

## The other cost of battling breast cancer

**For many women, a diagnosis means facing serious financial hardship, a new study finds**

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From Wednesday's Globe and Mail  
February 27, 2008 at 9:42 AM EST

Women diagnosed with breast cancer take, on average, 32 weeks off work for treatment and recovery.

As a result, they take a huge financial hit, with their pretax salary plummeting by an average 27 per cent, despite private and public insurance schemes, according to new research.

"These findings point to wage losses from breast cancer in Canada as an important consequence of the disease," Sophie Lauzier, a researcher at the Deschênes-Fabia Breast Cancer Centre of Saint-Sacrement Hospital in Quebec City, and co-author of the study, which is published in today's edition of the Journal of the National Cancer Institute.

Women diagnosed with cancer are eligible for employment insurance benefits equivalent to 55 per cent of their wages for up to 15 weeks, and unionized workers normally have their income topped up. But self-employed workers, part-timers, students and stay-at-home moms usually get no financial help, the research notes.



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Donna Sheehan, who counsels breast cancer patients, says the disease's financial consequences need to be more widely recognized. (*Tibor Kolley/The Globe and Mail*)

"Are current programs adequate? We hope this research will contribute to that important discussion," Dr. Lauzier said.

For breast cancer activists, however, there is no question that more needs to be done to protect women from the financial repercussions of a cancer diagnosis.

"Imagine that you suddenly have to leave the workplace for eight to 12 months. It's going to have an impact, especially if you have a mortgage and a family. EI just isn't enough and lots of women aren't even eligible for EI," said Donna Sheehan of Willow Breast Cancer Support Canada, which offers peer support and education by breast cancer survivors.

When breast cancer patients come to Willow for help, one of the first things they get is a booklet entitled "Coping with Your Financial Concerns."

When her breast cancer was diagnosed in 2003, Ms. Sheehan had just left a job as a high-profile interior designer. She had no income, no insurance and was not eligible for EI.

Like most cancer patients, she underwent surgery, followed by radiation therapy and chemotherapy, along with a raft of new expenses such as medications. "Even the parking at the hospital was expensive. It all adds up," she said.

Ms. Sheehan ended up making a dramatic career change, leaving the corporate world and, at age 49, becoming a counsellor for breast cancer survivors at Willow.

She said most people recognize that "cancer affects you emotionally and spiritually but they have to realize it also affects you financially."

The new study, led by Elizabeth Maunsell of the department of social and preventive medicine at Laval University, involved 800 women who were treated for breast cancer at eight Quebec hospitals in 2003. Of the total, 458 had a paying job at the time of diagnosis, including 74 per cent who worked full-time, 10 per cent part-time and 16 per cent who were self-employed.

The women earned, on average \$36,556 and their average wage loss was \$9,311 over the year following diagnosis even after their public and private benefits.

According to the study, one in six women who had been working received no compensation at all, and only one in five received EI. Just over half the women benefited from private insurance from their employer, while one in three used their sick leave and one in 10 used their holiday time to avoid loss of salary.

Dr. Lauzier said the research showed that women who suffered the most financially were those who underwent the most aggressive treatment - meaning surgery, radiation and chemotherapy - because they required the most time off. Women who lived in rural areas, far from treatment centres, also took a bigger financial hit.

Women with breast cancer took, on average, 32 weeks off work. Amazingly, 7.5 per cent of women took no time off. But 22 per cent of women had still not returned to work after one year. Just over half made a progressive return to work.