# WHAT CANCER COSTS EMPLOYERS

A Working With Cancer report with pro bono support from the economics team at Ashurst Perkins Coie (and arranged by Pro Bono Economics).

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WORKING WITH CANCER

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# Executive Summary



## An Increasing Risk for Employers

Cancer is now costing employers an estimated **£3.7** billion a year. For a company with 1,000 employees in financial services that figure is expected to be **£284,800** annually. More than **one million** people of working age in the UK are now living with, or beyond a cancer diagnosis. This represents approximately **1 in 50 people** of working age. And the figures are increasing.

These are key findings from this Working With Cancer report prepared with pro bono support from the economics team at Ashurst Perkins Coie.

Cancer is a significant health concern that affects individuals across all age groups, including those of working age. The UK working-age population, typically defined as individuals aged 16 to 64, is currently 43 million and represents the core of the labour force. Cancer diagnoses within this group can have far-reaching effects, not only on the individuals concerned but also on their friends and families, colleagues, teams, and the wider organisation in which they work.

This report examines the latest data on the number of people in the UK of working age that are affected by cancer and the associated costs to employers.

The number of people of working age that are being diagnosed with cancer each year is increasing. There are now an estimated **146,000** people of working age in the UK that are diagnosed with cancer each year,[1] representing roughly one-third of all new cancer diagnoses. This is an **18%** increase on the 123,000 diagnosed per year in 2013, compared to a working population increase of **5%.**

Ashurst Perkins Coie's economists forecast that **148,000** working age people will be diagnosed annually by 2030 as the population grows and the workforce gets older.

[1] Ashurst Perkins Coie's calculation of 146,000 people of working age diagnosed with cancer a year uses available published data up to the age of 65. A separate report by Reframe Cancer and Cancer Research predicts that 160,000 people of working age are diagnosed with cancer every year. This data includes forecasts for people up to the age of 68.

In addition, survival rates for cancer have improved markedly across all age groups in recent years meaning that more people with cancer are likely to remain in the workforce. The five-year survival rate for people with cancer of working age in the UK is now around **74%** (averaged across all types of cancer).

The cost of cancer from employee absence and reduced productivity is estimated at an average of **£150,000 per year for a company with 1,000 employees.** For sectors with higher salaries such as insurance and financial services the cost per company rises to **£284,800 per year on average.**

When aggregated across all employers in the UK, this is equivalent to **£3.7 billion** per year. But these figures are likely to be a significant underestimate of the overall costs that employers face from cancer. The cost of absence does not capture the full picture: reduced productivity among employees continuing to work through treatment, the cost of employees who do not return to work at all and the effect on the one million working adults in the UK who are simultaneously managing their own job whilst caring for someone with cancer.

When these wider costs are taken into account, the true burden on employers is considerably higher. Supporting employees affected by cancer is not simply about reducing legal risk, or managing absence. Organisations that invest in effective workplace support are more likely to retain experienced employees, preserve organisational knowledge, improve employee engagement, strengthen their reputation as responsible employers and reduce avoidable recruitment and productivity costs.

**Yet most organisations are not prepared for it**.
Working With Cancer's research with the Institute for Employment Studies found that 96% of organisations have no cancer-specific policy and **78%** of line managers have received no training on how to support an employee with cancer. Only **18%** of organisations collect any data on cancer in their workforce and **a quarter** of HR managers surveyed said they did not understand their obligations under disability legislation, despite every cancer diagnosis automatically triggering protection under the Equality Act 2010. This is despite cancer being deemed a disability under the Equality Act 2010, such that someone with cancer is automatically protected from disability discrimination, irrespective of their symptoms, prognosis, or stage of illness. This protection is lifelong, even if someone is in remission.
The cost is real, it is growing, and in most organisations it is being managed without a plan. Working With Cancer supports employers to change that, through policy development, manager training, employee coaching and practical guidance that reduces absence, improves return-to-work rates and protects organisations from legal risk.

**This report explains what cancer costs employers and sets out recommendations on how to address the issues.**

# Conclusion and Recommendations



## Report Conclusions

1. **Cancer is a major and growing workforce risk.** Rising incidence, an ageing workforce and improved survival mean more employees will experience cancer during their working lives and more will remain in work while managing its effects. More than 1 million people of working age in the UK are now living with, or beyond a cancer diagnosis. This represents approximately 1 in 50 people of working age. And the figures are increasing.

2. **The financial cost to employers is substantial and underestimated.** Direct absence costs, reduced productivity and team disruption collectively amount to billions of pounds annually. Cancer is now costing employers an estimated £3.7 billion a year. For a company with 1,000 employees in financial services that figure is at least £284,800 annually. These are also likely to be conservative estimates as they exclude the wider costs of cancer to employers.

3. **Employers are largely unprepared.** The overwhelming majority of employers lack cancer specific policies, data, training or processes. This creates operational inefficiencies, inconsistent employee experiences and heightened legal exposure.

4. **Legal risks are poorly understood.** Under the Equality Act 2010, cancer is a protected disability from diagnosis onwards. Lack of awareness among HR teams and managers increases the risk of discrimination claims.

5. **Proactive support improves outcomes and reduces costs.** Evidence shows that supportive policies such as flexible working, structured return-to-work planning and manager training improve retention, reduce absence duration and protect productivity.

6. **Cancer support is becoming a core component of responsible employment practice.** Organisations that invest in preparedness not only reduce risk but also strengthen culture, retention and reputation.

## Conclusion and Recommendations

### Working With Cancer recommends that organisations:

1. Review how they are supporting those with cancer, carers and colleagues impacted by cancer and the effectiveness of that support.

2. Review or develop relevant policies covering Disability and Chronic Illness — including sickness absence, performance management, and equal opportunities policies — to ensure they are consistent and expressly state that cancer (along with other conditions covered by the Equality Act such as HIV and multiple sclerosis) is automatically deemed a disability under the legislation. This will help to ensure that managers and staff are aware of their obligations under discrimination legislation from the outset, reducing the risk of inadvertent non-compliance

3. Train line managers and HR teams on handling conversations around cancer in the work force.

4. Ensure an understanding of the legislative requirements to support people in the workforce affected by cancer.

5. Whilst fully respecting the need for employee confidentiality and consent, keep data on employees who are working and affected by cancer so that the organisation fully understands the extent to which its employees are impacted by cancer.

6. Review employee benefits, particularly insured benefits, to ensure they are fit for purpose for people with cancer and compliant with the Equality Act 2010.

7. Recognise and support employees with caring responsibilities for someone affected by cancer through flexible working, compassionate management and access to appropriate workplace support.

As more people live with and beyond cancer, every organisation is increasingly likely to employ people affected by cancer, either directly or those with caring responsibilities. Organisations that prepare now will be better placed to retain talent, reduce avoidable costs and create workplaces where people affected by cancer can continue to thrive.

# About Working With Cancer



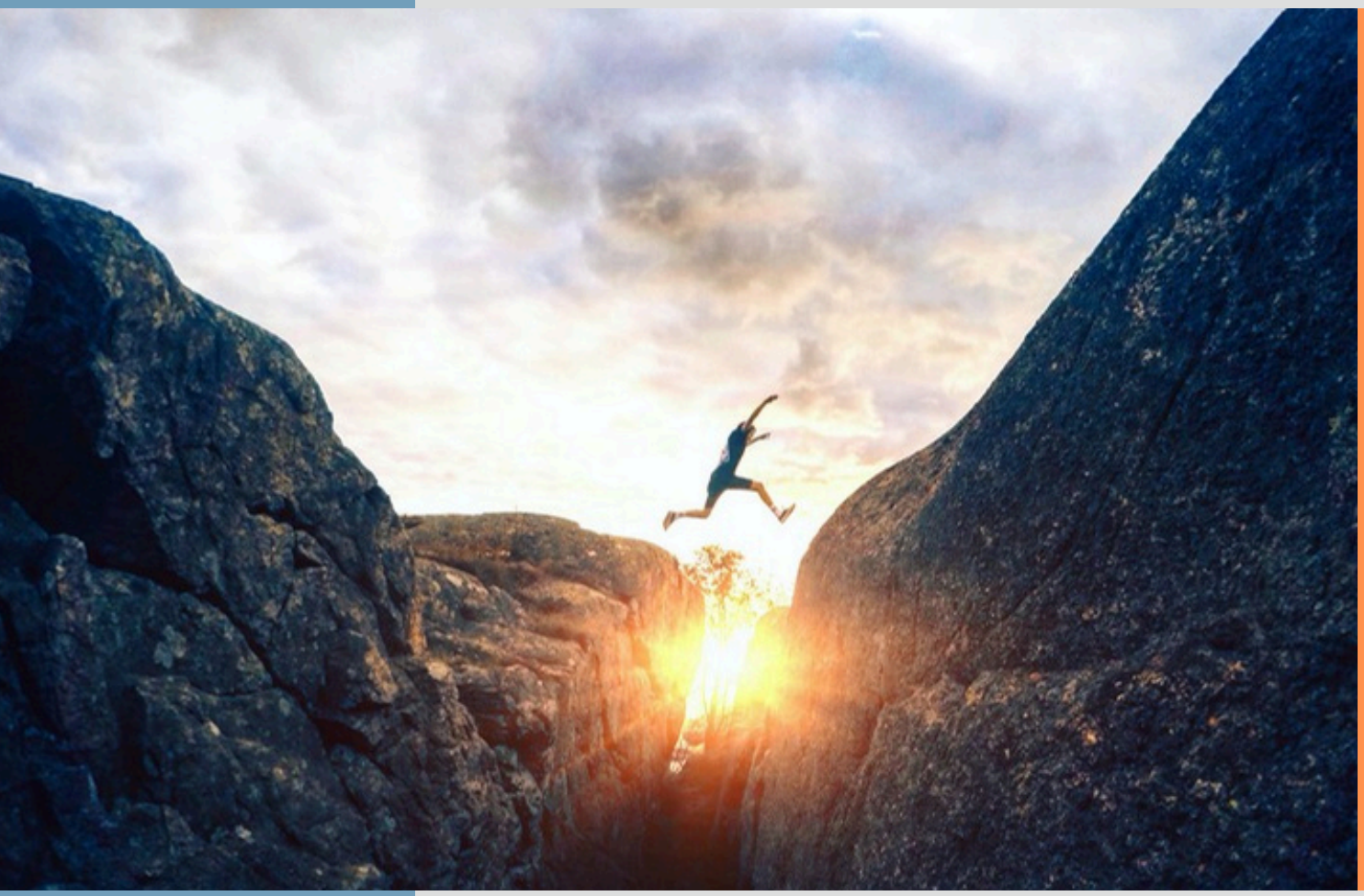
Working With Cancer (WWC) is a specialist UK- based organisation that supports employees, employers, job seekers, carers, health professionals and the self-employed in navigating the complex intersection between cancer and work. Its core purpose is to bridge the knowledge gap between cancer and employment, ensuring that people affected by cancer can remain in or return to work safely, confidently and in line with employment law. WWC's team is made up of senior professionals from diverse industries who have themselves experienced cancer, bringing lived experience and practical insight to all coaching, training and advisory services.

WWC offers a comprehensive suite of services. For employers, it provides consultancy on return-to-work policies, guidance on reasonable adjustments, support in establishing internal networks or buddy systems, and training workshops or webinars for HR teams, line managers and health professionals. These sessions cover all aspects of managing cancer in the workplace and help organisations comply with legal obligations while building supportive cultures. WWC also produces best practice guides that employers can order in print or digital formats.

For individuals affected by cancer, including employees, job seekers, carers and the self--employed, WWC offers one-to-one coaching for anyone affected by cancer, helping them navigate the challenges of balancing work and life during or after a diagnosis. We provide practical, personalised support to help people remain in work, return when ready, or explore new opportunities, alongside support for carers, job seekers and the self-employed. We also support line managers, giving them the confidence and understanding to support colleagues with care and compassion, including those living with advanced or terminal cancer.

Together, these services position WWC as a leading organisation helping workplaces respond effectively and compassionately to the growing number of people managing cancer while working.

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# Let's Work Together

Equip your organisation with the right tools, policies, and training to support employees affected by cancer. Contact us today to learn more:


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