

THE ECONOMIC IMPACT OF HEAD AND NECK CANCER FOR PATIENT HOUSEHOLDS: UTILIZING BUREAU OF LABOR STATISTICS DATA

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Background: Advanced head and neck cancer is frequently treated with multimodality therapy, including surgery, radiotherapy, and systemic therapy. A typical length of treatment may extend three months or greater. A large proportion of this treatment time may include time off work, risking significant loss of income and inability to service household debts.

Objectives: To model the financial impact of a typical head and neck cancer treatment duration, with an evaluation of monthly household cash flow and expenses. This may illuminate the need to reevaluate disability and welfare programs, and aid household financial planning.

Methods: A United States government-collected sample (Bureau of Labor Statistics and Consumer Price Index) was used to estimate income statements and statements of cash flow values (Tables) for Americans classified in manufacturing, professional, and governmental sectors. A hypothetical treatment length of 3 months with complete loss of income was applied as a financial stress test of household solvency. This stressor was applied in months 10, 11, and 12 of a twelve month period of analysis (only the last 6 months are shown on the tables and graphs below).

Results and Conclusions: Net negative cash flow beginning in month 11 (Charts) shows most U.S. households would not be able to service their prioritized debts with income while undergoing a typical head and neck cancer treatment duration, if unable to work. Opportunities to protect patients from catastrophic financial risk should be an important focus of public policy and private sector insurance programs.

Comparison of Statement of Cash Flows – Manufacturing vs Professional vs Government Employees

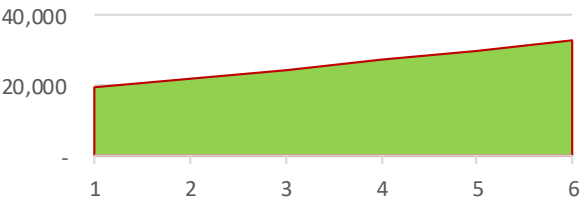
Statement of Cash Flows - Manufacturing	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Cash from Income	12,037.00	12,068.00	12,123.00			
Cash paid for Taxes	2,407.40	2,413.60	2,424.60	2,431.00	2,439.20	2,446.20
Cash paid for Fixed Expenses	7,042.56	7,053.18	7,060.34	7,059.95	7,051.72	7,071.74
Cash paid for Medical Expenses				1,794.76	1,793.34	1,791.05
Cash from Income	19,294.58	21,895.80	24,533.86	13,248.14	1,963.89	(9,345.10)

Statement of Cash Flows - Professional	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Cash from Income	19,715.00	19,915.00	20,055.00			
Cash paid for Taxes	4,928.75	4,978.75	5,013.75	5,074.00	5,097.75	5,137.50
Cash paid for Fixed Expenses	11,010.08	11,026.58	11,037.01	11,036.60	11,025.77	11,054.71
Cash paid for Medical Expenses				1,794.76	1,793.34	1,791.05
Cash from Income	29,703.99	33,613.65	37,617.90	19,712.53	1,795.68	(16,187.58)

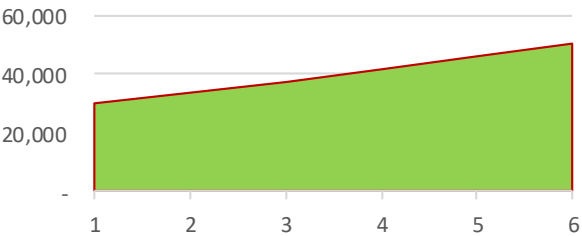
Statement of Cash Flows - Government	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Cash from Income	21,556.00	22,073.00	21,857.00			
Cash paid for Taxes	5,389.00	5,518.25	5,464.25	5,395.75	5,372.00	5,364.00
Cash paid for Fixed Expenses	11,010.08	11,026.58	11,037.01	11,036.60	11,025.77	11,054.71
Cash paid for Medical Expenses				1,794.76	1,793.34	1,791.05
Cash from Income	39,162.24	44,690.40	50,046.15	31,819.03	13,627.93	(4,581.83)

Without Cancer Diagnosis

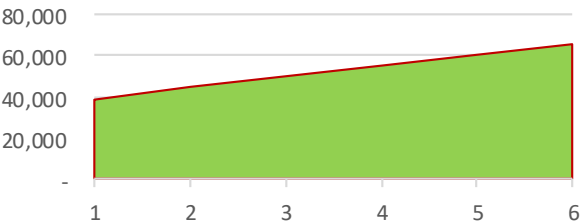
Cash Flow 6 months – Manufacturing



Cash Flow 6 months - Professional

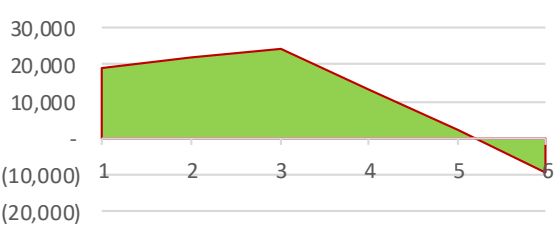


Cash Flow 6 months - Government

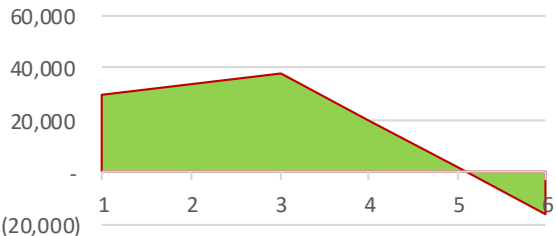


With Cancer Diagnosis

Cash Flow 6 months – Manufacturing



Cash Flow 6 months - Professional



Cash Flow 6 months - Government

