# Private psychology fees soar as NHS mental health waits deepen in the UK



The cost of seeing private psychologists in the UK has surged dramatically, with fees rising by 34% since 2022, pushing the average cost for 12 therapy sessions to around £1,550—up from £1,152 just three years ago. This significant increase, revealed by a survey conducted by myTribe Insurance, coincides with a marked rise in demand for mental health support, leaving many private practitioners unable to accept new clients.

According to myTribe's survey of 345 psychologists across the UK, nearly three in ten are already at full capacity, creating a bottleneck that compounds the difficulties faced by individuals seeking help. Prices for individual consultations now average £129.20 nationally, with notable regional disparities: London clinics charge the highest fees at £160 per session, closely followed by Leicester at £164, while areas such as Colchester and Bath offer more affordable rates, around £85 to £99. Scotland presents a relatively lower fee structure at £124 per session and boasts the shortest waiting times of roughly 17 days, compared to Wales where patients might wait almost 24 days. These variations highlight the persistent postcode lottery effect in accessing mental health care.

The sharp increase in private therapy costs and limited availability reflect broader systemic pressures on the NHS mental health services. The UK's publicly funded system is struggling under record demand, with the number of people on waiting lists for community-based mental health and learning disability services in England rising from 1.56 million to 1.79 million within a year. Rethink Mental Illness, a leading charity, reports that about one in three individuals on NHS mental health waiting lists resort to private care due to prolonged delays, a trend it warns is contributing to an emerging two-tier system of mental health support.

This growing disparity is underscored by the widening gap between waiting times for mental health care and those for physical health treatments. Analysis by Rethink Mental Illness found that mental health patients are eight times more likely to experience waits exceeding 18 months compared to individuals waiting for physical health procedures, with over 16,500 people waiting for mental health treatment beyond this timeframe. The charity has called on the government to prioritise mental health services equally and to implement a significant shift towards community-based care to alleviate pressure on hospitals.

Within the NHS, support is being expanded, with services like talking therapies reportedly reaching over a million people annually. NHS England has announced plans to increase the therapist workforce and reduce waiting times, but critics point out that mental health has been excluded from broader initiatives aimed at reducing elective care backlogs. The Royal College of Psychiatrists has voiced concerns about the omission of mental health patients from the government's Elective Reform Plan, highlighting that approximately 1.6 million mental health cases remain unaddressed by these policies.

Regional trusts also report soaring demand for specific mental health assessments. For example, Cambridgeshire and Peterborough NHS Foundation Trust saw its waiting list for mental health assessments rise from 6,700 to 11,600 over three years, driven by increased referrals for conditions such as ADHD, autism, and eating disorders. This surge further illustrates the growing strain on NHS mental health resources across the country.

In this challenging environment, private psychologists are faced with balancing rising operational costs amid inflationary pressures and the ethical dilemmas posed by turning away patients in need. The British Psychological Society, representing thousands of UK psychologists, has acknowledged that fee increases are partly driven by the cost of living crisis. At the same time, advocates advise those seeking private therapy to explore online options and consider providers outside their immediate localities as a way to mitigate high fees and lengthy waits.

The current landscape paints a stark picture of a mental health system under duress, with rising costs and constrained capacity in private care interwoven with escalating demand and prolonged waits in the public sector. Without concerted policy efforts and investment to expand accessible mental health services, the risk of entrenching inequality in mental health care grows ever more pronounced.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients), [[2]](https://www.mytribeinsurance.co.uk/treatment/cost-to-see-a-private-psychologist)
* Paragraph 2 – [[1]](https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients), [[2]](https://www.mytribeinsurance.co.uk/treatment/cost-to-see-a-private-psychologist)
* Paragraph 3 – [[1]](https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients), [[5]](https://www.rethink.org/news-and-stories/media-centre/2025/02/new-analysis-of-nhs-data-on-mental-health-waiting-times), [[4]](https://www.itv.com/news/2025-02-24/people-8-times-more-likely-to-wait-a-year-and-a-half-for-mental-health-care)
* Paragraph 4 – [[1]](https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients), [[3]](https://www.rcpsych.ac.uk/news-and-features/latest-news/detail/2025/01/06/7.5-million-referrals-on-waiting-lists-doesn-t-include-mental-health-patients--cautions-rcpsych), [[7]](https://www.theguardian.com/society/2024/apr/03/almost-10-million-people-in-england-could-be-on-nhs-waiting-list)
* Paragraph 5 – [[6]](https://www.bbc.co.uk/news/articles/c9qj00pnj49o)
* Paragraph 6 – [[1]](https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.theguardian.com/society/2025/sep/18/private-psychology-cost-soaring-uk-turn-away-clients> - Please view link - unable to able to access data
2. <https://www.mytribeinsurance.co.uk/treatment/cost-to-see-a-private-psychologist> - A survey by myTribe Insurance in January 2024 found that the average cost of an initial consultation with a private psychologist in the UK was £125, with follow-up sessions costing £116. Prices varied across regions, with North West England averaging £155 for an initial consultation, while Yorkshire and the Humber had an average of £108. The survey included 435 psychologists across 33 towns and cities in the UK.
3. <https://www.rcpsych.ac.uk/news-and-features/latest-news/detail/2025/01/06/7.5-million-referrals-on-waiting-lists-doesn-t-include-mental-health-patients--cautions-rcpsych> - The Royal College of Psychiatrists highlighted that the government's plan to reduce NHS waiting lists for elective care does not include mental health patients. Dr. Lade Smith, President of the Royal College of Psychiatrists, expressed concern that mental health cases, estimated at 1.6 million, are left out of the new Elective Reform Plan, emphasizing the need for equal prioritisation of mental health services.
4. <https://www.itv.com/news/2025-02-24/people-8-times-more-likely-to-wait-a-year-and-a-half-for-mental-health-care> - Analysis by Rethink Mental Illness revealed that individuals on mental health waiting lists are eight times more likely to wait over 18 months for treatment compared to those awaiting physical health care. As of December 2024, 16,522 people were waiting for mental health treatment after 18 months, highlighting the urgent need for government action to address these disparities.
5. <https://www.rethink.org/news-and-stories/media-centre/2025/02/new-analysis-of-nhs-data-on-mental-health-waiting-times> - Rethink Mental Illness analysed NHS data and found that 16,522 people were waiting over 18 months for mental health treatment, compared to 2,059 for elective physical health treatments. The charity called for the government to give mental health the same attention as physical health, urging a step change in tackling mental health waiting lists and shifting care into the community.
6. <https://www.bbc.co.uk/news/articles/c9qj00pnj49o> - Cambridgeshire and Peterborough NHS Foundation Trust reported a significant increase in mental health assessment waiting lists, rising from 6,700 to 11,600 between December 2021 and December 2024. The trust noted increased referrals for ADHD, autism, and eating disorder services, indicating a growing demand for mental health services in the region.
7. <https://www.theguardian.com/society/2024/apr/03/almost-10-million-people-in-england-could-be-on-nhs-waiting-list> - A survey by the Office for National Statistics found that nearly 10 million people in England could be waiting for an NHS appointment or treatment, with 21% of patients awaiting hospital appointments or treatments. This figure includes both physical and mental health services, highlighting the extensive demand on the NHS.