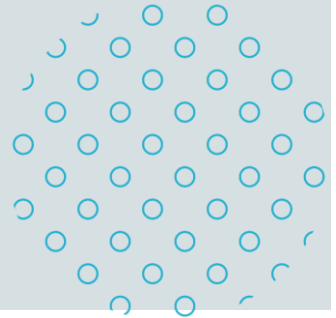




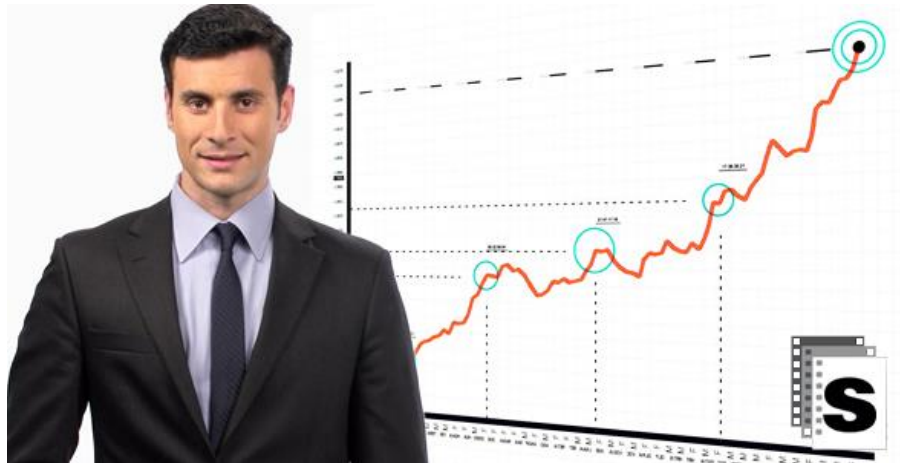
The Labour and Welfare Administration's role in supporting self-employed cancer survivors in Norway

Torp S., Nygaard B., Withbro T., Brusletto B.
Department of Health, Social and Welfare Studies



Self-employed people

- EU: 6 – 30 % of all workers (increasing numbers)
- Norway: 6-12%
- Heterogeneous group; No employer



Labour and Welfare Administration (NAV)

Legal rights for self-employed:

- Sick leave benefits from 17th day – 12 months
- Sick leave benefit is 66% of the income
- Can buy extra insurance
- Same rights as salaried regarding work allowance (AAP) and disability benefits

NAV's responsibility:

- Secure legal benefits
- Support and guide in the RTW process
- For self-employed:
Fill the role as an «employer»

Objectives

To investigate:

- How self-employed cancer survivors experience the support they get from NAV
- How NAV counselors experience their possibility to support self-employed cancer survivors in their RTW process

Methods

- 7 self-employed (SE) cancer survivors (CSs)
- 7 counselors working in the Labor and Welfare Administration (NAV)

- Individual in-depth interviews
- Content analysis (Graneheim & Lundman, 2003)

Informants

- Self-employed at time of diagnosis
 - Finished treatment
 - Diverse diagnoses (breast, lung, lymphoma)
 - Diverse occupations (chiropractor, hair dresser, farmer, artist, shop owners)
- NAV counselors
 - 4-38 years in NAV

Results – self-employed I

In general

- Loved their work and business = «lifestyle»
- Worked during cancer treatment
- Work and financial worries:
 - Future work ability
 - Service and product deliveries/loosing customers
 - Lost income
 - Ongoing expenses (mortgages and house rents)

Results – self-employed II

Experiences with NAV

- Felt ignored
- NAV did not contact them during sick leave (12 months)
- NAV could not answer their questions related to business issues

Of course, I would appreciate to get help from NAV, and them being attentive and helpful. But they didn't care. They just gave a damn in me!

Results – self-employed III

Shame

- Ashamed of not fixing their financial situation/business
- Exploiting the welfare system

I was sick listed the whole year and ticked off that I didn't work, but I worked the whole year. There were no one from NAV that contacted me during that year – no meetings or telephone.

Results – NAV counselors

Four main categories:

1. NAV as «employer» for the SE
2. Letting the SE CSs alone
3. Poor regulations for SE CSs
4. Lack of resources in NAV



1. NAV as «employer» for the SE

- Aware about their responsibility as “employer”
- Not only provide benefits
- RTW, social support and coping

I try to be close when I see they need my support. I have a self-employed client that has a terrible cancer, a young man who is running a big farm. He gets so happy when I call him! 😊

2. Letting the SE CSs alone

- NAV “takes care” of CSs by not “disturbing” them

When it comes to cancer we stay in the backwaters. We follow them and see how it develops. We have chosen to lie low because the cancer patients have more than enough with themselves. So we don't prioritize them.

3. Poor regulations for SE CSs

- Cancer treatment and recovery takes time: Sick leave period of only 12 months
- This is particularly difficult for self-employed because of their financial struggles
 - 66% sick leave /work allowance benefit
 - On-going business expenses
 - Not reporting all their income (tax deduction/cheat on one's taxes)

They claim so much tax deductions and don't ensure that they have enough if they become sick. I don't believe they even think that they can become sick. Suddenly you stand there and you have deducted so much tax that you "are in zero". Then, you don't have any working income to claim refunded! "So where did you find the money for living?" I have asked more than one client.

4. Lack of resources in NAV

- Lack of time/resources for SE and CS
- Lack of business-related measures

- Lack of competency and attitudes

I see that NAV in general needs increased knowledge among the counselors, that we work more similarly, more holistically and closer to the client. If we can manage that, I think the regulations are pretty good, but it depends on the process. As a counselor you can achieve quite a lot if you use the regulations appropriately.

- Different types of counselors: The “Idealistic” and the “Stickler” (=regelrytter)

Implications

- A particular focus on the SE CSs is needed
- A focus on the SE people's finances
- Secure production and workplaces

- Be aware of their “shame(s)”!!



Publications on self-employed cancer survivors and RTW

- Sharp L, Torp S, van Hoof E, de Boer A. Cancer and its impact on work among the self-employed: a need to bridge the knowledge gap. *European Journal of Cancer Care*. 2017.
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- Torp S, Syse J, Gudbergsson S, Paraponaris A, Return to work among self-employed cancer survivors. *Journal of Cancer Survivorship* 2016. Doi:10.1007/s11764-016-0578-8