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Fertility patients priced out of becoming parents and pressured into unwelcome and potentially risky treatment choices by cost-of-living crisis and lack of NHS-funded care, says national charity Fertility Network UK at start of Fertility Week 2023

Fertility Week 30 Oct – 5 Nov 2023

Soaring living costs coupled with rising fertility treatment fees and a lack of NHS-funded fertility care are pricing fertility patients out of the chance to become parents and forcing them into unwelcome and potentially hazardous choices, according to a survey by national charity Fertility Network UK published at the start of Fertility Week 2023.

The survey highlights patients' actions to fund expensive private care, including maxing out credit cards, cashing in pensions, selling homes, stalling careers, cancelling weddings and more. It also reveals the majority of patients said their fertility clinic had not taken any positive action to help them during this time, with nearly a quarter stating their clinic's actions had exacerbated the effects of the cost-of-living crisis.

The survey of nearly 200 UK fertility patients reveals the vast majority of respondents (95%) were experiencing or had experienced financial worries in relation to fertility treatment, and for most (92%) these problems were being or had been exacerbated by the current cost-of-living crisis.

One patient responded: 'We have nothing to show for the 10.5K we've spent. We don't have enough savings left for another round and can't save for it because everything has shot up in price.'

Half of respondents (49%) said the combination of the cost-of-living crisis, the lack of NHS-funded help and the high cost of private care meant they were currently unable to move forward with fertility treatment – potentially jeopardising their future chances of becoming parents.

- nearly a quarter (24%) are delaying or cancelling treatment;

- approaching 1 in 5 (17%) are pausing treatment indefinitely;
- 2% have stopped fertility treatment permanently; and
- 6% are unable to afford embryo storage fees.

Comments included: 'We have one frozen embryo left that we spent 2 years saving for. We now cannot afford to have that embryo transferred. Next month the year's freezing expires so we will have to try and find the money to pay for another year's freezing or our embryo will be destroyed.'

'Sadly we cannot do anything more, we are broke'

'We are not able to try again yet because we don't have the spare money because everything else is so expensive and soon I will age out and be too old, so the likelihood of it working will be so low it would barely be worth it.'

For patients able to continue with treatment, they reported taking the following actions to cut costs:

- not having their preferred treatment option (16%).
- not having fertility add-on treatments (16%); and
- choosing cheaper treatment overseas (5%).

Fertility Network's survey also reveals that for some patients not being able to have their preferred treatment option because of cost constraints had potential health risks for women and any children, or were unwanted or unwelcome options. Patient cost-cutting choices included:

- having a double embryo transfer rather than the recommended single embryo transfer;
- opting out of some ovulation monitoring scans;
- sourcing less-reputable medications online;
- opting out of pre-implantation genetic testing (PGT) for an inheritable genetic condition;
- egg sharing in order to be able to afford treatment;
- opting to know less about a sperm donor; and
- foregoing the chance of having a genetically-related child.

Responses included:

'cost of frozen embryo transfer increased so had a double embryo transfer instead of single to reduce costs'

'Extra pre-treatment scans have had to go, alongside PGT for an inheritable genetic condition'

'we wouldn't be egg sharing if it wasn't for the cost-of-living crisis'

The survey also investigated the financial actions fertility patients are being forced to take to afford their necessary medical care. Patients are:

- using life savings (28%);
- turning to family and friends for help (19%);
- using credit cards (16%);
- selling personal belongings (14%);
- financial package at a fertility clinic (8%);
- securing bank loans (7%);
- remortgaging home (4%); and
- other (4%).

Other options included cashing in pensions, postponing or cancelling weddings, taking on more work, selling homes and stalling career progression for short-term salary gain.

One patient responded: 'To start our treatment we had to re-mortgage our house and borrow an additional £15K from an external credit company (through IVF clinic). The repayments for this, alongside the recent interest rate increases on our mortgage mean we are having to find an additional £800+ per month. We haven't taken a holiday in three years which has left me burned out at my job. We have four remaining embryos frozen, which are our last hope of our own children, and we cannot currently afford to have them transferred into me, which is devastating. If our treatment fails, we will still be paying off the debt for the next 10 years at least.'

In relation to their fertility journey:

- a third of patients (33%) have cut back on complementary therapies, such as acupuncture;
- a quarter (23%) have cut back on healthier food;
- a quarter (24%) have cut back on buying vitamins or supplements; and
- 17% have cut back on paying for sport or exercise.

Patients are also making numerous daily personal cutbacks: not going on holiday, not going out, cutting back on food and energy, limiting car use, cancelling TV providers and gym membership, not buying anything new, and foregoing haircuts and other personal care.

The survey reveals the massive emotional toll the cost-of-living crisis is having on already struggling fertility patients. The vast majority (90%) of respondents said the current situation has been or is having an emotional impact on them.

Responses included: 'Struggling severely with mental health (depression and anxiety) as a direct result of cost of living and fertility costs.'

'Just broken.'

'Unrelenting toll on my mental health, no light at the end of the tunnel and may not be a mum; incredibly hard to deal with.'

The survey also highlights that the vast majority (93%) of patients said their fertility clinic had not taken any positive action to help them during this time, with nearly a quarter (23%) stating their clinic's actions had exacerbated the effects of the cost-of-living crisis. These actions included increasing fees with no advanced warning, a lack of clear pricing

information, not providing a payment plan to avoid steep upfront costs, and excessive prices for medications.

One respondent commented: 'Private fertility clinics just want your money. They want to charge you ridiculous amounts for tests you don't need and do not tailor treatment based on your health or your history. Just a money-making scheme.'

However, 7% of respondents felt their clinic had taken positive action to help, citing payment packages to help spread costs and free counselling.

Commenting on the survey's findings, Dr Catherine Hill, Fertility Network UK's Head of Policy & Public Affairs, said: "As the national charity, we are appalled at the findings of our survey assessing the impact of the cost-of-living crisis on fertility patients and deeply concerned at the short and long-term impact on patients – physically, mentally and financially.

"The toxic combination of cost-of-living price hikes and the lack of access to NHS-funded fertility treatment means many fertility patients are being priced out of the market and may never get the chance to become parents, with potentially serious repercussions for their mental health. Others are facing mountains of debt, and some are being pressured into making unwelcome treatment choices, with potentially harmful consequences for themselves and any future children.

"Patients should not be facing the decision to discard much wanted embryos because they can't afford the costs of transferring them or storing them. Patients should not be swayed into donating their eggs or having a double embryo transfer rather than the recommended single transfer in order to afford necessary medical healthcare. And patients should not be having to forego monitoring scans or genetic testing to avoid inherited conditions in order to be able to continue with treatment.

"With half of UK fertility patients unable to afford to move forward with fertility treatment and others considering potentially risky options to be able to access care, this is a crisis point for fertility patients and the sector. It is a scandal for the country that pioneered IVF over 45 years ago and it is rooted in the lack of equitable access to NHS-funded fertility care, and the continuing steep cost of private treatment in the UK.

"Fertility Network UK is calling for fertility clinics to do more to support patients during and beyond the cost-of-living crisis. We urge clinics to consider halting price hikes or providing payment pauses for patients facing their stored embryos being destroyed and, for those who don't already, to offer payment plan packages.

"As Fertility Network UK celebrates 20 years of providing free and impartial information and support, we are also calling on the government to dismantle the cruel and unfair IVF postcode lottery and, as a first step, to honour the commitment it made in the Women's Health strategy in July 2022 to remove non-clinical barriers to access NHS-funded fertility treatment."

Dr Raj Mathur, Chair of the British Fertility Society said: "The survey by Fertility Network UK reveals the extent to which fertility patients having to pay for their treatment are struggling

to afford the treatment they need. High inflation has affected every aspect of people's lives and the ability to afford private health care is no exception. The survey paints a bleak picture and gives rise to great anxiety about the well-being of our patients.

"It is worrying that some of the patients surveyed have had to forego treatment options such as freezing of embryos. Others have been forced to make the decision to request multiple embryo transfer, because they cannot afford to pay for repeated cycles of frozen embryo transfer. This reduces the effectiveness – and increases the risks – of fertility treatment. As professionals looking after fertility patients, members of the British Fertility Society will worry both about the emotional impact on patients as well as the clinical problems these decisions can lead to.

"The impact of the cost-of-living crisis is exacerbated by the poor funding of IVF by the NHS. In most parts of England and Wales, NHS funding for IVF does not match the NICE recommendations. In addition, there are restrictions based on non-clinical criteria, which vary from one geographical area to another. This post-code lottery remains an ongoing problem worsening the impact of subfertility on our patients.

"NICE guidance is clear – three full cycles of IVF should be funded where needed. The government's Women's Health Strategy made a clear commitment to improving access to NHS-funded fertility treatment. It is time for NHS commissioners and ministers to deliver on these promises.'

Dr Raneer Thakar, President of the Royal College of Obstetricians and Gynecologists, said: 'It is upsetting to see the extent that the cost of living crisis is exacerbating health inequalities. These findings suggest that an increasing number of people cannot afford to pay for fertility treatment, or are being priced out of continuing treatment.

"All people that experience fertility issues should have equal access to services, but there remains unacceptable variation in access to NHS-funded fertility treatment that prevents many from accessing services. We hope that the commitments to improve access to NHS-funded fertility treatments within the Women's Health Strategy will encourage commissioners to adopt NICE guidelines and offer three full NHS-funded cycles of IVF, without setting local restrictions.'

ENDS

Notes to editors:

For interviews and media volunteers, contact Communications & content manager Claudia Congrave at media@fertilitynetworkuk.org 07494-991288 or Dr Catherine Hill, Head of Policy & Public Affairs on 07469-660845

1. A full copy of the Fertility Network UK 2023 report *Assessing the impact of the cost-of-living crisis on UK fertility patients* is available [here](#).

2. A total of 174 people responded to the survey during July-September 2023. Most were female (97%), white (85%) and in a heterosexual relationship (79%). 5% were of Asian

background, 5% Black and 5% mixed or multiple ethnic groups. 14% were in same-sex relationships and 7% were hoping to become solo parents.

The age of respondents ranged from 18 to over 40. Most (38%) were between 36-40, 36% between 31-35, 16% over 40; 9% between 26-30 and 1% between 18-25.

Over two-thirds (70%) of respondents were based in England; 11% in Wales, 10% in Northern Ireland and 9% in Scotland.

The majority of respondents were in employment (96%). Nearly two-thirds (65%) working for large organisations; a quarter (26%) for SMEs, with 3% self-employed and 3% freelance.

Most respondents (81%) were paying for private treatment. Half (49%) were paying for private fertility treatment and had no NHS help. A third (32%) were paying for private treatment as well as accessing NHS help, and 19% were accessing only NHS-funded treatment.

Of those respondents paying for private treatment, the majority (85%) were having treatment in the UK. 9% had chosen to go overseas, and 6% were having or had had treatment both overseas and in the UK. Spain was the most popular destination, followed by Cyprus and Greece.

3. Fertility Network UK provides practical and emotional support, authoritative information and advice for anyone experiencing fertility issues. The charity works to raise the profile and understanding of fertility issues and to push for timely and equitable provision of fertility treatment throughout the UK. www.fertilitynetworkuk.org

4. Fertility Network UK provides a free and impartial Support Line open from 10am to 4pm. Mon, Wed and Fri: 0121 323 5025, support@fertilitynetworkuk.org Tues and Thurs: 07816 086694, janet@fertilitynetworkuk.org

5. Fertility Network UK supports people. We rely on voluntary donations to continue our vital work. You can donate now via text; text FNUK plus the donation amount to 70085. Or you can donate by visiting www.justgiving.com/fertilitynetwork