Home is the Most Important Place To Heal

When 40-year-old Ambar faced breast cancer for the second time, the grueling side effects of treatment left her unable to work her job as a household cleaner.

As a single parent, she had no income to support herself or her two loving sons. She fell one month behind on rent, then two, then three, and was at risk of losing her home.

Affording food and phone bills was also no longer a certainty. Her 17-year-old son looked for work to support the family as best he could.

“I am eternally grateful to Family Reach ... they helped pay my rent so I can focus on recovering,” says Ambar.
Mission

Surviving cancer requires more than medicine — families need a roof over their heads and food on their tables. Family Reach helps people with cancer afford these basic needs so they can maintain access to life-saving care.

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to ensure everyone touched by cancer can afford and access life-saving care.

Thank you to everyone who helped us come this far and to all those joining us for the next milestones.

With gratitude,

Carla Tardif
Family Reach CEO

Every day, there are families being evicted, living on one can of food, and getting their cars repossessed — all while facing cancer. They’re taking time off work to manage treatment, and debt quickly becomes as scary as the diagnosis.

What gives me hope is that there are supporters like you who stand up to this crisis. You helped us raise nearly $10 million and reach more than 23,000 families with critical financial resources during cancer treatment in 2022. That’s thousands more patients who didn’t have to sit in a chemotherapy chair and worry about paying next month’s rent. More caregivers who realized they weren’t the only ones struggling to keep food on the table, and that help is out there.

With your support, a brilliant team, and like-minded partners, we continued to challenge the systems that force families to choose between their health and their home.

Together, we invested in closing the gaps that make it more likely for communities of color and lower-income families to experience financial hardship during cancer treatment. Informed by patient needs and experiences, we redefined our programs and pushed for holistic solutions that address the critical link between basic needs and cancer survival.

The crisis isn’t over yet. As everyday costs continue to rise and pandemic relief programs expire, we’re seeing more and more families lose their homes in the middle of treatment.

Our progress in 2022 set us up to respond to this need again in 2023 — but we still can’t do this alone. It will take all of us

Patients who receive financial intervention have a 73% survival rate. Those who don’t receive these interventions have a 46% survival rate. 6

We can’t improve survival rates until all families can afford their basic needs first. That’s why we work with families, social workers, and community organizations to understand the patient experience and scale financial interventions that address housing, food, and transportation.

1/3 of adult cancer deaths in the US could be prevented by eliminating socioeconomic disparities 1

Do financial interventions work?

1/3 of cancer patients are unable to work full-time after a cancer diagnosis 2

1 in 3 families can’t afford their basic needs during cancer treatment 3

69% of cancer patients cut back or skip medications to save money 4

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Our Nationwide Reach in 2022

Support directly to patients through an online application + community outreach events

Support via treatment centers through healthcare providers + on-site Family Reach Resource Navigators

Support via partnerships with community organizations + advocacy groups

Patients and caregivers seek help from different places depending on who they trust and what their access looks like. That’s why we provide:

*“Family Reach made me feel comfortable asking for help.”* — caregiver in Illinois

Worked with 1,045 treatment centers in 2022 — view the full list here

Partnered alongside local nonprofits like Nueva Vida, an organization that supports Latino families affected by cancer in Washington DC, so their patients can access financial help from someone they trust.
Nicole is a single mom of three children ages 30, 22, and 16. She’s a realtor and she closed the biggest deals of her life during an eight-month period when she was getting weekly chemotherapy treatments. That income helped her stay afloat when she couldn’t work while recovering from a stem cell transplant.

Then came the month when the rent was due and she didn’t have enough money left. She could pay her rent or she could pay for her household bills, groceries, and car payments.

“Some people may say pay your rent. Some people may say pay your credit cards. As a single mom who rents, I need my credit to sustain myself and my family if I don’t have cash,” Nicole explained.

“So I made the difficult decision to not pay my rent and instead put groceries in my house and pay my credit card bills and my car loan.”

The last thing that Nicole — or anyone going through cancer — should be worrying about is how they’re going to put food on the table or keep a roof over their head. That’s why we’re building a world where no one has to choose between their health and their home.
As gas, grocery, and housing prices increased last year, demand for financial support among families facing cancer grew — Family Reach experienced a 47% increase in requests for help between 2021 and 2022.

**Families Supported in 2022**

Meeting basic needs was a top concern for the families we supported:

- More than half were at risk of houselessness during cancer treatment
- Nearly 2/3 worried about running out of food
- More than half were at risk of having their utilities shut off

"We honestly wouldn’t have a place to live or a car to drive if it wasn’t for Family Reach’s help."

— Mom and caregiver to 3-year-old Makai

<table>
<thead>
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<th>Families Reached</th>
<th>2021</th>
<th>2022</th>
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<tbody>
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<td>14,235</td>
<td>23,297</td>
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<tr>
<td><strong>Total</strong></td>
<td>86,228</td>
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</table>

Household Income

- 65% lost half or more of their income once cancer treatment began
- 39% are single-parent households

Race/Ethnicity

- 65%
- 31%
- 9%
- 60%
- 21%
- 20%
- 8%
- 7%
- 6%
- 5%
- 5%
- 4%
- 27%
- 34%
- 31%
- 17%
- 9%
- 5%

Cancer Type

- Leukemia: 22%
- Breast: 22%
- Lymphoma: 22%
- Brain: 17%
- Colorectal: 9%
- Lung: 5%
- Other: 5%

Patient Ages

- Pediatric (~0-17): 33%
- Young Adult (~18-30): 26%
- Adult (~31+): 44%
Investing in Cancer Equity

Black and Hispanic/Latino communities are more likely to experience financial hardship during cancer treatment, directly impacting their chances of survival. To address this inequity, we’re delivering our services in ways that reach a higher percentage of these patients:

- On-site support at community cancer centers to meet vulnerable patients and caregivers where they receive treatment
- Regional partnerships to learn from community leaders and reach more patients who rely on local resources

61% of families supported through on-site resource navigation or a community partnership in 2022 identified as Black and/or Hispanic/Latino

51% of Black and Hispanic/Latino patients supported by Family Reach were at risk of losing their homes, compared to 39% of White patients

Aaliyah, 16, Ewing’s sarcoma
In 2022, we placed an on-site Family Reach Resource Navigator at four treatment centers and their satellite locations, totaling seven sites in and around Philadelphia. This area has some of the highest rates of cancer diagnoses and people living in poverty in the United States. Our in-person approach builds trusting relationships among historically underserved communities and increases patient access to support.

66% of patients at our on-site treatment centers have an annual household income of less than $60,000

On-Site Support in Action

Identifying patient needs

Liani, a 45-year-old woman facing breast cancer, was receiving care at Einstein Cancer Center in Philadelphia when she met our On-Site Resource Navigator.

She was relying on $841 in SSDI payments to survive every month — meaning if she paid her $800 rent, she had $41 left to cover food, car payments, gas to treatment, and electricity.

*Name changed for privacy

Our On-Site Resource Navigator quickly approved a $1,000 grant to get Liani current on her rent and electric bill.

She also provided a $100 gift card to support Liani with rising food costs.

Liani then shared that the Philadelphia Electric Company (PECO) had removed her from their assistance program and hadn’t responded to her calls.

Our On-Site Resource Navigator connected our PECO representative directly to Liani. This expedited the process of getting her back on a payment plan within her monthly budget.

The personal assistance ensured Liani could afford this essential utility for the duration of her treatment.

Delivering support

Utilizing local partnerships

Jayden, 18, non-Hodgkin’s lymphoma
If Liani paid her $800 rent, she had $41 left for food, car payments, gas to treatment, and electricity.

If she filled her fridge, kept the house warm, and put gas in her tank, then her apartment was in jeopardy.
Increasing Awareness + Advocacy

Asking for help with housing, food, and utility bills during cancer treatment is difficult — especially when the narrative around cancer survival often overlooks the importance of basic needs.

ELEVATING THE NATIONAL DIALOGUE
Brought our financial expertise to the relaunch of the White House Cancer Moonshot

EXPANDING AWARENESS
Shared tips + resources with 250 healthcare professionals at the PAN Foundation’s Financial Navigation Webinar Series

TAKING THE STAGE
Highlighted financial toxicity at the AtlanticLIVE People v. Cancer Conference

2 out of 3 patients say no one from their care team talked to them about cost”

“Sometimes we let our pride get in the way and we’re understandably protective of what we’re going through — but a closed mouth doesn’t get fed. I knew there had to be help out there and I’m so grateful I found Family Reach.”

FACILITATING CONVERSATIONS ABOUT MONEY
In 2022, we launched a new series of tip sheets and guides to help families share their financial needs and access support

“It’s hard to know how to ask or who to ask for financial help, so this guide is a great starting point. It should be available in every cancer treatment center across America.”

ANNUAL REPORT 2022 FAMILY REACH
Conducting Research + Evaluation

Our Impact Department conducts program evaluation and research to:

- Deepen our understanding of patient needs and how to meet them
- Show the connection between basic needs, financial interventions, and cancer outcomes
- Monitor, evaluate, and refine our programs, services, and strategic pilots

What we learned in 2022

Through our 2022 study, Impact of a Comprehensive Financial Resource on Financial Toxicity, we learned that:

- Black and Hispanic/Latino families experience more financial distress than White families during cancer treatment.
- Support with non-medical costs — housing, groceries, etc. — significantly reduces financial distress.
- Concerns about long-term financial health are commonplace among families facing cancer.
- Further entrench Family Reach's services within Black and Hispanic/Latino communities.
- Partner with more organizations within the food delivery and hospitality sectors to ensure more patients' basic needs are met.
- Study how longer-term financial support impacts financial distress over time.

These insights highlight the need to:

- Deepen our understanding of patient needs and how to meet them.
- Show the connection between basic needs, financial interventions, and cancer outcomes.
- Monitor, evaluate, and refine our programs, services, and strategic pilots.

Incorporating the patient perspective

Trauma-informed surveys, focus groups, and outreach allow us to prioritize patient and caregiver experiences when developing and measuring our tip sheets, financial assistance, and resource navigation services. Here's a sample of their perspectives:

**The support was a huge relief because I don't get paid when I miss work to take my child to treatment.**

**When I first started treatment, I didn't know what resources were available until I asked for financial help.**

**I honestly wish I had access to a guide like [yours] when I was [first] diagnosed ... it would have given me a head start.**

FINANCIAL ASSISTANCE

RESOURCE NAVIGATION

GUIDEBOOKS + TIP SHEETS

Read our full study in the Journal of Clinical Oncology.

When I first started treatment, I didn’t know what resources were available until I asked for financial help.
Financials

Public Support + Revenue: $9,736,417
Total Expenses: $8,615,147
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<td>Brian and Tara Fink Foundation Medicine GE Healthcare Tracy Pozil*</td>
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<tr>
<td>Gluten Free</td>
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<td>Thank you to our nationwide community of supporters and collaborators!</td>
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<td>2022 ANNUAL REPORT</td>
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By committing to an annual gift of $25,000 or more, our Impact Investors are valued partners who drive our mission forward.

**Impact Investor Benefits**
- Early access to Family Reach events and updates
- Invitation to our Imagine Series, an event dedicated to collaboration and networking with other thought leaders
- Recognition in quarterly and annual reports
- Invitation to a live, bi-annual review of our impact report hosted by our CEO and Impact Department
- A special appreciation gift

**Impact Investor Levels**

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<td>Family Reach Multipliers</td>
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Find out more about becoming a Family Reach Impact Investor [here](#).

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Stuart Kiem
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The Lorrie Parajeckas Group
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Hands for Holly
JUST TRYAN IT
Leigh Sakoda Foundation
Never Had A Bad Day
One Family Foundation
The Tom Coughlin Jay Fund
Tyler Robinson Foundation

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* Key Holder Monthly Donor
** Executive Circle Member
References


Thank you to our partners!
Manifesto

*We see you.*

Forced to choose between your health and your home. Scaling back groceries.

Cutting your meds in half so you can turn the electricity back on. Hoping to catch up on rent next month.

We see you standing outside the emergency room at 4 AM, trying to judge exactly how bad the fever is. Wondering if you can afford to wait a few more hours. Knowing an ER co-pay will pull you even further behind on your mortgage. Imagining for the first time in your life that foreclosure is in your future.

All because you were dealt the cancer card.

We see past your diagnosis – we know that behind the words patient, sick, cancer, there is a family. A family whose only worry should be getting to the other side of cancer.

Because we believe everybody deserves a fair shot.

We believe the system is broken.

We believe the system failed YOU. You did not fail your family. We believe that you are not alone, and that together, we can fix this. We believe in solutions that promise you, and every family after you, only one choice, to focus on your health.

We’re not afraid to fight for you, because that’s what families do.

We are Family Reach.