The Cancer and COVID-19 Financial Crisis Club

Carla Tardif is CEO of Family Reach, a national nonprofit that provides financial support for people with cancer.

August 5, 2020 By Carla Tardif

Nobody wants to be in this club.

We are all focused on COVID-19, as we should be. It has literally changed our world. As someone who works in the cancer space, offering cancer patients financial wraparound services, such as financial planning, education, resource navigation and emergency relief grants, I feel this eerie sense of community and camaraderie, like I never have before. As if millions of people have been inducted into this club they don't want to belong to, similar to what people say when diagnosed with cancer.

Fear, anxiety, job loss, food insecurity and isolation. Welcome to a health crisis. COVID-19 and cancer could be considered husband and wife; they share a bank account.

If you are struggling financially right now, you're not alone. Cancer patients have been here for years and have juggled a life-threatening diagnosis on top of it. It's one thing to struggle with your finances because of job loss during a pandemic; it's another to struggle with your finances because of job loss and cancer. You don't just need the basics to survive, you need to afford cancer care, travel to and from treatment, childcare coverage when you're in the hospital and your grocery bill. Your cost of living may have just tripled.

To take just one example, Brooke, a 39-year-old mother of two, was diagnosed with breast cancer in December 2019. She immediately started chemotherapy, which she completed in April, and is now in the throes of additional treatment, including lumpectomy surgery, followed by daily radiation therapy and then one year of infusions. Brooke is a nurse, and her cancer forced her to leave her job because she's immune compromised and COVID-19 could kill her.

One family spoke about putting their child, critically ill with cancer, in an ambulance to be rushed to a hospital over an hour away. The parent wasn't allowed in the ambulance because of COVID, so a $150 Uber ride ensued.

Family Reach is a national nonprofit that addresses the financial crisis of cancer, a problem so

massive we couldn't keep up with the demand even before COVID happened. That crisis just got far worse. Based on current trends, we project financial support inquiries from cancer patients to increase significantly.

To make sure that cancer patients can access care and adhere to lifesaving treatment, we've expanded our financial wraparound services to not only include financial education, pro bono certified financial planning and direct financial support for nonmedical needs but now also a robust resource navigation program to help cancer patients become aware of new financial support programs that have emerged because of COVID-19.

Not showing up to support cancer patients when they need it most isn't an option. The problem is so enormous that I'd like to propose we divide and conquer to solve it together. For those of you who were supporting cancer efforts pre–COVID-19 and have switched your philanthropic focus to COVID-19, consider combining your two interests. Support organizations in the cancer space that are now dealing with a double crisis.

My message to the cancer community is: "We See You." I know the world is focused on COVID-19 and that it may feel like you and your needs disappeared. But I also know that Family Reach and many other cancer advocacy organizations are turning up the volume to meet new short-term needs arising in the oncology space. In the long term, I'm hoping we can capitalize on this new reality the world is experiencing together and help them understand that this concept of a health crisis followed by a financial crisis is one that cancer patients and their families live with every single day. This isn't new to us—this is our reality—and, frankly, for most cancer patients, it lasts for many years because cancer does. You are not alone.

To read more about Family Reach, see "Financial Lifelines for People With Cancer During the Pandemic". To go to the Family Reach website, click here.

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