

## Fifi, Fido & Affordability: As cost of living rises, pet owners praise veterinarian care but say it costs too much

*Canadian pet owners who have insurance give the service mixed reviews*

**November 17, 2022** – Thousands of Canadian households welcomed furry friends into their homes during the pandemic but the end of social distancing means there is less time to spend together – and the rise of inflation means Canadians are hissing and growling at the costs of keeping them healthy.

The latest survey from the non-profit Angus Reid Institute finds that while a majority of pet owners value the quality of service and care veterinarians provide, these professionals are seen to be charging too much to take care of their non-human patients.

At least three-in-five Canadians who have taken their dog, cat, or other pet for a routine checkup, dental procedure, treatment for an illness, or emergency visit say they believe the price they paid for that service was too expensive.

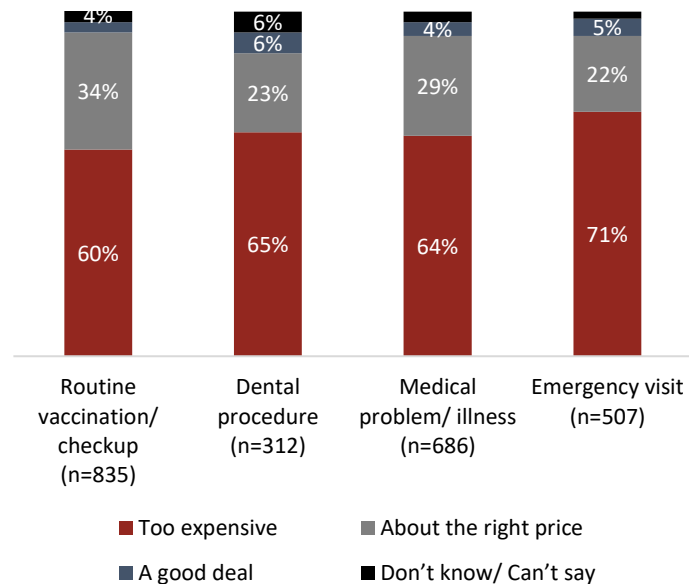
These views come against the backdrop of low uptake of pet insurance. Few Canadian pet owners (16%) avail themselves of this method of cost mitigation.

Those who do insure their pets give the service mixed reviews. Among this group, one-in-five (22%) say it has been a “total life saver”, while a third (34%) say they haven't always needed insurance but it is nice to have. Two-in-five say their insurance didn't help them when they've needed it (30%) or it was totally useless (10%).

### More Key Findings:

- Pet owners give veterinarians glowing reviews. At least four-in-five say they received 'good' or 'excellent' service from their vet when their pet required a routine checkup (88%), dental procedure (85%), urgent care (80%) or treatment for a less urgent illness (85%).

**When it comes to the cost, would you say the amount you pay is...**  
(Among those who have taken a pet to the vet for purposes specified below)



### METHODOLOGY:

The Angus Reid Institute conducted an online survey from Oct. 11-13, 2022 among a representative randomized sample of 1,618 Canadian adults who are members of [Angus Reid Forum](#). For comparison purposes only, a probability sample of this size would carry a margin of error of +/- 2 percentage points, 19 times out of 20. Discrepancies in or between totals are due to rounding. The survey was self-commissioned and paid for by ARI. Detailed tables are found at the end of this release.

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- Four-in-five (80%) dog owners describe their pet as a member of the family. Fewer, but still a majority (68%), of cat owners do the same.
- Three-in-ten (28%) current pet owners adopted a pet during the pandemic. Half of pandemic pet adopters say they face challenges including separation anxiety for them (26%) or their pet (19%).

### **About ARI**

*The **Angus Reid Institute (ARI)** was founded in October 2014 by pollster and sociologist, Dr. Angus Reid. ARI is a national, not-for-profit, non-partisan public opinion research foundation established to advance education by commissioning, conducting and disseminating to the public accessible and impartial statistical data, research and policy analysis on economics, political science, philanthropy, public administration, domestic and international affairs and other socio-economic issues of importance to Canada and its world.*

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#### **Part One: The Canadian menagerie: A portrait of pet ownership**

##### **Three-in-five Canadians have a pet**

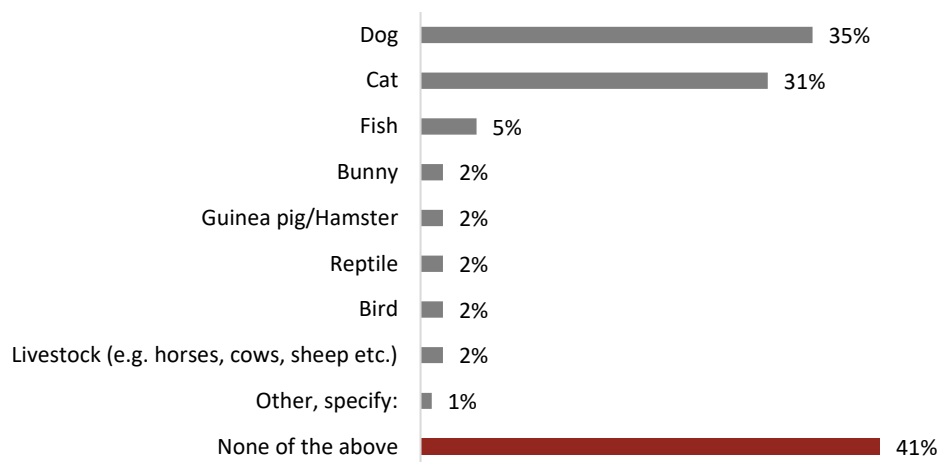
A majority of Canadians have a furry, feathery or scaly companion. Three-in-five (59%) say they own at least one pet. The most popular are dogs (35% of Canadians own at least one) and cats (31%). Both cat and dog ownership are more common than they were 30 years ago. [In 1991](#), 27 per cent told Angus Reid they had at least one dog, while 29 per cent said they had at least one cat.

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**Do you currently own an animal either as a pet or for another reason?  
(All respondents, n=1,618)**



**Women, younger Canadians more likely to have animal companions**

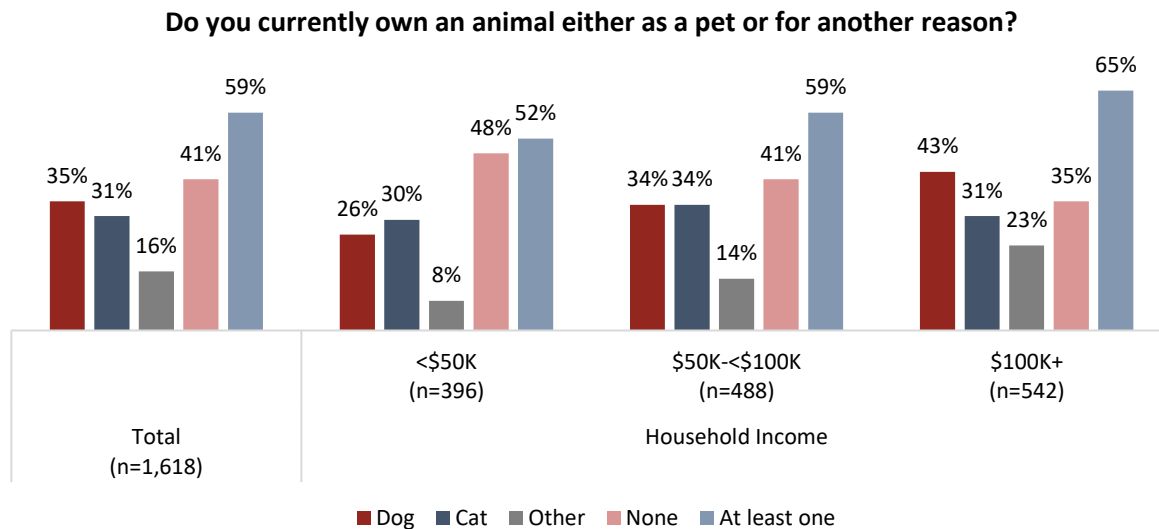
Younger Canadians are much more likely to have four-legged housemate. Two-thirds of Canadians under the age of 55 say they have at least one pet; half of those 55-plus say the same. Women (61%) are slightly more likely than men (57%) overall to have a pet, and more likely to be cat owners:

Do you currently own an animal either as a pet or for another reason?						
	Total (n=1,618)	Gender		Age		
		Male (n=793)	Female (n=825)	18-34 (n=449)	35-54 (n=543)	55+ (n=627)
<b>Dog</b>	35%	36%	35%	38%	39%	30%
<b>Cat</b>	31%	27%	35%	35%	34%	27%
<b>Fish</b>	5%	6%	3%	3%	8%	3%
<b>Other</b>	11%	7%	12%	14%	14%	5%
<b>None</b>	41%	43%	39%	35%	35%	49%
<b>At least one</b>	59%	57%	61%	65%	65%	51%

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Those living in lower income households are less likely to own a pet than higher earning Canadians. Two-thirds (65%) living in households earning more than \$100,000 annually have at least one pet. Comparatively, half (52%) living in households earning less than \$50,000 annually have a pet at home:



### **Seven-in-ten describe pet as like family**

Canadian pet owners are – to put it lightly – very fond of their animals. Seven-in-ten (71%) describe their relationship as if they were a member of the family. Few (6%) say they aren't that close.

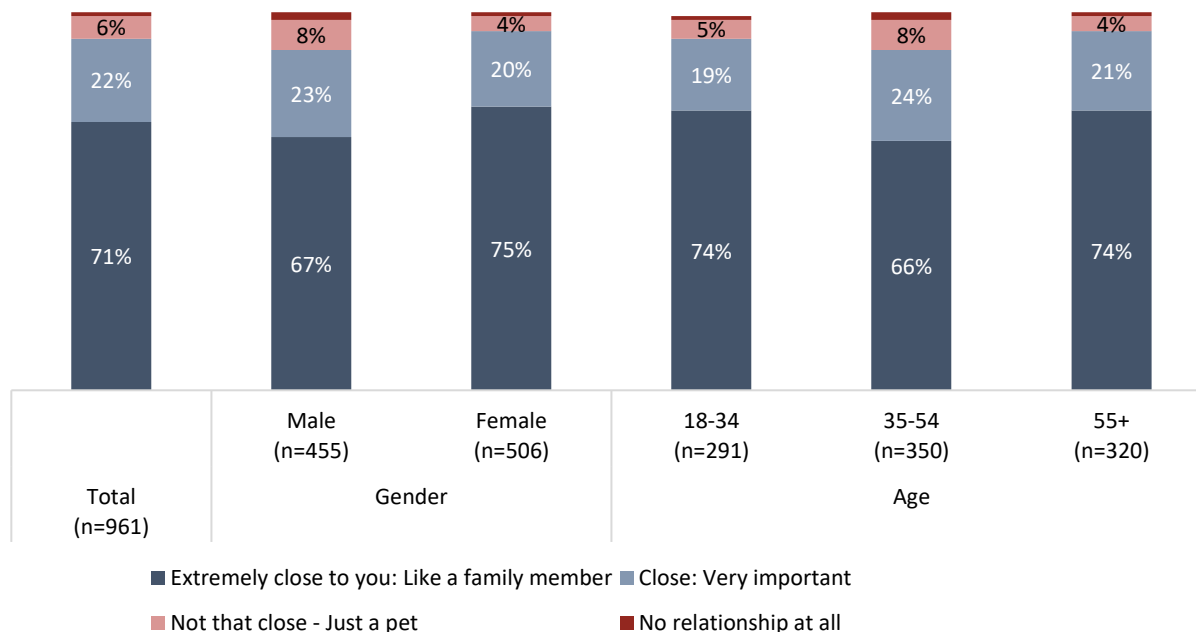
The feeling of a familial bond with their pet is more common among women than men. Canadian pet owners aged 35- to 54-years-old are less likely to report feeling 'very close' to their pets than other age groups:

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**How would you describe your own personal relationship with your pet?  
(Among pet owners)**



The belief that cats do not care about their people has slowly been [dispelled with research](#). However, cat owners are less likely to describe the relationship as their pet as familial than dog owners. Those who own other types of pets – rabbits, fish, hamsters, reptiles – are less likely to call them as close as family. Still, most (57%) are very close to their non-dog, non-cat pets ([see detailed tables](#)).

**Part Two: Veterinary care seen as too expensive**

For the three-in-five Canadians who have pets, a trip to the vet for routine checkups is a common occurrence. Nearly all (87%) say they have brought their pet in for an appointment. One-third (33%) say they have needed a vet for a dental procedure. Seven-in-ten (71%) of pet owners have needed veterinarians for more serious illnesses (71%) and half for emergency visits (52%, [see detailed tables](#)).

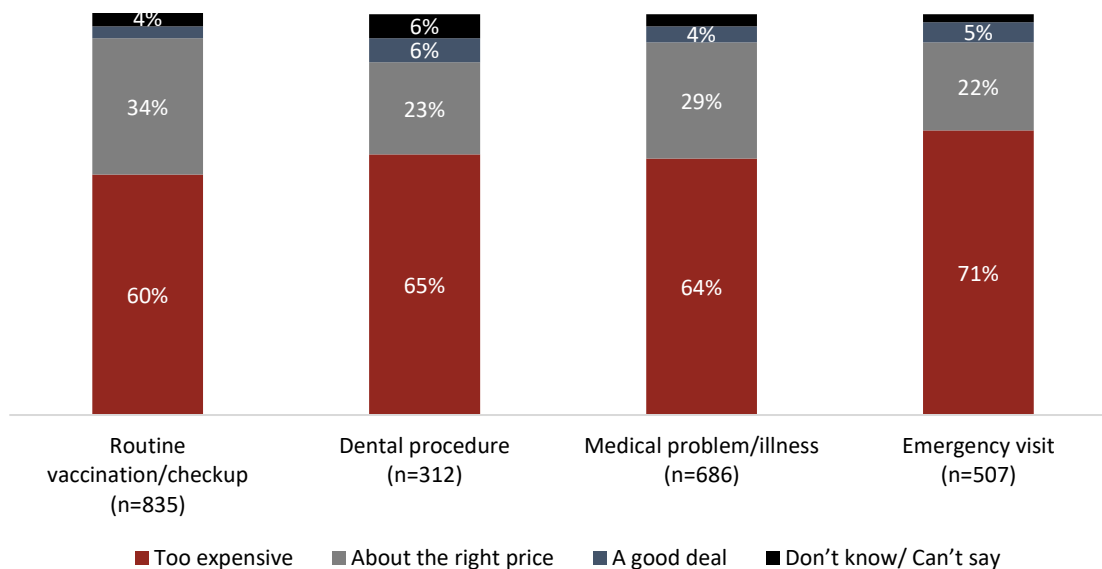
**Most feel veterinarians are charging too much**

As a cost of living crisis grips the country, pet owners are questioning the cost of pet care. At least three-in-five who visited the veterinarian’s office for routine checkups (60%), dental procedures (65%), pet illness (64%) or something more urgent (71%) believe the veterinarian charged too much. Those who believe the price was right are in the minority for each service:

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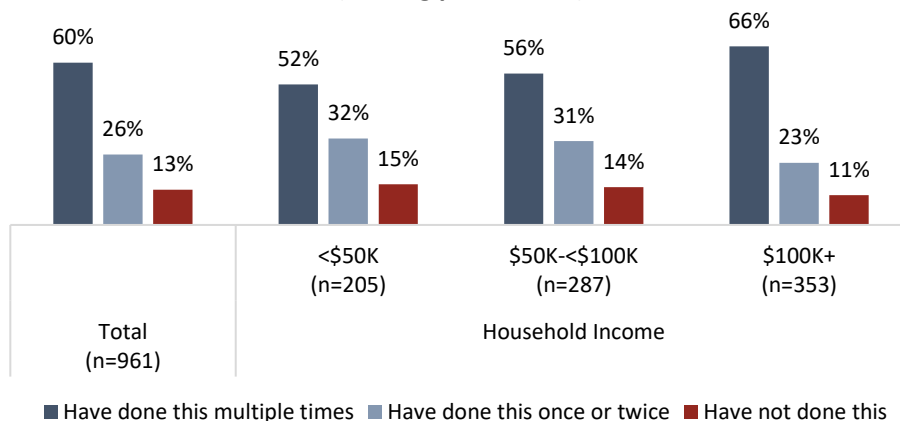
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**And generally speaking, would you say the amount you pay is...  
(Among those who have taken a pet for the purposes specified below)**



Perhaps because of this perception of high cost, lower income pet parents say they are less likely to go to the veterinarian's office for routine checkups.

**Have you ever taken your pet to a veterinary clinic for routine vaccination/checkups?  
(Among pet owners)**



This is also true for dental procedures: pet owners living in households earning \$50,000 or less annually are less likely than others to say they've gone to a vet for this reason ([see detailed tables](#)). Notably, for more serious animal health problems – treatment for illnesses, or visits to an animal hospital for an emergency – veterinarians are accessed at similar rates across income levels ([see detailed tables](#)).

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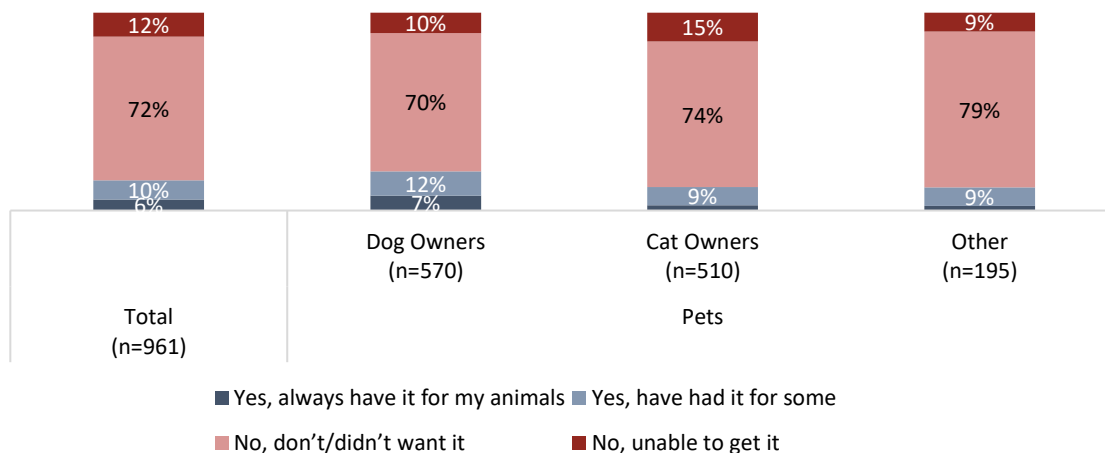
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**Few pet owners have pet insurance**

Insurance is one financial shield pet owners can use to protect themselves from costly vet bills, though it comes at a monthly cost. Few Canadian pet owners avail themselves to this service. One-in-20 (6%) say they always have it for their pets and one-in-ten (10%) say they've had it for some. The rest (84%) either don't want it or were unable to get their pets insured.

Dog owners (20%) are almost twice as likely as cat owners (12%) to pay for pet insurance. Meanwhile, more cat owners (15%) than dog owners (10%) say they are unable to get pet insurance:

**Do you have currently, or have you had, pet insurance for your furry (or scaly) friends?  
(Among pet owners)**

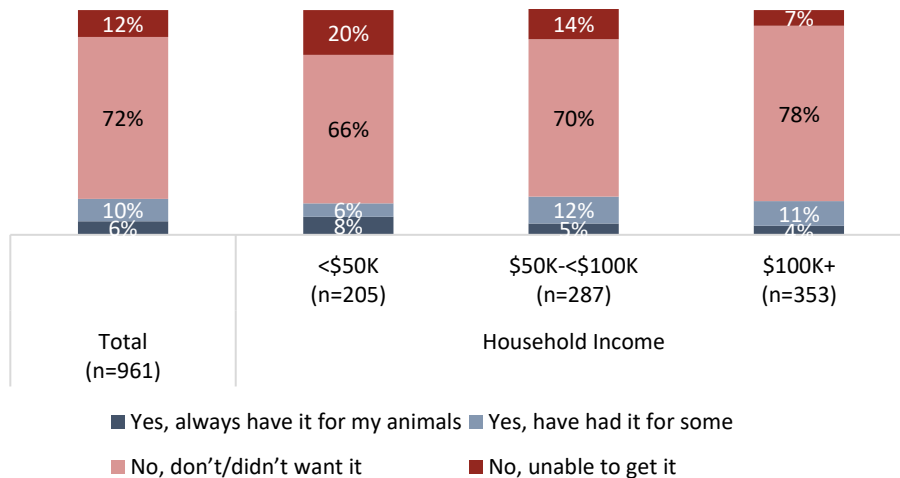


There is little variation in the proportion of pet owners who have insurance by income. However, those living in households earning less than \$50,000 annually are twice as likely (20%) as those earning six figures (7%) to say they were unable to get insurance:

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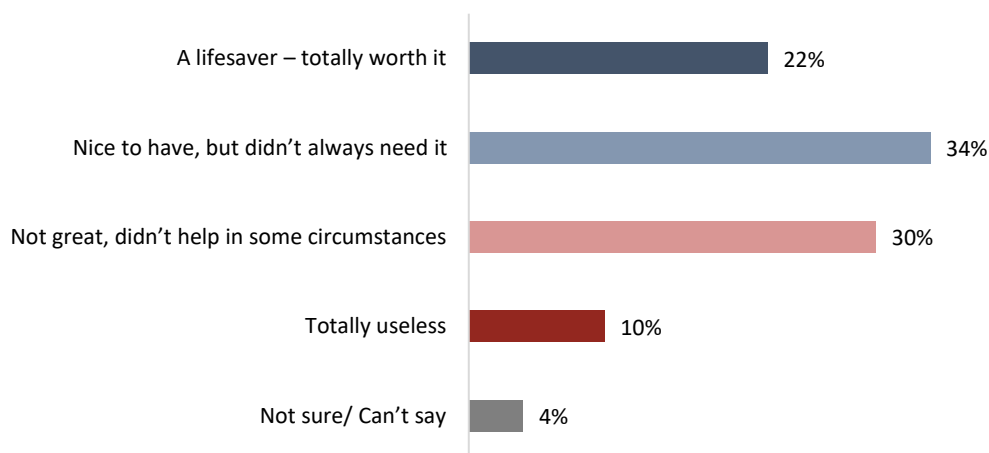
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**Do you have currently, or have you had, pet insurance for your furry (or scaly) friends?  
(Among pet owners)**



Those who have pet insurance are split on its usefulness. One-in-five (22%) described it as a total life saver. More, however, say they didn't always need it (34%). The reviews are much more negative for two-in-five, who describe it as not helping when they needed it (30%) or totally useless (10%):

**And how would you assess the coverage you received from your pet insurance, was it...?  
(Have had pet insurance, n=147)**



**Pet owners give high marks to care from veterinarians**

Though they may question the cost, Canadian with pets give their veterinarians glowing marks. Of those who've needed them for routine checkups (88%), dental procedures (85%), pet illness (86%) or

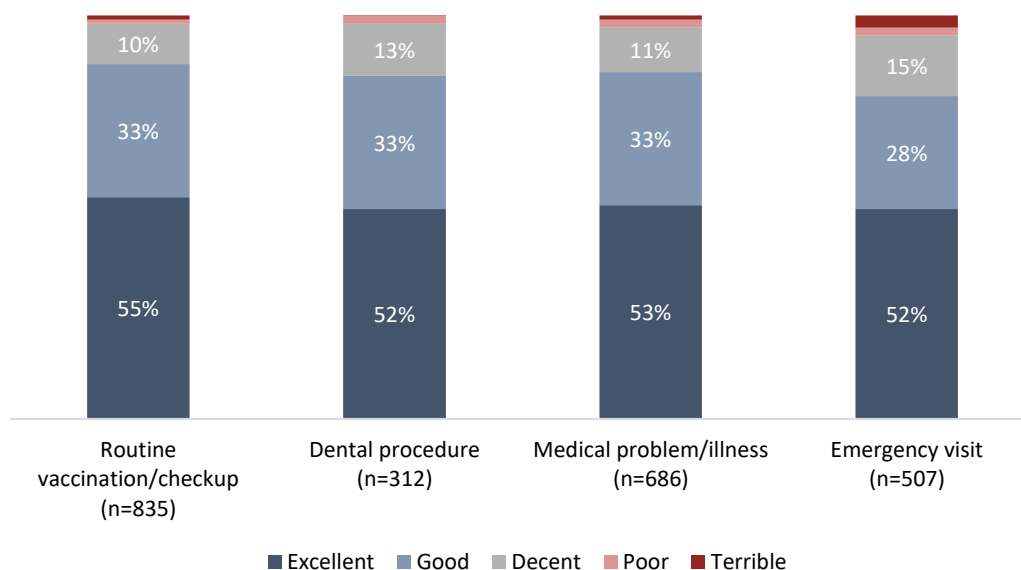
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emergencies (80%), at least four-in-five say the quality of care they received was 'excellent' or 'good'. Very few rate their experiences as 'poor' or 'terrible':

**When it comes to the quality of care your pet received, how would you rate it for each type of visit...  
(Among those who have taken a pet to the vet for that purpose)**



**Part Three: Pandemic furry friends**

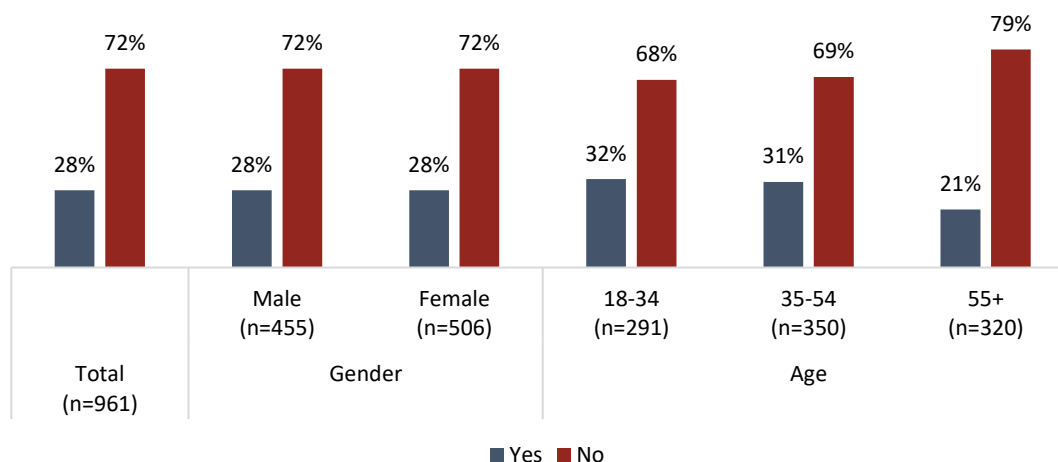
**Three-in-ten pet owners adopted/bought a pet during COVID-19**

The initial lockdowns brought on by the COVID-19 pandemic inspired many Canadians to brighten their life with a new furry friend. In the summer of 2020, shelters faced a a deluge of demand for pets. Three-in-ten (28%) Canadian pet owners say they added a pet to their home during COVID-19 lockdown that they still have. Pet owners under the age of 55 were more likely to have lightened the isolation period with a new four-legged companion:

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**Did you purchase/adopt a pet during the COVID-19 lockdown period that you still have? (Among pet owners)**



**Pandemic pet challenges: separation anxiety, rising costs**

For humans, the COVID-19 pandemic brought significant upheaval to the structure and schedule of pre-pandemic life. With fewer social engagements and more time at home, many pandemic pets had more time to play catch, nap or enjoy cuddles with their humans than they would have had if they were adopted or acquired pre-pandemic.

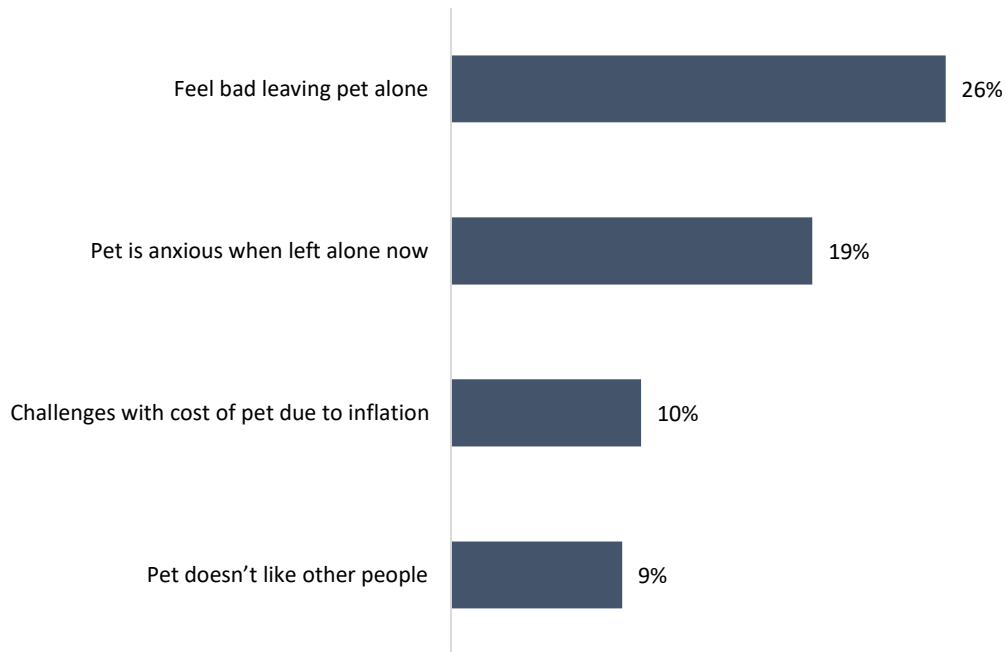
With restrictions lifted, and many work from home employees brought back to the office, these pandemic pets – and their owners – are experiencing an upheaval to their schedules and structures. Half (47%) who adopted a pet during the pandemic say they’ve encountered challenges with their furry housemate now that life has returned to pre-pandemic schedules. Pet anxiety is one of the most common challenges pandemic pet owners are managing. One-quarter (26%) say they feel bad leaving their pet alone and a further one-in-five (19%) say their pet gets anxious if left at home.

Inflation is putting pressure on one-in-ten pandemic pet adopters. That group says the rising costs of pet ownership has been a challenge in recent months:

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**Have you had any challenges with this pet that you got during the lockdown period?  
(Among those who adopted/bought a pet during pandemic, n=267)**



*For detailed results by age, gender, region, education, and other demographics, [click here](#).*

*For detailed results by type of pet owned, [click here](#).*

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