



THE COST OF LIVING AND IVF - IMPACT SURVEY 2023

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Conducted by Tiny Seeds - fertility support and awareness charity - 2023

Introduction

The World Health Organisation (WHO) defines infertility as a disease for which in vitro fertilisation (IVF) is widely accepted as a primary treatment source. Infertility is not the sole reason for undergoing IVF and the treatment is also used by same sex couples and single people who are hoping to build their families. Access to IVF in Jersey is on a predominantly private basis and is a high cost treatment, often requiring multiple cycles as well as incurring additional costs such as travel and accommodation.

This survey was designed to examine the impact that the financial implications of IVF and the high and rising cost of living in Jersey have on those who require IVF treatment in the hope it will help them to build a family.

In 2022, 107 cycles of IVF were facilitated by Jersey's Assisted Reproduction Unit for 62 unique patients or couples. This survey was circulated widely on social media to the Jersey community and 56 responses were received from people who:

- have undergone IVF within the last 18 months
- hope or plan to undergo IVF soon
- have been advised that they need IVF but currently do not have the means to pay for it

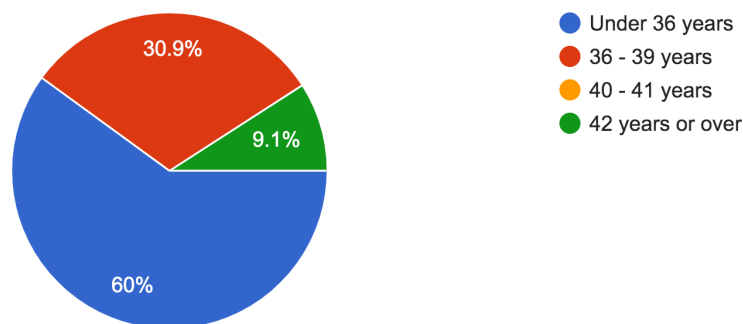
Key findings from the survey are summarised below.

The demographic of those undergoing IVF treatment

The age brackets of those undergoing IVF are shown here:

What was your age (age of female undergoing IVF) at the time of commencing treatment?

55 responses



84% of all respondents were undergoing IVF, or hoping to undergo IVF as part of a heterosexual couple. 7% were in a same sex relationship and a further 7% were undergoing treatment as a single person.

The majority of respondents (71%) lived in an owned property with an outstanding mortgage. 23% lived in private rented accommodation with a further 2% in Government rented accommodation and 4% in family/family rented properties.

Accessing Financial Support

As at May 2023 in Jersey, if a couple undergoing IVF treatment has a joint annual income of less than £34,130 they would qualify for their IVF treatment to be fully funded for up to 3 cycles (subject to meeting further eligibility requirements). A joint annual income of between £34,130 - £40,795 (again subject to further eligibility requirements) would qualify them for full funding for up to 3 cycles subject to a nurse admin fee of £220.

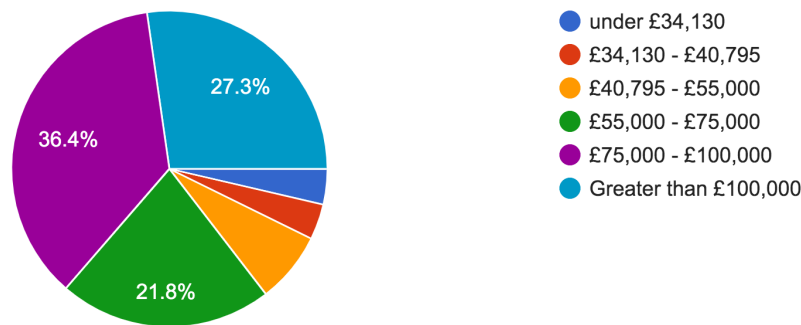
Medication costs for up to 3 full cycles of IVF are currently funded for all those in a relationship under the age of 42. This equates to approximately £1,000-£1,500 per cycle of IVF. The starting cost for a full IVF cycle excluding medication, is approximately £4,000. For those that are successful it takes on average 3 full cycles.

Those undergoing fertility treatment as a single person do not qualify for funding and are required to meet all costs associated with their treatment including medication.

Of the 56 people who responded to our survey, just 4 (7%) fell into the bracket that would provisionally qualify them for full funding/full funding subject to the nurse admin fee:

Please could you tell us your total annual salary? If you underwent or plan to undergo treatment as part of a couple, please tell us the combined total.

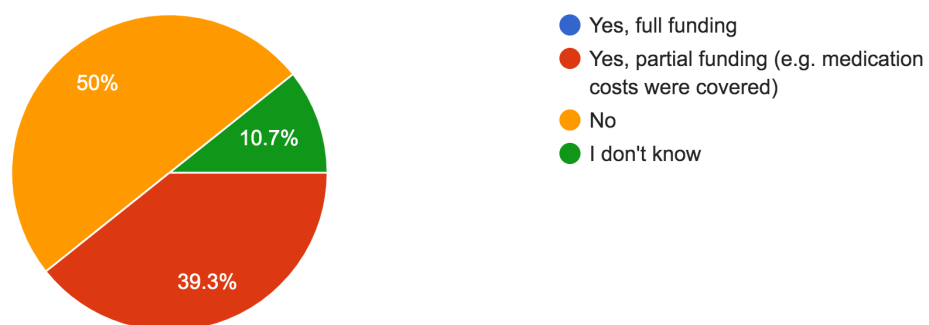
55 responses



However, not one respondent stated that they had received full funding for IVF:

Were/are you eligible for financial assistance to pay for, or to help towards, your IVF treatment?

56 responses



Looking at their individual responses, this could be down to a number of reasons; they did not fit the further eligibility criteria, they have not yet undergone treatment, or they were perhaps unaware or not informed that they qualified for funding.

Financial Implications of needing IVF

The average amount our respondents had spent on treatment up to the point of completing the survey was £15,011, with a further £2,678 spent on travel and accommodation costs associated with accessing IVF clinics away from the island. In total, this equates to an average spend of £17,689. These figures are in addition to, not inclusive of, any additional funding covering medication that they may have qualified for.

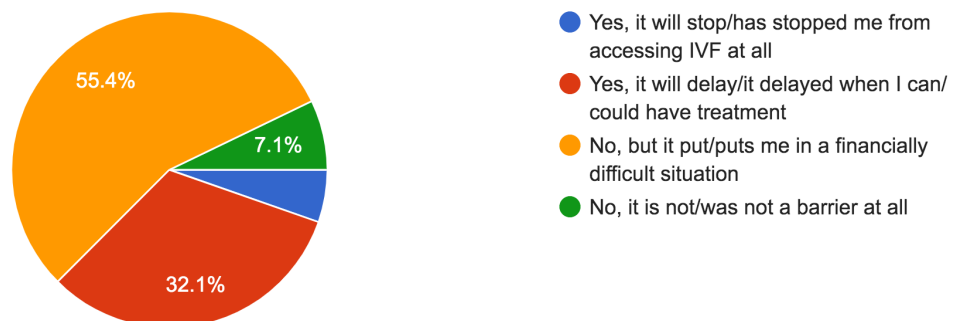
The percentage of those who responded who will require further IVF in the future, or who are currently still unsure of this, is 87%. Just 13% stated that they will not require further IVF.

64% of all respondents shared that they needed, or will need, to borrow money to fund their treatment. This borrowing is from a varied but even spread between bank loans, credit card payments and family/private loans.

For 32% of people, the cost of IVF delayed or will delay, when they could/can access the treatment, with 5% of respondents unable to access the treatment at all due to cost.

Is/was the cost of IVF a barrier to accessing treatment for you?

56 responses



60% of respondents have had to make a choice between making milestone purchases or paying for IVF:

"We prioritised and spent the money for a deposit for a property on IVF. With our ages now and the high cost of housing, not sure we will ever afford a mortgage on island."

"I sold my flat to be able to afford fertility treatment and start a family. I am currently renting and my proceeds/savings are almost at an end."

"I can no longer purchase a house as my deposit savings have gone and I am having to downsize my rental to afford treatment."

"We were due to get married in May 2024 which was booked before we found out we would need IVF. We are now going to have to postpone this as anything we had saved towards the wedding went towards our first round of IVF and any future savings will be going into IVF."

"We can't afford to buy a property and if/when we go through IVF again for a second child we will have to borrow money to help us."

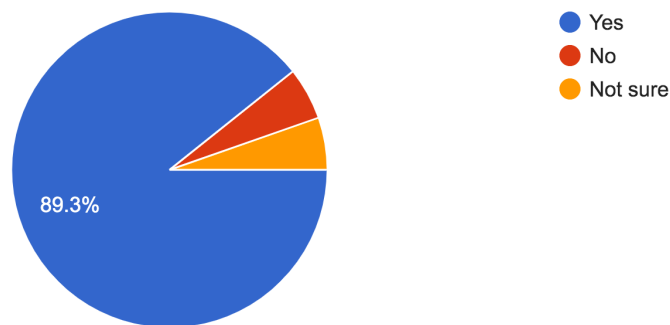
"It will mean staying in unsuitable accommodation to raise a family, but we can't afford IVF and a property move. And I don't have age on my side to be able to wait for IVF."

Cost of Living

89% of our respondents felt that the cost of living in Jersey negatively affected or will negatively affect their ability to pay for IVF treatment. With over 96% also stating that their mental health had been negatively impacted by the rise in cost of living, specifically with regard to how this impacted/impacts on their ability to pay for treatment (46% "a great deal", 29% "a moderate amount", 21% "a little").

Do you feel that the cost of living in Jersey negatively affected/will negatively affect, your ability to pay for IVF treatment?

56 responses



Further comments shared by respondents with reference to the cost of living in Jersey and how it is impacting on their ability to access IVF treatment included:

"Living in Jersey you always accept that you will need to pay more to travel for certain life events or to see friends and family. However costs such as monthly energy bills in an island where there is little to no choice of providers definitely affects if not our choice to undergo IVF, certainly our timescales of when we can afford to do it. Obviously in this type of treatment time is very crucial and success is lower the longer we wait."

"Paying for flights at the last minute for egg retrieval is expensive. The whole process was very stressful and impacted my mental health greatly (I am now on anti-depressants)."

"I used all my savings for our treatment and because of the cost of living increase I am worried about the future if anything goes wrong because we are now living hand to mouth."

"My husband and I have been saving to buy a house for 7 years. However, due to the housing market and lack of action from the States to build more affordable houses for first time buyers its meant we've never had an opportunity to buy a house. We'd always planned to buy a house before starting a family but, with the rising costs of rent and soaring house prices we've been constantly on the back foot. In the end we made the choice to focus on starting a family but, now we're going through the fertility struggle I wish we'd prioritised trying for a family much sooner and given up the hope for a home of our own a lot earlier."

“As a couple we both have well paid jobs and we have a house with a mortgage however the cost of IVF alongside a lack of salary increase to match the rising cost of living has left us doubting whether we can afford IVF. It is horrible to have to think of the money side of things but how can we empty savings/borrow money to go through IVF knowing that we would then be in a bad position should we be successful. The fact no IVF treatment rounds are offered free of charge in Jersey is so upsetting. I don't want money to be the reason we don't have children, that seems so wrong.”

Conclusion

This survey clearly demonstrates the very real impact that the cost of IVF combined with limited financial support available and high cost of living in Jersey, has on those who need access to IVF in the hope of building their families. This is not just a financial burden, the affects on the mental health and wellbeing of those undergoing or intending to undergo this process are also great.

A large proportion of respondents are on incomes equal to, or higher than, the 2022 mean average salary of £860 per week (Government of Jersey Earnings and Income Statistics 2022), yet 64% of respondents could not afford treatment without taking on debt. Respondents are seeking a wide variety of sources in a bid to find a solution to borrow the funds they require to progress with their treatment and a significant number of people are delaying their IVF treatment due to financial constraints. Those on lower salaries are highly unlikely to fit the means tested criteria for full financial support and may be unable to fund IVF treatment at all. Where IVF is going ahead, for many this is in place of other life milestone events, such as buying a property and in some cases it means foregoing the chance of ever making a step onto the property ladder.

What is clear from the results of this survey is that the cost of IVF in the current climate for the average Jersey citizen is a very real issue, impacting almost everyone going though the process and unfortunately these impacts are significant and often long lasting, both financially and on peoples chances of reaching life milestones.

For any enquiries or questions relating to this survey and its findings
please email hello@tinyseeds.je