



Counting the Cost of Cancer

Legal and Financial Impacts on Victorians

Counting the Cost of Cancer: Legal and Financial Impacts on Victorians

This research was undertaken to better understand the legal and financial experiences of Victorians to build a stronger evidence base for improved support and reform of laws, policies and systems to improve the lives of people affected by cancer.

Key findings

The research shows that legal and financial challenges for people affected by cancer are widespread, interconnected and often unrecognised. These challenges can compound and can impact health and healthcare decisions. They are shaped not only by individual circumstances, but by the design and operation of laws, policies, systems and processes that are not responsive to needs of people affected by cancer. Legal rights are often not effectively realised in practice, due to system complexity, delayed support, and limited awareness and capacity.

People face widespread legal challenges

Widespread legal need and inequity	Legal problems are common, often unexpected, and highly distressing, frequently emerging at crisis points. Legal challenges are exacerbated for those already experiencing disadvantage.
Underuse of and barriers to support services	There is a significant gap between legal and financial need and service use, driven by low awareness, cost, system complexity, resource constraints, and limited capacity to seek support during illness and caring.
Legal and financial planning underuse	Legal and financial planning is limited and typically delayed until crisis points, increasing risk and burden for individuals and families and stress on available services.

Systems are not designed for the realities of cancer and caring

Workplace protection gaps	Workplace outcomes are inconsistent and often reliant on employer discretion. Legal protections are difficult to access and do not reflect ongoing or fluctuating illness.
Insurance and superannuation vulnerability	Systems are complex and poorly understood, with gaps in coverage, challenging claims processes, and misaligned eligibility criteria.
Costs undermine the right to health	Cancer-related costs are significant, often unexpected, and include both direct and indirect expenses, contributing to financial stress and inequity.

Consequences are significant

Social security access gaps	Financial hardship is widespread, yet access to income support is constrained by restrictive eligibility and administrative burden.
Carer disadvantage (cross-cutting)	Carers experience higher legal, financial, and administrative burden across all domains, often without recognition or adequate support.

Improving legal and financial outcomes for people affected by cancer requires system-level change. Current approaches place too much responsibility on individuals and families to anticipate, understand and navigate complex systems, and to act on legal rights at times of reduced capacity.

Reform priorities

Together, the following reforms can help ensure that people affected by cancer — including carers — understand, access and exercise their rights, maintain financial security, and navigate cancer with greater dignity, equity and support.

1. **Strengthen awareness of and responsiveness to the legal and financial impacts of cancer**
2. **Embed lived experience of cancer and caring in the design, implementation and evaluation of law and policy**
3. **Reduce barriers to access to justice**
4. **Strengthen enforceable workplace rights and protections**
5. **Improve uptake and usability of legal and financial planning frameworks**
6. **Reform insurance and superannuation**
7. **Protect against financial harm**
8. **Modernise social security to reflect lived realities**
9. **Recognise and support carers across all systems**

“Health/law partnerships are absolutely invaluable”
— Lori, social worker

Key survey results

Legal issues



People with cancer:

41% had legal issues
81% did not fully expect them
79% did not see a lawyer



Carers:

67% had legal issues
50% did not fully expect them
69% did not see a lawyer

Common legal issues reported by people with cancer and carers related to financial hardship and debt, workplace issues, difficulty accessing government support and services, insurance and preparing legal documents or taking on legal decision-making roles.

Out-of-pocket costs

100% of people with cancer faced out-of-pocket expenses

Main costs reported were travel to appointments (46%), treatment and reconstructive surgery (41%), hospital parking (40%), diagnostics (35%), medication (32%).

Carers had increased household costs (35%) extra caring-related expenses (26%) and travel and accommodation costs (24%).

Financial impacts



More than 95% reported emotional distress linked to financial hardship

People with cancer:

30% lost income
36% reported worse finances
87% had no financial counselling or other professional financial support
64% received no government financial support

Carers:

32% lost income
30% reported worse finances
77% had no financial counselling or professional financial support
78% received no government financial support

People with cancer and carers mainly used savings, cut spending, and sold assets to cover costs.

"My expenses have been at least \$10,300 in just over two years."

– Neroli, having cancer treatment

Why this research matters

Cancer affects most Victorians, with 1 in 2 people expected to be diagnosed by age 85. Cancer has wide-ranging and long-term impacts including legal and financial challenges such as those that affect work, income, housing, care, decision-making and access to insurance and income support.

As our population grows and ages, more people are being diagnosed with cancer and surviving longer after diagnosis thanks to advancements in cancer screening and treatment. As more people live with cancer, survive cancer or care for someone who does, these impacts are becoming more significant and urgent to address.

About the research

This mixed-methods study included a literature review, analysis of Cancer Council Victoria data, a survey of 207 Victorians adults about their experiences since being diagnosed with cancer or caring for someone with cancer and 16 interviews with people affected by cancer, carers and professionals working to support them. Data collection was from August 2025–June 2026.

Research participants

Survey participants included:

102

People who had or were living with cancer

105

Carers

Most were working at diagnosis or balancing paid work and caring. Interviews were with people with lived experience of cancer, carers, and professionals across legal, financial, health and social work sectors.

“Unless people have gone through cancer themselves, either directly or as a carer/immediate family member, you don’t see all the ways cancer impacts a person’s life... the full horror of cancer is still not understood.”

– Naveena, breast cancer survivor



What the findings mean

Legal and financial challenges are central to the cancer and caregiving experience and highly distressing, compounding physical, social and psychological impacts. Laws, processes, policies, and organisational responses must better reflect the realities of cancer and caring. More proactive, integrated, and accessible support is needed to address unmet need, including training for health professionals on financial and legal distress. The rights of people affected by cancer remain unmet and must be strengthened to reduce the overall burden.

“Better legislation will be a game changer for all of us.”

– Sofia, carer



Our full report sets out detailed findings and reform priorities.
Available at www.mccabecentre.org