

# Patient Financial Assistance Fund: 2025 Reach Report

Cancer Lifeline | cancerlifeline.org | Seattle, WA



## Background

- **Cancer is not an equal burden.** The cost of treatment, the disruption to income, and the daily expenses of being sick compound the illness itself. For low-income individuals and families, financial pressure during treatment is a documented barrier to care completion.
- **Cancer Lifeline's Patient Financial Assistance Fund (PFAF) provides direct financial awards to cancer patients in active treatment at Western Washington treatment centers.** Awards support essential living expenses: utilities, transportation, rent, food, and more.
- **The program is designed to reach people who are least likely to seek support independently.** Access begins with an oncology social worker, not a marketing campaign.
- **In 2025, the PFAF reached 1,005 recipients across 33 treatment centers in Western Washington,** distributing \$452,250 in direct financial assistance.

## Project Description/Methods

- **The PFAF uses an advocate-mediated model.** Eligibility is based on where a patient receives cancer care, not where they live. Applications are submitted monthly by oncology social workers at Western Washington treatment centers.
- **Awards are one per lifetime per recipient.** The fund disbursed awards every month in 2025, with 140+ applications received per month throughout the year.
- **The program reaches communities through clinical relationships, not marketing.** Communities from East Africa, Southeast Asia, Central America, Eastern Europe, the Pacific Islands, and the Middle East were all reached this way.
- **27.8% of recipients had applied in a prior cycle and waited** — because each recipient may only receive one lifetime award.
- **Demand consistently exceeds capacity.** With 140+ applications per month and one guaranteed pick per social worker, the program reaches those least positioned to seek support independently.
- **Data source:** PFAF application system, Cancer Lifeline 2025. n=1,005 award recipients. Evaluation data from ~126 voluntary handwritten responses (Jan–Dec 2025).

## 2025 Recipient Demographics

### AGE DISTRIBUTION

Median age 57 • Mean 53.5 • n=1,002

**0–17:** 50  
**18–29:** 46  
**30–39:** 82  
**40–49:** 181  
**50–59:** 212  
**60–69:** 267 ◀ largest group  
**70–79:** 141  
**80+:** 23

### RACE & ETHNICITY

People of color: 449 recipients (44.8%) — nearly 3x self-selected rate of our traditionally offered programs.

**White:** 554 (55.2%)  
**Hispanic or Latino:** 135 (13.4%)  
**Black or African American:** 118 (11.7%)  
**Asian:** 70 (7.0%)  
**Another Race:** 59 (5.9%)  
**Two or More Races:** 36 (3.6%)  
**Native Hawaiian / Pac. Isl.:** 17 (1.7%)  
**American Indian / AK Native:** 14 (1.4%)

### CANCER TYPE

Top diagnoses by recipient count • 13 categories + Other/Rare (148)

**Breast:** 199  
**Lung:** 83  
**Leukemia:** 81  
**Gynecologic:** 81  
**Lymphoma:** 70  
**Prostate / Male GU:** 67  
**Colorectal:** 62  
**Head & Neck:** 60  
**Blood / Bone Marrow:** 44

“I didn't expect much, but CRIED HAPPY tears when I got your GRACIOUS GIFT.” — Gayle T.

“It's a tremendous financial help, a reminder I'm not alone in this journey.” — Debora R.

“We are able to heat the house now. Being so cold but fixing the furnace was so helpful.” — M.G.

“Financial struggles add so much stress. This program gives a small breath of relief.” — Tatiana Z.

*Each recipient named above provided explicit written consent to be quoted. Last names are abbreviated for additional privacy protection.*

## Program Impact/Accomplishments

- **1,005 recipients received awards in 2025** | \$452,250 distributed in total
- **44.8% people of color** — nearly 3x the 15.5% rate in Cancer Lifeline's self-selected programs
- **25+ languages represented** | 143 non-English-speaking recipients (14.3%) — every one reached through an advocate, not marketing
- **53 minor recipients**, including 24 age 5 and under (via Seattle Children's and Mary Bridge)
- **27.3% of recipients carried Stage IV diagnoses** | 40 veteran recipients served through VA Puget Sound
- **33 treatment centers** | Top sites: Fred Hutch (193), Swedish (180), UW Medicine (95), Providence (77), MultiCare (71)
- **Each social worker at a partnering treatment center received one guaranteed pick per application cycle in 2025.** This ensures reach to patients who are unlikely to self-refer into a financial assistance program.
- **Recipients in 8 WA counties + 12 from Alaska** | ~95% of respondents said they would recommend the program

## Conclusion/Implications

**The advocate-mediated model is the mechanism of equity.**

People of color represent 44.8% of PFAF recipients — nearly three times their 15.5% representation in Cancer Lifeline's self-selected programs.

The structure itself closes the gap. That gap is not accidental. Self-selected programs reach people who already know they are welcome. The PFAF does not ask that of anyone.

Oncology social workers, community health navigators, and providers carry the fund directly to the patient — at the bedside, in the clinic, in the conversation after hard news.

**The patient does not have to find the program. The program finds the patient.**

Every non-English speaking recipient in 2025 — 143 people, 25 languages — was reached this way. Through someone already present in their care, who knew both the resource and the human being in front of them.

What is at stake is the margin between completing care and abandoning it. Cancer and financial instability, converging on the same person at the same time, narrow that margin quickly. The PFAF operates precisely there.

The 44.8% is not a diversity metric. It is evidence that access, when mediated by people already trusted within a community, reaches those that passive systems do not. The structure is the intervention. The people who carry it are the reason it works.

## Acknowledgement

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