

FEELING THE PULSE OF UK PET OWNERS

3 years of pet
insurance, pet
issue and cost
of living crisis
viewpoints

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FOREWORD

by Jane Hunt,
Managing Director of Catapult PR

Pet insurance is close to our hearts here at Catapult PR. After all, it's formed the basis of one of our award-winning campaigns.

Pet products and services are another area in which we've had great PR successes too. And we have also produced some of the most exciting dog-friendly content out there, such as our Doggy Guide to Canine Castle Capers! (https://www.langleycastle.co.uk/files-sbbasic/ba_langleycastle_gb/doggy_booklet2.pdf)

Put these elements together and it's natural that Catapult PR wants to have its finger on the pulse of what the pet owner is thinking. It's part of our professionalism to know how this might influence opinions of clients operating

in the pet sector, as well as others offering products and services to pet parents.

What we are presenting here is not a snapshot. It's the result of three consecutive years of consumer research into pet-parent viewpoints and feelings.


Those three years have been some of the toughest we've faced in living memory, with the impacts of the pandemic and the cost of living crisis not being far from a pet parent's thoughts.

With some of the questions that we commissioned independent researchers from YouGov and Censuswide to ask, we've tracked viewpoints every year between 2022 and 2024. With others, we've discovered what pet owners think about very current issues.

Our hope is that pet insurers and pet product manufacturers will take the viewpoints on board and use them to craft meaningful, exciting and creative PR and content campaigns, which engage pet parents and add value to the time spent with their companion animal.

If you need help in doing that and 'banishing the grey', as we put it, from your marketing, please email me on jane@catapultpr.co.uk





PET PARENTS AND THEIR VIEWS ON PET INSURANCE

When we started this review in 2022, we found that slightly more than one-in-twenty pet parents (**6%**) believed pet insurance to be “a waste of money.”

In the same year, more than a third (**36%**), said they felt it was an essential way to protect against major financial losses that can be incurred as a pet owner.

As the cost of living crisis bit in 2023, we sought to discover what pet owners were doing with regard to pet insurance.

The trend appears to have been one of pet parents increasingly turning to pet insurance, to have the financial safety net in place, should the worst occur.

THE COST OF LIVING CRISIS: USING PET INSURANCE AS A SAFETY NET

In April 2023, only **13%** of interviewees said they had taken out pet insurance because of the cost of living crisis. This was highest in the South West (**22%**) and lowest in Scotland (**8%**) and the North East (**9%**).

Fast-forward one year to April 2024 and **25%** were saying that they had taken out pet insurance because of the cost of living crisis. In 2024, this rose to **29%** of 25-34s. The age group least likely to have done this were those aged 55+, perhaps either because they are living on pensions or because they have savings and feel insurance unnecessary.

Contrasting the regional picture with that of 2023, we found that **34%** of pet owners in the North East now said they had taken out a policy because of the cost of living crisis. In Scotland, the **8%** from 2023 had risen to **28%** by 2024.

Least likely to have taken that step were those in Northern Ireland (**17%**) and the East of England (**18%**).

The prediction back in 2022, of **57%** of pet owners, was that fewer people

would take pet insurance out, in the wake of the pandemic. It would seem that they were wrong. The survey results seem to clearly demonstrate that there has been a significant take-up of pet insurance and that the cost of living crisis has been the catalyst for that.





THE COST OF LIVING CRISIS: CANCELLING PET INSURANCE

In both 2023 and 2024, the research findings suggest that **10%** of pet owners, in both of those years, cancelled their pet insurance policy so as to save money in the cost of living crisis.

Regions that seemed to have been most inclined to do this have been Wales (**14%** in 2023 and **17%** in 2024) and the North East (**13%** in both 2023 and 2024).

In 2023, **14%** of those in both the North West and South West, as well as **13%** in Greater London, said they had cancelled their pet insurance to save money. In 2024, **14%** of those in Northern Ireland stated the same.

Whilst those who can afford to do so are safeguarding themselves against financial losses through the purchase of pet insurance, there has also been a percentage of the pet owning community who have had to cut back on their financial commitments, with one of these being pet insurance premiums.

MAKING PET INSURANCE COMPULSORY

Over the past three years, Catapult PR has been monitoring opinion with regard to whether pet insurance should be a compulsory purchase, to make pet ownership more responsible.

We have found quite a sizeable increase in the number of those who do believe that pet insurance should be compulsory. In 2022, **22%** of those surveyed said they felt it should be compulsory. That was already quite a significant number, comprising over a **fifth** of pet owners.

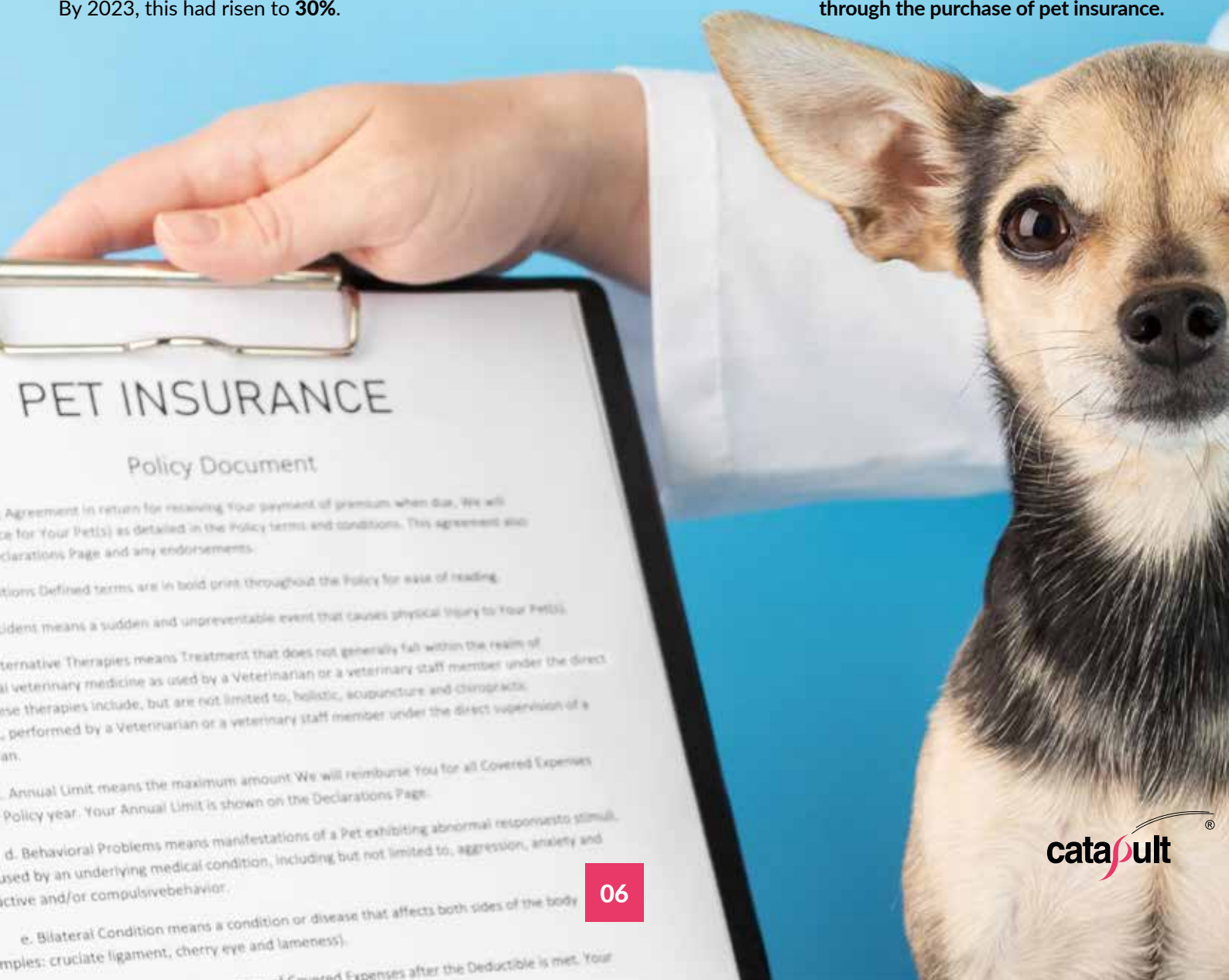
By 2023, this had risen to **30%**.

In 2024, we have discovered that a third of pet owners (**33%**) believe that pet insurance should be compulsory. This rises to **46%** of those living in Southampton and **44%** of those in Manchester. The county most in favour is, however, Yorkshire and Humberside (**42%**). Least in favour are Wales (**26%**) and the East of England (**27%**).

Also, it is also worth noting that only **27%** of the over-55s are in favour of this move. This again could be because of an additional strain it would put on their income, if living on a pension.

With further regard to responsible pet ownership, back in April 2022, we discovered that **10%** of pet owners believed pet insurance policies should not pay out, if the pet were injured or ill because the owner did not know how to look after it.

The whole topic provides food for thought. There is a great responsibility attached to pet parenting and it is clear that a significant proportion of the pet owning community wish to see more of their number caring for the health of their pet in a more proficient way, through the purchase of pet insurance.



PET INSURANCE IS ONLY NECESSARY FOR OLDER PETS

There appears to be a fairly consistent percentage of the pet parent community who believe that pet insurance is only necessary for older pets.

In 2022, this was **5%**. In 2024, this was **6%**, with the viewpoint held more strongly by men (**8%**) than women (**4%**). It is, however, something that one-in-ten (**10%**) of the 25-34-year-old age group believes. Contrast this with the over-55s, where only **3%** feel the same and it appears to be a generational belief.

There are also fairly significant regional variations with regards to this point of view. It is one held by **12%** of those in Southampton and **9%** of those in Birmingham and Greater London. It is only the belief of **3%** of those in Northern Ireland and **4%** in Scotland and the East Midlands.

Conveying why pet insurance is not just for older pets would appear to be an important consideration for pet insurers.

CUTTING BACK

In 2022 and 2023, we focused on what pet owners might cut back on, as energy bills and inflation both started to rise.

In 2022, **52%** of pet owners predicted that more of their community would be giving their pets human leftovers, to save money. **63%** predicted a shift from premium pet food brands to more basic pet food, in the year ahead.

In 2023, we found that **4%** of pet owners stating that they had been giving their pets human food. This rose to **9%** in locations such as Greater London and the North East.

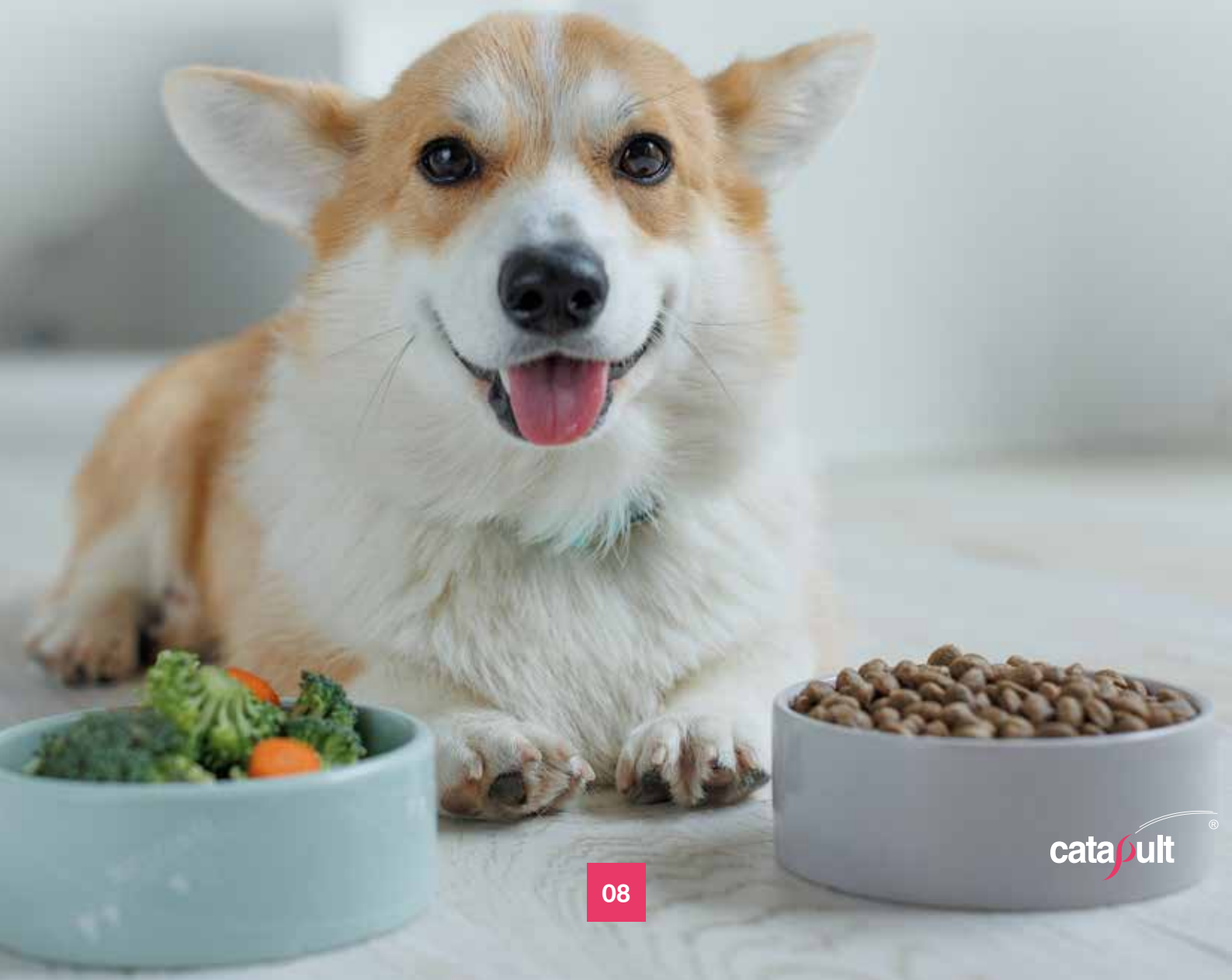
This was despite **3%** of pet owners also admitting they do not know what foods are poisonous to their pets (rising to **9%** of pet parents in the North East).

In our April 2023 survey, we also found **one-in-twenty** pet owners saying they had cut back on some treatments, such as flea treatments and worming. This was highest in Wales and the South East, where it was **7%**.

Depressingly, **72%** of our survey sample from April 2022 proved right when they said they believed there

would be a massive surge in the number of dogs abandoned, due to the cost of upkeep. One charity in Cambridgeshire put the actual increase in 2023 at **48%**.¹

Whether this is entirely down to the increase in the cost of living, or the inevitable consequence of the impulsive rush to have a dog that occurred in lockdown, is uncertain. In 2022, **30%** of our surveyed pet owners also predicted that dogs would become a burden to many households, once foreign travel resumed.



GOING WITHOUT

In 2022, it was also the prediction of **51%** of pet owners that pet parents would go without food personally, rather than not feed their pet.

In our 2023 survey, we found that **45%** of those with pets said they would do this, with this rising to **55%** of female pet owners. The region most likely to do this was Scotland (**56%**), followed by the West Midlands (**55%**). By contrast, only **36%** of those in Greater London said the same.

Another prediction from 2022 was that the trend of dressing pets up with fancy accessories would be one that would die during the cost of living crisis. This was the viewpoint of **29%** of interviewees.

If your business has suffered as a result of this cutting back, perhaps you need new and innovative ways to encourage spend once again?





VIEWS ON VETERINARY CARE

In the midst of rapidly rising costs and fees charged for veterinary care, we asked pet owners in 2024 what they felt about this situation.

A significant **27%** of pet owners said they believe vets are profiteering because they know that many owners can claim for veterinary treatment on their pet insurance policy.

This rose to over a third of those aged 55 and over (**36%**), with a similar proportion believing this in Southampton (**37%**), Brighton (**36%**), South East England (**36%**), Nottingham (**35%**) and the East of England (**33%**). Around **30%** of pet owners in places like Glasgow and Liverpool are also of this opinion.

Least likely to feel this way are those living in both Yorkshire and Humberside and Plymouth (**17%**).

DOING WHATEVER IT TAKES FOR VETERINARY CARE

The extent to which pet owners would go, in order to pay for veterinary care, is also clear to see.

Nearly a quarter (**24%**) say they would sell a family heirloom or wedding ring, if they had to pay for veterinary care, with this rising to **29%** of women. The 25-34-year-old age group are most likely to feel this way (**27%**) but **24%** of over-55s concur.

Most likely to be working out what could be sold are those in Wales, the East Midlands and the East of England (**29%**) and least likely are people living in the North East (**16%**) and Northern Ireland (**17%**).

The city topping the percentages was Nottingham (**33%**), followed by Liverpool (**30%**) and Bristol (**28%**).

The lowest ranking cities were Belfast (**17%**), Birmingham (**18%**) and Newcastle (**18%**).

This conveys the importance of pets within the family unit and also highlights the degree to which the 'humanisation' trend exists. Marketing campaigns must factor this in and incorporate sensitivities within key messaging, as well as building creative approaches on this platform.



OUR UNBREAKABLE RELATIONSHIP WITH OUR PETS

In 2024, we have really probed the deep relationship that pet parents have with their companion animal. We were influenced by social media posts by Radio 5's Nicky Campbell, following the loss of his dog, and his very open expressions of grief. We wanted to know whether there is a requirement for grief counselling after the loss of a four-legged friend. If so, should insurance product developers factor this in?

We discovered that **over a third** of pet owners (**34%**) not only say they have experienced grief but have “struggled with grief” following the loss of a pet. This rises to almost **four-in-ten** women (**39%**) and exactly the same percentage of over-55s – an age group potentially relying

more on their pet for day-to-day companionship. However, it seems that all age groups suffer, including **37%** of the 16 to 25s.

Half of pet owners in Sheffield (**50%**) say the same, along with **44%** of those in Southampton, **42%** of those in Cardiff, **41%** of pet owners in Belfast and **40%** in Nottingham.

Regionally, suffering with grief in this way has affected **46%** of pet parents in Wales, **41%** in Northern Ireland and **39%** in the North East and East Midlands. It has least impacted those in Scotland (**28%**).

OUR UNBREAKABLE RELATIONSHIP WITH OUR PETS

We then probed how this grief compares to other losses. **Nearly half** of those surveyed (**47%**) said that the grief experienced following the loss of a pet is just as painful as that of losing another family member. This is something that **57%** of women feel and is also felt by over half of over-55s (**51%**).

The sentiment is extremely high in Northern Ireland (**61%**), followed by East of England (**56%**) and Yorkshire and Humberside (**51%**). It is least felt in the West Midlands (**34%**), North East (**39%**) and London (**40%**).

of life and pay for that tribute themselves, rather than sully this by viewing it as a financial transaction.

This may be because **45%** of pet owners (**49%** of women and **40%** of men), and as many as **58%** of 25-34-year-olds, say they have found their pet a “real comfort” during the cost of living crisis. This is true of **49%** of pet owners in Yorkshire and Humberside and **39%** of those in the South West. Interestingly, this situation was predicted by **52%** of those surveyed in 2022.

All of this leaves us with a clear indication that pets play a huge part within the mental health and wellbeing of many pet parents. Financial services providers need to consider this, particularly within the framework of the FCA's Vulnerable Adults requirements, recognising that pet grief can be as big a factor for some customers as the loss of another family member.



This deep sense of loss perhaps explains why **8%** of pet owners in 2022 and **6%** in 2023 would not feel right about claiming on their pet insurance policy for cremation/burial expenses for their pet. This increases to **one-in-ten** in the West Midlands and South West (2023). It would seem that pet owners, if they can afford to do so, want to do the best for their pet at their end



OUR FEARS

OVER PET THEFT

Given the bond we have with our pets, there should be little surprise in the findings from our surveys which relate to pet theft.

Back in 2022, **30%** of pet owners predicted there would be more dog thefts, due to the cost of living crisis.

In 2023, **25%** of those surveyed said that pet theft was more of a worry to them than it had been a year before.

This rose to **28%** of women and **34%** of those in the West Midlands, as well as **32%** of those in the East Midlands.

One year later, in April 2024, **22%** said it was more of a worry than it had been a year before i.e. in 2023. This rose to **43%** of those in Wales and a quarter of those in London, the second highest region.

If we consider the concern over two years, pet theft is a clear worry for many pet owners in today's UK. It could now be more of a concern to around half of pet owners than it was in 2022.



PET THEFT

PUNISHMENT

We then probed whether pet owners considered pet crime a worse crime than burglary. In 2023, **43%** agreed that it was, with nearly half of women (**49%**) expressing this view. A massive **68%** of 25-34-year-olds felt the same.

In 2024, this dipped slightly, with **37%** agreeing it was a worse crime (**44%** of women). The region believing this

to the greatest extent was Northern Ireland (**48%**), followed by Scotland (**46%**) and the East Midlands (**45%**).

Attitudes towards the punishment and sentencing guidelines for dog theft have also possibly relaxed a little. In 2002, **42%** of pet owners said a proposed five-year jail term for dog theft was not sufficient. In 2023, this rose to **44%** (**47%** of women and **58%** of 25-34-year-olds).

In 2024, we found **30%** of pet owners overall and **33%** of women (one-third) want to see a longer jail term applied to this crime, which rises to **39%** of those in the East Midlands and **45%** of residents of Norwich.

Perhaps 2023's figure was higher because of the pressures of the cost of living crisis and its impact on mood. Nevertheless, a considerable number of pet owners do not feel a five-year jail term is sufficient punishment for stealing a pet.



ANTI-THEFT PRECAUTIONS AND ABILITY TO ACT AFTER A THEFT

In 2024, **16%** of pet owners said they are taking more anti-theft precautions in relation to their pet than they did 1-2 years ago. This increases to **19%** of 25-34-year-olds, over a fifth (**21%**) of those living in Greater London and **26%** of those living in Leeds. This contrasts greatly with the situation in Wales, where only **6%** are taking additional theft precautions and being more theft-aware.

The opinion of those pet owners who are taking more anti-theft precautions may be that prevention is better than cure. **23%** told us that they would struggle to put up any reward that might lead to the return of their pet, with this breaking down into **19%** of men and **27%** of women.

The proportion of younger owners who would struggle to find money for a reward, should a pet go

missing, is also higher (**28%**) and there is a big regional difference. **37%** in the East Midlands say they would find it difficult to put up a reward, contrasted with **18%** in the North East.

There is clearly a big opportunity for any manufacturer with an anti-theft pet product or solution that works. If it offers some way of keeping pets safer, it is likely to receive a good response from the pet-owning public.

Pet owners are not, however, particularly keen on micro-chipping. **22%** told our 2023 survey that they do not believe it to be a good deterrent against pet theft, as thieves merely remove the chip. **37%** of 25-34s felt this way, as did **27%** of those in the South West and also more than a quarter of those in the East Midlands and Wales.

MISSING



Lost Friendly dog brown-white color. Responds
Finding a decent reward. Call 111-

SUBSTANTIAL REWARD

catalyst

WORRIES ABOUT DOG ATTACKS

With dog attacks regularly making headlines and all the publicity and restrictions imposed on the XL Bully breed, we asked pet owners about their concerns about this topic.

In 2023, **21%** told us they were worried about dog attacks, with this splitting into **18%** of men and **24%** of women. Slightly higher than average (**22%**) of over-45s expressed this view. Most concerned were those living in Greater London (**30%**) and the West Midlands (**29%**). In contrast, only **16%** of those in Wales were worried by this issue.

One year later, in April 2024, **28%** of pet owners and **30%** of women and over-55s are worried about dog attacks. The percentage of pet owners now worried about this in Wales has risen to **43%** and there has been a **14%** percentage increase in Scotland (from **20%** to **34%**). In Cardiff, almost half of pet owners (**48%**) are now concerned about dog attacks.

WORRIES ABOUT DOG ATTACKS

Two months after a fatal attack by a number of dogs being walked by a dog walker in London, we asked pet owners (April 2023) if the number of dogs that a walker is allowed to walk should be restricted to no more than two. **27%** of pet owners and **31%** of women pet owners agreed, as did **32%** of over-55s. The highest percentage of those in agreement was in the North East (**38%**).

In April 2024, this had fallen to **21%** who were in agreement and **27%** of over-55s. **A quarter** of those living in the East of England, South East and South West (**25%**) believe a restriction should be applied. This falls to **10%** in Northern Ireland, **15%** in the East Midlands and **16%** in the North West.

Clearly, pet owners do react to what makes headlines. However, despite possibly inflated figures at times, as a result, there is still undoubtedly good reason to consider how dog walkers can best keep themselves, their dogs and members of the public safe. For a considerable number of pet parents, that is through a restriction on number of dogs walked.



SUMMARY

Our survey clearly demonstrates the impact that the cost of living crisis has had on pet owners and how trends and incidents that influence pet ownership also affect views, from year to year.

There are clearly underlying concerns and issues that pet insurers and pet product providers could address. This could be directly, through new product development, or indirectly, through awareness campaigns, education initiatives and better marketing content.

As a PR consultancy with an ever-creative eye, we can already see how campaigns could be shaped around these survey findings and the three-year trends we have identified. We can equally see that there is work that those within the sector need to do, in order to stay aligned with their target customer.

If you want assistance with this and want to work with a PR and content agency that does not just work in the sector but also invests in its knowledge by staying in tune with what the pet parent thinks, believes and feels, please call Jane Hunt on 0333 2424062 or email jane@catapultpr.co.uk

More details about the consultancy can be found at www.catapultpr.co.uk

Our podcasts can be found at <https://www.catapultpr.co.uk/podcasts-ebooks/podcasts/>

And our insurance credentials are available here at <https://www.catapultpr.co.uk/wp-content/uploads/2023/08/Insurance-Booklet-WEB.pdf>

Podcasts:

The Catapult PR Show
Poodling Around

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¹ <https://inews.co.uk/news/animal-shelters-crisis-abandoned-pets-soar-2811874>