesdays 10am to 4pm 01548 852349 Liskeard: Thursdays 10am to 4pm 01579 373500 Tavistock: Fridays 10am to 4pm 01822 615935</p>

Local Resources continued:

<p>Margaret McMillan Nursery School Will take children up to 5 years old for occasional day to help families attend appointments and any crisis that arises. This is for patients in the terminal stage of illness. Paid for by a bursary they hold</p>	<p>Address: 24 Hooe Street, Plymouth, PL1 2JN Tel: 01752 664884</p>
<p>Other Resources</p>	<p>Your GP, Oncology Doctor, Specialist Nurse, District Nurse or Clinical Psychologist.</p>

National Resources:

Resource	Contact Details
<p>Macmillan Cancer Support Offers a financial adviser service available through their free helpline</p>	<p>www.macmillan.org.uk 0808 808 0000</p>
<p>Citizens Advice Bureau</p>	<p>www.citizensadvice.org.uk</p>
<p>Jobcentre Plus</p>	<p>www.gov.uk/contact-jobcentre-plus</p>
<p>Department for Work and Pensions Benefit Enquiry Line Provide information on benefit entitlement</p>	<p>www.dwp.gov.uk 0800 882 200</p>
<p>National debt line</p>	<p>www.nationaldebtline.co.uk 0808 808 4000</p>
<p>The Association of Charity Officers An organisation that tries to help individuals to find specific charities that may be able to offer some financial assistance. Using information about you such as your occupation, where you live, your religion and your type of cancer it is usually able to find relevant charities</p>	<p>www.aco.uk.net 0207 255 4480</p>
<p>Macmillan Cancer Support Provide comprehensive advice and information on all aspects of cancer.</p>	<p>www.macmillan.org.uk 0808 808 0000 (Mon-Fri, 9am-8pm)</p>

Further Information:

<p>Macmillan Cancer Support booklets: – available free from the Mustard Tree Macmillan Centre</p>
<p>Help with the cost of cancer: A guide to benefits and financial help for people affected by cancer</p>
<p>A quick guide to benefits</p>
<p>Work and cancer</p>