

Assessing cancer-related financial needs by household income

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Background:

- Financial hardship associated with a cancer diagnosis can impact access to healthcare, treatment adherence, and overall quality of life
- Family Reach, a national nonprofit, offers direct financial assistance grants for both medical and non-medical expenses
- Our analysis aimed to assess financial hardship, essential needs, and specific assistance requests amongst grant applicants based on household income level

Methods:

- Analyzed data from applications in March 2021 to February 2022 using descriptive statistics and univariate tests
- Assessed household income across three categories of the Federal Poverty Level (FPL): <150% of FPL, 150-250% of FPL, and >250% of FPL
- Characterized associations between FPL and race/ethnicity, gender, insurance, phase of treatment, self-reported financial concerns, and assistance requests

Results:

- 4077 patients with cancer applied for assistance in the 12-month period; 2398 (59%) were <150% FPL, 845 (21%) were 150-250% FPL, and 834 (20%) were >250% FPL
- Lower household income was associated with more food insecurity, higher risk of utilities and phone being shut-off, and increased risk of homelessness (p<0.001)
- Requests for unexpected aid, childcare, funeral expenses, and public transportation were all less common in higher income groups compared to those with incomes <150% FPL
- Requests for assistance with medical expenses and car payments/insurance were more common for those with incomes >150% FPL

More than 50% of families close to the Federal Poverty Line had significant difficulty meeting essential needs like food and shelter.



Financial assistance is essential to eradicating financial barriers to optimal cancer outcomes.

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		Prevalence	OR (95% CI)
Unexpected emergency aid	<150% of FPL	1303 (54%)	1.00
	150-250% of FPL	383 (45%)	0.70 (0.60-0.82)
	>250% of FPL	356 (43%)	0.63 (0.53-0.73)
Childcare	<150% of FPL	1808 (76%)	1.00
	150-250% of FPL	180 (21%)	0.09 (0.07-0.11)
	>250% of FPL	164 (20%)	0.08 (0.07-0.10)
Funeral expenses	<150% of FPL	550 (23%)	1.00
	150-250% of FPL	144 (17%)	0.69 (0.56-0.85)
	>250% of FPL	131 (16%)	0.63 (0.51-0.77)
Public transportation	<150% of FPL	431 (18%)	1.00
	150-250% of FPL	62 (7%)	0.36 (0.27-0.48)
	>250% of FPL	54 (7%)	0.32 (0.24-0.42)
Medical expenses	<150% of FPL	1460 (61%)	1.00
	150-250% of FPL	645 (76%)	2.20 (1.84-2.63)
	>250% of FPL	680 (82%)	2.84 (2.34-3.44)
Car payments/insurance	<150% of FPL	1480 (62%)	1.00
	150-250% of FPL	604 (72%)	1.55 (1.31-1.84)
	>250% of FPL	682 (82%)	2.78 (2.29-3.38)

Discussion:

- Support needs vary significantly by household income; families affected by cancer close to the poverty threshold had significant difficulties meeting essential needs including food and shelter
- Lack of individualized interventions may decrease effectiveness of aid and fail to fill gaps in financial coverage
- Programs like Family Reach can serve as a blueprint for future financial assistance distribution to address and eradicate financial barriers to optimal cancer outcomes