



Submission to the House of Commons Standing Committee
on the Status of Woman
Study on Women's Economic Empowerment

Fertility Matters Canada

February 28, 2024

Fertility Issues in Canada

Fertility Matters Canada (FMC) appreciates the opportunity to contribute to the Women's economic empowerment study conducted by the House of Commons Standing Committee on the Status of Woman. As the leading national organization providing free support, public education, and advocacy for equitable access to fertility care in Canada, our submission underscores the critical need for funding for fertility treatments and reproductive assistance, as one of three pillars to unlocking women's economic empowerment. By taking action on this front, we can provide much-needed support to those seeking to have children and ensure equitable access to vital fertility care across the country, all while expanding our country's economic potential. The need for fertility care in Canada becomes evident when considering:

- Canada's fertility rate has undergone a decline of 15% since 2010, signifying a pressing need to address the challenges faced by individuals and couples trying to conceive.
- One in six Canadians experience fertility struggles at some point in their life, underscoring the prevalence and significance of [this issue](#).
- The substantial financial burden of fertility care, ranging from approximately \$10,000 to \$20,000 per cycle, persists as a formidable barrier, especially knowing that more than one cycle is often required to have one baby.
- Beyond the medical perspective of infertility, members of the 2SLGBTQI+ community and single individuals also seek fertility care to realize their dreams of parenthood.

By investing in these essential services, the government can profoundly impact the lives of countless individuals and couples. Accessible and comprehensive fertility care is not just essential for having children, but also for promoting and safeguarding women's overall health, which is fundamental to their economic participation and empowerment.

APEC Smart Families: Menu of Policy Options for Demographic Resilience

With Canada set to become a “super-aged” country by the 2030s, the consequences of Canada's declining fertility rate will be more sharply felt. Immigration, while helpful, is not a silver bullet. There are options available to Canada, and we have seen that Quebec can show the way in this regard. While Canada experienced its lowest-ever fertility rate in 2022 at 1.33 children per woman, Quebec bucked the trend of other provinces at 1.49. While this does not reach the replacement rate of 2.1, it is a notable difference. The answer may lie in what the APEC Smart Families working group recommends. FMC represented Canada in APEC's Smart Families working group, which produced a report in October 2023 entitled “[Menu of Policy Options for Demographic Resilience: A Rights-Based Policy Approach to Comprehensively & Proactively Support Family Planning and Fertility Planning](#).” This group formed

following the 2022 APEC summit in Thailand to build the capacity of health and economic policymakers to address demographic trends through the development of comprehensive, holistic policy options.

Holistically, Quebec excels. The Smart Families report argues that “overwhelmingly, the evidence base indicates that the best practice for building an enabling environment for reproductive choice is rooted in a holistic, multi-sectoral approach.” If an economy subsidizes childcare, but does not have paid parental leave or medical care, they may fail to realize the economic and labour-force benefits. Quebec has achieved a trifecta when it comes to holistic policy options, with not only robust parental leave and childcare in place, but also Canada’s most comprehensive in-vitro fertilization (IVF) support for people struggling with fertility in order to have children.

As a result, Quebec has also realized the economic benefits.

Statistics Canada found that as Quebec’s fertility rate increased through public supports such as affordable childcare, so too did labour force participation for women aged 15 to 44. And in purely financial terms, a study led by Dr. Francois Bissonnette points out that the Government of Quebec will achieve close to an eight-fold return on their investment from IVF funding programs.

[Emerging research](#) also underscores the evolving dynamics between women's workforce participation and birth rates in high-income nations. Access to fertility treatment is essential for women to pursue both career advancement and familial fulfillment, contributing to holistic economic empowerment. Investing in comprehensive fertility care not only aligns with women's aspirations but also catalyzes increased workforce participation, productivity, and economic growth.

The benefits are apparent not only for equity, but for the economy. Yet, two of Canada’s provinces (Alberta and Saskatchewan) and all the territories offer zero support for fertility treatment, with British Columbia announcing only in February 2024 that it would be launching a robust fertility treatment program. Of the seven provinces that already provide support, there is an inequitable and insufficient patchwork of provincial funding, tax credits, and clinics.

Minister mandates

The Government of Canada increased its support for reproductive care in Budget 2023 by renewing the Sexual and Reproductive Health Fund with \$36M over three years starting in 2024-2025. This initiative demonstrates Canada’s commitment to reproductive health and is written into the mandate letters of the Ministers of Health; and Women and Gender Equality, who must:

“Work to ensure that all Canadians have access to the sexual and reproductive health services they need, no matter where they live, by reinforcing compliance under the Canada Health Act, developing a sexual and reproductive health rights information portal, supporting the establishment of mechanisms to help families cover the costs of in vitro fertilization, and supporting youth-led grassroots organizations that respond to the unique sexual and reproductive health needs of young people.”

The federal government has made clear its intention to protect women’s right to choose, reproductive health, and promote inclusion and equity in Canadian society. While tax credit support has been extended to surrogates, there is still much work to be done.

Funding for fertility care across Canada

Currently, the funding for fertility care varies widely across Canada, according to provincial priorities:

- Alberta, Saskatchewan, and the three territories do not cover any of the cost of procedures like IVF or IUI.
- Ontario funds one IVF cycle for women up to age 42 and an unlimited number of treatment cycles for intrauterine insemination (IUI). The province does not cover medications (about \$5,000 per IVF cycle).
- Quebec funds one IVF cycle for women up to age 41 and covers medications, freezing and storage of extra embryos for a year. Residents can also apply for a tax credit.
- British Columbia has announced in February 2024 that it intends to provide funding for one IVF cycle starting in 2025, with age limits to be determined.
- Manitoba offers a tax credit equal to 40% of the cost of fertility care. Up to \$20,000 annually in eligible costs can be claimed, for a maximum annual tax credit of \$8,000. There is no limit on the number of treatments.
- Nova Scotia provides the same tax credit as Manitoba and has extended that benefit for surrogacy expenses.
- Prince Edward Island reimburses between \$5,000 and \$10,000 annually for IVF and/or IUI, including medication, based on family income. Treatment is not available in the province so people can submit a claim after having it elsewhere in Canada. Funding is available up to three times.
- Newfoundland and Labrador provides some treatment in the province, but the IVF Subsidy Program offers \$5,000 per cycle to people who must travel elsewhere in the country for IVF.
- New Brunswick covers up to 50% of costs for IVF or IUI procedures as well as medication, up to a maximum of \$5,000 as part of a one-time grant.

The cost of fertility care is approximately \$10,000 to \$20,000 per cycle; more than one cycle is often required to achieve a successful outcome. This means that even if the province funds IVF treatments, couples and individuals will likely have to pay a significant or even insurmountable amount of money.

Prospects and Next Steps

Because of the complex jurisdictional landscape in Canada around healthcare funding, establishing coverage for fertility care in the national health program will require a coordinated National Strategy involving federal, provincial, and territorial governments.

Two steps can be taken now to move towards this goal:

1. Allocate budgetary resources to scope the need for fertility care in Canada and support the development of a comprehensive and equitable National Fertility Strategy.
2. Collaborate with the provinces and territories to realize an equitable national vision for fertility that ensures flexibility for each jurisdiction.