Actors associated with financial coping mechanisms among cancer patients in klang valley

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Track: Determinants of Health
Theme: Treatment

ABSTRACT

Introduction: Financial coping mechanisms (FCM) refer to any measures taken to shield families from financial crisis caused by certain conditions. This study investigated FCM in cancer patients, to determine its prevalence, the strategies for financial coping and its associated factors. **Materials and Methods:** This cross-sectional study was conducted in three Malaysian public hospitals namely Hospital Kuala Lumpur, Hospital Canselor Tuanku Muhriz and the National Cancer Institute using a systematic random sampling method to recruit 630 respondents from February 2020 to February 2021. A validated self-developed six domain questionnaire which includes one domain for FCM was used to collect the relevant data. **Results:** The monthly median income, household expenditure, healthcare expenditure, direct, and indirect health expenditures were RM3320 (IQR=3500), RM2587 (IQR=2466) and RM350 (IQR=441) respectively. The FCM level was 58.4%. The commonest type of FCM was using own savings. The bivariate analysis results show that FCM was significantly higher among respondents who are female 64.6% (p<0.001), in lower household income 62.8% (p=0.010), from urban areas 61.7% (p<0.001), had combination chemo-radiotherapy treatment 77.8% (p=0.038), had inpatient treatment 71.5% (p<0.001), with disability in the household 76.9% (p=0.015), with Catastrophic Health Expenditure (CHE) 65.0% (p<0.001) and without health insurance 68.3% (p<0.001). The logistic regression analysis identified significant predictors of FCM as female aOR 2.89 (95% CI 1.74–4.79), home in urban areas aOR 3.43 (95% CI 2.08–5.66), inpatient treatment location aOR 1.57 (95% CI 1.01–2.43), with disability in the household aOR 3.11 (95% CI 1.34–7.22), with CHE aOR 2.27 (95% CI 1.48–3.48) and without health insurance aOR 3.38 (95% CI 2.23–5.14). **Conclusion:** FCM is related to various socioeconomic and disease/ treatment factors. It is important to understand the prevalence, various types of FCM and their

Keywords: Financial coping, coping mechanisms, coping strategies, financial coping in cancer, financial coping mechanisms in cancer