

# The Future Of Pet Ownership

April 2018



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## Foreword

Ever since my earliest memories, animals have been a major part of my life; from the cats who shared my childhood home in Northamptonshire, to the pair of farm collies Pan and Badger that were an important part of my formative years as a vet, pets have been a constant part of my world. And I'm not alone, as more than half of all households in the UK own at least one pet.

But why do we choose to share our lives with animals in this way? After all, they can be hard work, expensive, messy and occasionally smelly. Not to mention the time they take up in our hectic modern lives. The answer lies in the unique benefits we get from our relationships with pets – unconditional love, loyalty, companionship and exercise to name but a few. Many studies have shown the physical and mental benefits that pet owners enjoy, so there is real scientific evidence to support what all of us pet owners know deep down – that pets are good for us.

For me, while I love cats and have a

soft spot for guinea pigs, dogs are the ultimate pets. There is something uniquely special in the relationship we form with our dogs. Unlike the casual marriage of convenience that human-cat relationships often feel like, dogs can become our very best friends, providing that non-judgemental love that is so rare to find from other human beings.

Until his sad departure at the good old age of fifteen last summer, our beloved dog Jack was a central part of our family for over eleven years. And now that he has gone, there is a black and white collie-cross shaped hole in our lives that can only ever be filled by another dog. He was in many ways as much part of the family as our children, and the patterns of our life revolved around him, from his regular walks to family holidays.

Jack was a rescue dog, coming from the Dogs' Trust centre near Evesham, and was a funny character – he had a strange phobia of hiccups that led to several frantic searches of the village after a dog walk with a hiccupping child, and for many years he was fascinated by bowls of water and would stand for hours staring at

his reflection if given the chance. But despite – or perhaps because of – these idiosyncrasies, he was special to us in a way that few other pets ever have been.

There is of course another side to pet ownership, and in my capacity as a vet, I do see the downsides of our increasing love for our pets – the obese cats that are overfed on treats and high-calorie foods, the uncontrollable dogs who sleep in their owner's beds and rule their lives, and the distorted pure-bred pets living miserable lives thanks to inherited health problems. But despite the rise of these problems, there is no doubt in my mind that sharing our lives with pets is a wonderful thing, and something that brings far more pleasure than pain to both people and animals.

So, long live our nation of pet lovers, and long may we all enjoy the wonderful benefits that come from sharing our lives with our four-legged (or occasionally two winged, or three-finned) friends.

- Joe Inglis 2018

*Joe Inglis*



# Executive Summary

More than half of all British households own an animal. Cats and dogs have a special place in our hearts with 80% of owners describing them as part of the family, 60% say their pets make them happier and almost a quarter overall describe them as their 'furry baby', this rises to nearly one third for all women.

But this humanisation of animals and a lack of education, or willingness, to address our pets' needs is having serious repercussions.



Poor socialisation and lack of training and discipline in dogs is causing increased anti-social and disruptive behaviour leading to abandonment. This in turn is putting pressure on animal charities to take in these unwanted animals.



Poor nutritional choices are not only making cats and dogs fatter but increasing their chances of ill health. Insurers report obesity as a significant risk factor in at least five of the top ten illness claims made.



Another significant health issue for pets is extreme breeding to create a desired "look". In particular, animal welfare specialists single out the squashed face of the 'brachycephalic' breeds such as Bulldogs, Pugs and Persian cats which suffer from numerous health issues often around their ability to breathe.



Owners' lack of insurance (40% dogs and 70% cats are uninsured) leaves them exposed to vet bills potentially running into thousands of pounds caused by issues such as obesity, attacks by other animals and inherited weaknesses caused by breeding. Not only this, but as uninsured pets become ill, their risk of being given up to charities increases.

The **Future of Pet Ownership Report** was commissioned by pet insurer **MORE TH>N** – part of the **RSA Insurance Group** which insures over a million cats and dogs in the UK. The report is based on a survey of over 10,000 pet owners representing almost 27,000 dogs and cats and a workshop with vets and leading animal charities discussing the research together with the issues currently facing dogs and cats in the UK today.

This report makes four key calls to action to improve the future wellbeing of the nation's pets. It says:

1. The issue of **pet health and wellbeing needs to be formally added to the National Curriculum** in schools, potentially through PHSE or science lessons, to educate young people about the needs of their pets and the issues surrounding their humanisation. More also needs to be done to ensure puppies receive some training and socialisation at an early age.
2. More work needs to be done to **encourage pet owners to keep their pets at a healthy weight**. This could be done through building on owners' love of technology, apps and social media and education from vets and in schools.
3. All parties interested in animal welfare, Government, charities, vets and insurers must **start working together to improve the health and wellbeing of the nation's pets**. Wherever possible action needs to be joined up with each sector working with the others to run campaigns and change practices. If not, the future of the nation's pets will look increasingly bleak. Wherever necessary, action needs to be combined with a more robust system of enforcement of existing laws, as well as new proposals to provide the best safeguards possible for animals.
4. MORE TH>N believes **an incentives based insurance, rewarding owners who keep their pets fit** and meet their wellbeing needs in areas such as training and socialisation, is a potential route forward. It could help keep premiums low, in the same way telematics insurance has done for young drivers, and improve pets' wellbeing overall. Without exploring new opportunities, such as those that technology can offer, to encourage pet owners to keep their pets as healthy as possible, the risk is that the status quo cannot be maintained. Insurance premiums will continue to rise – particularly as pets age.



Britain is a nation of pet lovers with more than half of households owning an animal, including some 10.3 million homes with a cat and 9.3 million with a dog<sup>1</sup>. They are often treated as part of the family, with owners referring to their pet as one of their children. But as this shift in pet owners' attitudes to their pets takes hold, it is causing a number of problems for both humans and their animals. Poor socialisation, obesity and breed related health issues are becoming more common as the traditional relationship breaks down and pets are increasingly treated as humans. This in turn means pet owners are in danger of contributing to their poor health and well-being as they imbue their pet with human characteristics. Many foodstuffs such as macadamia nuts, raisins and chocolate are poisonous to dogs for example. Sharing chocolate with a dog is not rewarding them for their friendship by sharing a treat, but potentially causing severe toxicity.

This report looks into the state of the nation's pets - their health and well-being, role in society and human attitudes to their animals. It is backed up by a survey of more than 10,000 cat and dog owners questioning all areas from how their lives are enhanced by pet ownership, to the costs and insurance issues they face. The survey then formed the basis of a round table discussion with leading pet charities and vets to look at ways of improving pet health and other issues compromising their welfare.

## The British and their pets

Owners spent £4.6 billion on their pets in 2016 up from £3 billion in 2010, and this increased spending shows no sign of slowing down. Cats and dogs are seen as 'furry babies' and attributed with a host of positive influences on their owners' lifestyles making them calmer, more relaxed and less lonely.

But owning a pet is a financial as well as an emotional commitment. Yet despite the potentially high costs of pet ownership, millions of pet owners have no insurance to cover vet's fees and would instead prefer to get into

debt through borrowing from a bank or credit card to fund treatment.

On average, according to the Atomik Research survey<sup>2</sup> dog owners currently have one dog, with 16% owning two or more, while households had an average of two cats and 44% owned three or more.

There are some 340 recognised breeds of dog plus thousands of cross breeds, but the UK's favourites<sup>3</sup>, include Labradors, Jack Russells, Staffordshire Bull Terriers and Border Collies. When it comes to cats, moggies outweigh pedigrees by a high percentage, but the most popular breeds are the British short-hair, the Bengal, the Ragdoll, the Persian and Maine Coon.<sup>4</sup>

However people's choice of breed is often swayed by fashion, and animal welfare specialists are increasingly concerned with the rise in number of so called squashed face 'brachycephalic' breeds such as Bulldogs, Pugs and Persian cats who suffer from numerous health issues often around their ability to breathe<sup>5</sup>. It is now believed every breed of dog has its own associated health issues because it has been modified to suit the 'look' desired by its breeders, a situation that is only likely to get worse. With vet inflation running at around 9% a year<sup>6</sup>, the worry is uninsured owners will be unable to afford to pay vet's bills, leading to more pressure on already stretched pet charities as animals are potentially abandoned.

1 PDSA PAWS Report 2017

2 MORE TH>N - Atomik Research is an independent creative market research agency that employs MRS-certified researchers and abides to MRS code.

3 Britain's Favourite dogs ITV - <https://www.itv.com/presscentre/ep1week3/britains-favourite-dogs-top-100>

4 <https://www.pets4homes.co.uk/pet-advice/the-uks-most-popular-cat-breeds-in-2017.html>

5 <https://www.rspca.org.uk/adviceandwelfare/pets/dogs/health/pedigreedogs/report>

6 RSA

# Having a pet: Health and wellbeing for the family

Pet owners firmly believe having a pet is good for them and their families. Some four in five pet owners say their dog or cat is part of the family and almost one in four would describe them as their 'furry baby'. Three in five say their pet makes them feel happier and over half say they offer real companionship and make them feel more relaxed.

More than half of dog owners also believe their pets make them fitter and more social through playdates and sharing photos on social media. In fact six in ten dog owners and four in ten cat owners think their pet is more beneficial to their lifestyle than humans.

But pet ownership is not one-sided. The Animal Welfare Act introduced a legal 'duty of care' on pet owners to look after their pet's wellbeing. These needs were split into five key welfare areas: environment, diet, behaviour, companionship, and health. The danger is that by humanising their cats and dogs, pet owners run the risk of killing

them with kindness.

Over 5.9 million pets<sup>7</sup> are given treats as part of their daily diet, including crisps, cake, leftovers of human food, cheese, chips and takeaways. There is even beer and prosecco for pets, to allow owners to 'enjoy a drink with their best friend'. But this is leading to overweight animals. MORE TH>N's survey revealed 30% of dog owners and 18% of cat owners think their pet is overweight. However current scientific literature<sup>8</sup> suggests around 40% of dogs and cats are thought to be overweight or obese. Obesity in animals, as with humans, can lead to a host of health issues, and according to MORE TH>N is a significant risk factor in at least five out of the top ten claims they pay.

Behaviour is another area of concern with many vets worrying that the lack of socialisation of cats and dogs at an early age, can lead to aggressive traits towards both other animals and humans. Recent research<sup>9</sup> found just 39% of dog owners attend or attended training classes, yet 93% of dog owners agree dogs should be trained how to behave from an early age.

Part of the problem for owners is the difficulty finding a reputable dog trainer as they are not legally regulated, although there is the voluntary Association of Pet Dog Trainers. The same problem comes

with finding a pet behavioural specialist, as again there is no legal requirement for them to be regulated. There are voluntary organisations such as the Association for the Study of Animal Behaviour (ASAB) which accredits Certified Clinical Animal Behaviourists (CCAB), and the Association of Pet Behaviour Counsellors (APBC).

The PDSA<sup>10</sup> highlighted the confusion over information sources for pet owners wanting to resolve unwanted behaviours. Two-thirds of dog owners wanted to change at least one behaviour in their pet, and 38% looked on the internet for information, nearly a quarter asked their vet, 17% sought advice from a pet behaviourist and 27% from a trainer. Alarmingly one in ten would not seek help from anywhere. The trend to look online was reflected in cat owners. Of the more than 60% who would like to change at least one behaviour in their cat, 45% said they would go online for information and 40% would ask their vet.

This bad behaviour is taking its toll. MORE TH>N's research revealed 41% of pet owners know someone who had given up a pet and bad or destructive behaviour was cited as the reason in almost half of cases. The RSPCA's experience backs this up with 20% of dogs being given up because of bad behaviour.





***“It was clear the level of exercise was not enough”***

*“As Elsa entered adulthood we found although she stopped growing, her weight kept creeping up and up.*

*Luckily we managed to find a lighter food, but it was still difficult to tell whether she was getting the right amount of exercise. When we started tracking her activity with the PitPat it was clear this level of exercise was not enough to help her shift the weight... By using the data we were able to diversify her routine, adding in some more challenging walks, vigorous play sessions and even some agility to get her moving more.*

*Now that she is at her ideal weight we continue to use the PitPat to ensure she maintains a good level of activity on a day to day basis to stop the pounds piling back on! “*

*Kelly Kan and Elsa*

“ The way humans interact with, and live with our dogs is changing... we are seeing a societal, or cultural, loss of basic dog training and know-how, alongside the increasing humanisation of dogs in our lives. There is also a general increase in the acceptance of undesirable behaviours and aggression from our canine companions, in many cases to the point of denial. As a result, the number of dogs that are poorly controlled, poorly socialised and aggressive towards other dogs or humans is steadily growing. And as individuals and a society, we seem to have come to accept this as the new normal. ”

*Dr Robert J White-Adams MRCVS,  
Veterinary Surgeon, Weston-super-Mare*

“ I would encourage owners to learn all they can about their pets, to take all their needs into account and understand more about their behaviours to give them a life full of wellbeing, health and happiness. Pets mean so much to us. They are our best friends, our family and our partners in crime who we develop lifelong relationships with, so it's important people do their research before choosing a pet and continue to educate themselves on the needs of their beloved four-legged friend. Pets change our lives and we can change theirs, ensuring they live a healthy life in a happy home. ”

*Caroline Reay, senior vet,  
Blue Cross*

Linked to the issue of socialisation and potential bad behaviour is the amount of time a pet is left alone and how much exercise it receives - particularly for dogs.

MORE TH>N's research revealed two in five dog owners are happy to leave their pet alone for 4-6 hours and 38% for 1-3 hours. Cat owners have an even more relaxed attitude to the amount of human attention their pet needs, with one in five happy to leave them overnight, a quarter 7-10 hours and over one in ten 1-2 days.

According to other research<sup>11</sup> nearly half of all dogs get, on average, between 30 and 60 minutes exercise every day, but 6% of owners admit to not walking their dog every day and almost one in five dogs are never let off the lead when walked.

In addition, 93% of owners said they agreed that dogs need regular opportunities to play, but more than a fifth never have toys to play with during exercise. Two-thirds always have access to toys in the home, however.

# The cost of owning a pet

Owning a pet is expensive. The lifetime cost<sup>12</sup> of owning a cat starts at a minimum

£12,000 but could be twice that amount and for dogs, a small dog costs from £6,500-£12,000 up to a big dog at £7,400-£17,000.

Our research confirmed these high costs. An average of £240 is spent on a dog, including food, treats, professional

grooming, pet insurance and vet fees and £100 a month on a cat on similar costs. Younger people aged 25-34 are the biggest spenders, parting with £74 a month on treats and £70 on grooming, compared with those aged 45 or over spending £15 and £10 respectively.

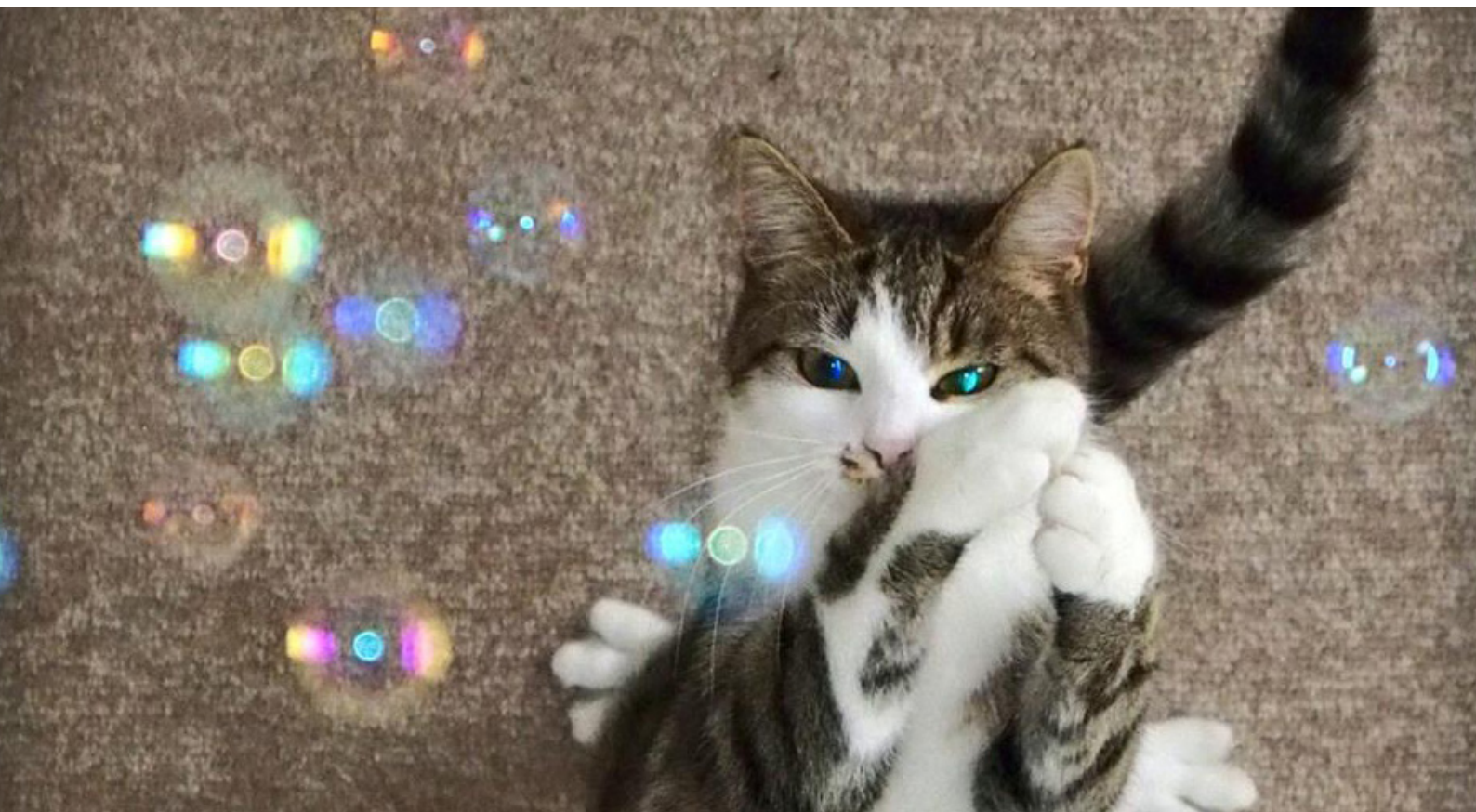
	Amount spent per month on a dog	Amount spent per month on a cat
Food	£58	£36
Treats	£34	£12
Toys	£27	£9
Professional Grooming	£29	£6
Dog Walking	£22	£10
Pet Insurance	£34	£11
Medication/Vet Bills	£37	£17
<b>Total</b>	<b>£240</b>	<b>£100</b>

*N.B. Figures are an average amount spent by pet owners and costs, particularly insurance premiums, which will vary depending on the type, age and breed of an animal. Premiums will also rise as an animal ages.*

Yet despite these potentially high costs, the majority of would-be pet owners - 58% of dog owners and 83% of cat owners - did no research into their prospective pet and

its associated costs. Only 13% said they were familiar with the breed and its costs. Why? One in five said it didn't occur to them to research their new pet, while more than half

were previous pet owners. Of those that did undertake some research, almost two in five looked online and one in five asked either the breeder or friends and family.







***“We would have gone into debt for years to afford the treatment”***

Trisha and Alan Rowley ended up doing a mercy dash from their home in Preston, Lancashire to Kentdale Veterinary Orthopaedics in Milnthorpe, Cumbria, last November, when their then three year old dog Oscar’s legs suddenly collapsed under him.

*“All of a sudden Oscar wouldn’t get up so I took him to our local vet who said he thought he’d pulled a muscle, but then his legs just gave way under him. It was very traumatic as he is only a young dog and we had to drive for an hour to get to the vet hospital,”* said Trisha, who insures Oscar, a Llaso Apso, through MORE TH>N for £31 a month.

*“We called MORE TH>N after they operated on a disc in Oscar’s back and they told us just do what you need to do and we’ll take care of the cost and paperwork. All I paid was my £75 excess. He was in hospital for three weeks and has since had physio and laser treatment.”* So far the treatment has cost £2,832.

Trisha adds: *“We are retired and on a low income, so I don’t know what we would have done if we hadn’t had cover, we would have gone into debt for years to afford the treatment. He is like our baby so we were devastated when this happened and wanted the best for him. We only took out the insurance because our daughter had cover and when her cat died MORE TH>N gave her a payout, so she advised us to get cover for Oscar. With all our other dogs we have been able to afford treatment when needed as we were working.”* Oscar is now 90% better and Trisha hopes he will be fully recovered by the summer.



## Healthcare costs

Pet insurance makes up one of the biggest costs of owning a pet, and our survey revealed only six in ten dogs and three in ten cats are insured. Of those pet owners who bought insurance, more than two-thirds worried about an unexpected vet bill, half did not want to have to worry how they would fund vet bills in an emergency and 45% did not want to have to worry if they could afford vet bills if their pet got ill.

Of the 40% of dog owners and 70% of cat owners who didn't buy insurance, three in ten did not believe it provided good value for money, a quarter can't afford it and a further quarter believed they could fund the vet's fees out of normal income. Older people, those over 65, are the least likely to buy pet insurance (almost two-thirds without cover) with affordability and lack of value cited as reasons by seven in ten respondents.

While more than three in ten pet owners say nothing would persuade

them to buy insurance, others are more open to being convinced. With cost playing a huge part, half of pet owners said cheaper premiums would encourage them to buy cover, around a quarter would like a partial refund if no claim is made, and a similar number the inclusion of routine vaccinations. Smaller excesses were required by one in five and wider cover by 15% to make them reconsider.

The problem however is affording an unexpected vet bill without insurance. On average, dog owners say they are willing to spend £1,271 on vet's fees and cat owners an average of £767. While these may sound like large sums of money, pet owners also consistently underestimated the cost of many of the most common medical conditions their animals could suffer from.

Dog owners for example estimated a cruciate (knee) rupture as costing an average £873, when in reality the average is £2,029 - a £1,156 difference. Lameness they believed would cost £508 on average, when the actual cost was an average £725 - a £217 difference. They did overestimate the cost of a tumour however, guessing £1,203 on average against an actual

£895 average - £308 too much.

Cat owners also underestimated the cost of some common conditions. For example they believed if their cat was involved in a road traffic accident it would cost them an average £807 when the actual average was £1,344 - £537 more. Hyperthyroidism was also underestimated by some £413 - £849 against £436. But kidney failure was £181 cheaper than expected, costing an average £613 against an estimated £794.

These costs come on top of the monthly costs of medication for known conditions. MORE THAN's research revealed dog owners pay £120 a month for their pet's medication and cat owners £45 a month.

So how do pet owners pay for unexpected treatment if they are not insured? Worryingly many would get into debt. Our research showed just over half would dip into their savings, but almost two in five would use a credit card, 26% would take out a loan, while nearly a quarter would borrow from family and friends. Finally 14% would ask a pet charity for help and 8% would be forced to have their pet put down.

***“We are risk adverse people”***

Sophie Broom hasn't had to claim on her RSA underwritten pet insurance for two year old cat Schrody yet, but sleeps better knowing he is covered.

*“My fiancé Damian's best friend has two cats and one was run over while he was on holiday. His flatmate took the cat to the vet without calling him first and ended up running up a £4,000 vet bill, which he had to find the money to pay when he returned, as he didn't have insurance,”* says Sophie who lives in Ruislip, Middlesex.

*“When we were looking to get Schrody our friend advised us to get cover and we shopped around on a price comparison website to find the best deal. We went for one focusing on accidents rather than illness as he is a young cat. We are risk adverse people and have got savings that we could dip into if we had to pay for treatment, and our families would chip in, but it is better to have insurance.”* She currently pays £10 a month for her cover.



# The future of pet ownership

Change is needed in both the way pets are bred and bought and their daily life. The anthropomorphism of animals is leading to increasing ill health and poor wellbeing as they become overweight and under socialised.

Pet owners mean well, but their lack of understanding of the differing needs of their pets compared to humans means their intended kindnesses often have the opposite effect.



“ We could significantly improve the welfare of our pets in future by taking the trouble to see the world from their perspective. If we understood how our dogs and cats think, what experiences they do and don't enjoy (which may be very different from our own preferences), and why they behave in the way they do in response to different situations, we would be better able to meet their mental needs and to resolve unwanted behaviour by addressing the cause, not the symptom. By misguidedly attributing human thought processes, values and motivations to our pets (e.g. many people wrongly believe that dogs feel guilt), we often misinterpret the reasons for their behaviours, resulting in unpleasant consequences (e.g. scolding or other punishment) and unresolved psychological problems (e.g. fear, frustration) for the animals. They are not 'little people' who think and react as we do. They are wonderful, sensitive, intelligent animals in their own right and we should cherish and respect them for being themselves. ”

*Dr Julia Wrathall, Chief Scientific Officer,  
Science Group RSPCA*

Education is key to changing attitudes. Charities such as Blue Cross and the RSPCA offer a wide range of educational material for both primary and secondary schools, but at present there is no requirement for schools to cover animal wellbeing or how to be a good pet owner. These issues, plus how to buy a pet responsibly need to be instilled from the youngest age.

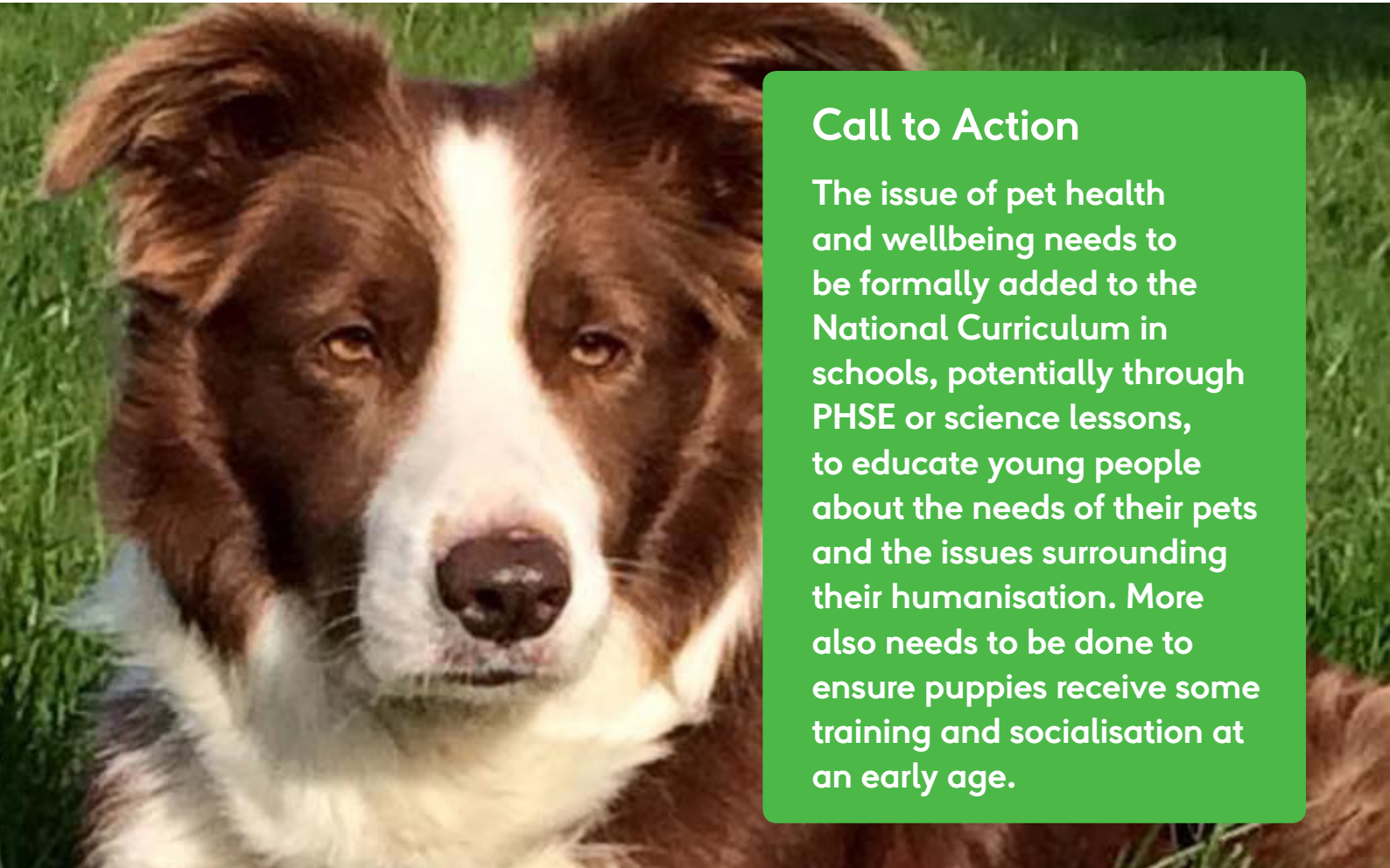
If potential pet owners and their families can be educated against buying from puppy farms, or choosing the 'sickest' looking animal in the litter to 'rescue it', then a lack of demand would close

down unscrupulous breeders. The RSCPA Puppy Contract, developed by the RSPCA and the British Veterinary Association Animal Welfare Foundation (BVA-AWF) offers a comprehensive checklist and should become the industry standard - so buyers know all about the health and wellbeing of their new puppy before they buy.

More education is also needed around the issue of pedigree and how this can be an arbitrary standard of how a dog should appear, agreed at some point in the past by breeders and their associations. The best way to stop the increasingly extreme

breeding of brachycephalic dogs and cats for example, is to alert potential buyers to the health issues their dog or cat will suffer because of their 'breed' and to encourage them to choose the healthiest version if they still want that type of pet.

In Switzerland, some Cantons require dogs of all ages to undergo a set number of hours training as a legal obligation on their owners. This is one approach that could be explored by the Government as a way to make sure puppies are properly trained and socialised.



## Call to Action

**The issue of pet health and wellbeing needs to be formally added to the National Curriculum in schools, potentially through PHSE or science lessons, to educate young people about the needs of their pets and the issues surrounding their humanisation. More also needs to be done to ensure puppies receive some training and socialisation at an early age.**

But society more widely needs to play a part. Advertisers need to stop using unhealthy breeds in adverts and on merchandise to make them less fashionable and lower their profile. Campaigns such as the British Veterinary Association (BVA) 'hugs not Pugs', calling on card retailers to stop including flat faced dogs and cats on Valentine's Day cards and gifts are beginning to have an effect. The Brachycephalic Working

Group's open letter to companies asking them to stop using 'flat faced' dogs in their advertising and marketing campaigns is also gaining traction. Celebrities need to think about their pet choices and the message it sends to their fans, as well.

Curbs also need to be set on how pets are bred and sold. The proposed [Lucy's Law](#) banning the third-party sale

of pets is a good start, but there are real issues with lack of enforcement, as the mandatory introduction of microchips for puppies has shown. Again, education on how to buy a pet, offered for free through veterinary practices and animal charities, needs to be more widely used and social media can play a large role in this. One option perhaps is to limit sales to licensed breeders or pet charities.

“ If I could change one thing I would ban animals being advertised for sale on free online sites such as Gumtree. It is too easy to get an animal – one click and they can be delivered. We believe potential pet owners should only go to reputable breeders or charities for their animals, not middle men who advertise online to avoid paying tax or providing proof the animal is healthy and socialised ”

Ira Moss, General Manager,  
All Dogs Matter

The NHS provides a free health service for humans, but there is no such safety net for animals. Since there is no frame of reference, vet bills can appear high and come as an unaffordable shock to many owners when their pet is taken sick. Vets and insurers must play their part in making these costs manageable, through affordable premiums and keeping medical inflation as low as possible.

The concept of co-insurance is already well established in the human healthcare market with many private medical insurance working this way. For every claim the policyholder pays a percentage – so the costs are split for example 20% policyholder, 80% insurer. Each bill is split this way rather than the customer paying a fixed excess – the first part of any claim – regardless of its eventual size. However these policies do provide a maximum amount policyholders will be asked to pay in any year based on the maximum they can claim

Co-insurance is already offered by

some pet insurers and the scale varies from insurer to insurer. For example, for new customers MORE TH>N has a 20% co-insurance excess for dogs and cats aged over nine years old; whilst for those aged under nine years old, co-insurance of 10% or 20% is optional. As an illustration, if the maximum that can be claimed in any one year is £12,000 then the pet owner of a dog aged over nine would have to pay a £2,400 (20%) in addition to any excesses stated on the policy.

This concept could be more widely extended to animals of all ages to both reduce premiums and encourage pet owners to seek out vets with reasonable fee structures. If all pet owners are able to choose the amount they co-insure, it could reduce the number of uninsured pets, putting less strain on both owner's wallets and pet charities who typically end up caring for the pet when their owner can't afford its treatment.

However pet owners have another key role, to keep their cats and dogs

as healthy as possible through diet and exercise. New technologies can help with this. Increasing numbers of companies offer wearable technology for pets, tracking the numbers of steps they take, their food intake and general activity. When this technology is offered with incentives, real changes in behaviour begin to take place. This telematics approach has already proved very successful in the car insurance market in dealing with the high accident rates of young drivers. MORE TH>N has incentivised its SM>RT WHEELS drivers with over £2m in cash back rewards for safe driving and seen a corresponding 20% drop in accident rates.

PitPat for example attaches to a dog's collar and sends information via an app to its owner's phone. Goals and daily targets can be set and the dog's activity monitored. As has been shown with human wearable technology, monitoring actual activity can make wearers more active in order to reach those targets. Pet owners who monitor their pet's activity should react in the same way.

## Call to Action

**MORE TH>N believes an incentives based insurance rewarding owners who keep their pets fit and meet their wellbeing needs in areas such as training and socialisation, is a potential route forward. It could keep premiums low, in the same way telematics insurance has done for young drivers, and improve pets' wellbeing overall.**

New technology should also help combat the increasing problem of obesity in pets. It is as important to understand the nutritional needs of four-legged family members as those with two legs.

Pet portions and the daily intake recommended for pets appears to have increased, on top of the increasing tendency of owners to give treats and allow pets to snack on leftovers.

Charities in particular are trying to take the lead on this, as they are the ones who ended up with unwanted pets when illnesses caused by obesity led to them being abandoned. For example, the PDSA is currently running its annual Pet Fit Club competition to see how much its pet competitors can lose during a six month period of diet and exercise. But help needs to be given to more than just these pets. Pet owners need to be encouraged to access the plethora of information about the ideal weight and diet for their pet, be it through their vet, charities or online. Again education is needed to reinforce the message that a fat pet is not a happy one.



## Call to Action

**More work needs to be done to encourage pet owners to keep their pets at a healthy weight. This could be done through building on owners' love of technology, apps and social media and education from vets and in schools.**

There are huge challenges facing the country's pets and their owners but doing nothing is not an option. Pets are suffering from similar obesity related illnesses as humans, and without a pet NHS the burden is increasingly falling on the shoulders of charities as pet owners are unable to afford vet bills and give up their animals. This is not sustainable for the charities either financially or in their physical ability to house and re-home these animals.

Society has to be re-educated to find healthy dogs the most attractive, not those bred for a look with inherent ill-health through reduced breeding pools and life threatening features.

## Call to Action

**All parties interested in animal welfare, Government, charities, vets and insurers must start working together to improve the health and wellbeing of the nation's pets. Action needs to be joined up, with each sector working with the others to run campaigns and change practices. If not the future of the nation's pets will look increasingly bleak.**

Animals are not humans. They need to be properly trained and socialised to allow them to have healthy, happy lives, with an appropriate diet amount of exercise and playtime.

***“We were worried it might be cancer”***

Frank Austin’s chocolate Labrador Gatsby suddenly started limping during his morning run last December. A trip to the local vet and a number of X-rays and tests later, led Gatsby being referred to an orthopaedic vet.

*“My local vet said he wasn’t quite sure what was wrong so we ended up visiting a referral practice, Wilbury Vets, in Brighton, who diagnosed a cruciate ligament problem. At first we were worried it might be cancer,”* says Frank from Gillingham. Gatsby, who is four years old, was insured by MORE TH>N so he was covered for TPLO surgery to mend the problem and follow up consultations and X-rays.

*“Having insurance meant that we could concentrate on getting our boy better and not worry about paperwork. The treatment ended up costing about £4,000 and we only had to pay our £75 excess,”* said Frank, who pays £33 a month for the cover. *“We wouldn’t have been able to afford the cost of treatment without the insurance which is why I bought it. Dogs, like children, are accident prone, and since there is no NHS for pets we knew we’d have to go private. He is part of the family and deserves the best.”*

*“We have had to change Gatsby’s diet since the operation to stave off rheumatism but he is now back to his usual bouncy self. The vets at Wilbury were fantastic”.*





# Appendix - Survey Results

## MORE TH>N Pet Research - Research Methodology

An online survey was conducted by Atomik Research among 10,067 dog and cat owners in the UK. The sample was weighted towards dog owners, with the majority (62%) currently owning a dog and 35% currently owning a cat. The research fieldwork took place between 19th and 28th February 2018. Atomik Research is an independent creative market research agency that employs MRS-certified researchers and abides to MRS code.

### Pets Owned



On average, dog owners own 1 dog. On average, cat owners own 2 cats.



In total, dog owners have owned 3 dogs altogether and cat owners have owned 3 cats.



16% currently own 2 or more dogs.



19% own 2 cats and 44% own 3 or more!

### Influence on lifestyle

**78%**

78% of pet owners say their dog or cat is part of the family, 71% say a great companion and 23% 'my furry babies'.



37% of dog owners say their dog is good for home security and 10% say necessary for support to help me live day to day.



More women say their pet is their furry baby than men (32% vs 13%).

Pets have a positive influence on their owners lifestyle including:

- 61% Making you feel happier
- 55% Offering real companionship
- 51% Keeping you more relaxed
- 45% Making you feel loved
- 45% Keeping you less stressed
- 38% Stop you feeling lonely
- 37% Inject humour
- 34% Make you feel needed





For dogs more so than cats, owners feel they keep them fitter (53%) and make them more social through playdates, sharing photos etc. (13%).

**59%**

59% of dog owners and 41% of cat owners believe their pet helps their lifestyle in this way more than humans, while a further 28% and 35% respectively say it may have done.

**45+**

Older adults aged 45+ are most likely to say their pet keeps them relaxed, offers real companionship and makes them feel happier.



When it comes to leaving their pet at home alone, dog owners are most likely to be happy to leave their dog for 1-3 hours (38%) or 4-6 hours (40%) on its own.

**7-10hrs**

Cat owners are happy leaving their cat for 4-6 hours (28%), 7-10 hours (24%), overnight (21%) or even 1-2 days (12%).

## Monthly spending on dogs and cats

**£240**

£240 is spent on a dog per month and £100 on a cat, on average.



Food is the biggest monthly cost, followed by medication/vet bills for both dogs and cats.

**19%**

Bearing in mind 19% of cat owners own 2 cats and 44% own 3 or more, the costs are all adding up!

The monthly costs broken down are:

	Amount spent per month on a dog	Amount spent per month on a cat
Food	£58	£36
Treats	£34	£12
Toys	£27	£9
Professional Grooming	£29	£6
Dog Walking	£22	£10
Pet Insurance	£34	£11
Medication/Vet Bills	£37	£17
<b>Total</b>	<b>£240</b>	<b>£100</b>

*N.B. Figures are an average amount spent by pet owners and costs, particularly insurance premiums, which will vary depending on the type, age and breed of an animal. Premiums will also rise as an animal ages.*

**£74**

Young adults aged 25-34 are the biggest spenders on their pets; spending £74 a month on treats (compared to £15 or less for adults aged 45+) and £70 on grooming (compared to £10 or less for adults aged 45+).



Owners from lower socio-economic group (DE) spend around half or less than those in the wealthier AB group do on things such as food, toys and grooming.



Despite these high costs, the majority of dog (58%) and cat (83%) owners admit they did not undertake any research about their pet and its associated costs before they brought it home.

**21%**

21% just didn't even consider doing this research, while 53% were a previous pet owner and 13% are familiar with breeds/costs.

**39%**

Those who did carry out research did this online (39%), by asking the breeder (20%) and by asking friends or family (19%).

## Pet insurance

**60%**

60% of pet owners say their dog is insured compared to 30% of cat owners. This means 70% of cat owners and 40% of dog owners have not bought insurance.



The reasons that pet owners bought insurance are the fear of unexpected vet bill (68%), being worried that they could not afford to treat pet in an emergency (50%), not wanting to have to think about whether they could afford to treat the pet if illness struck (45%) and wanting to protect themselves from any liability (31%).



Among those who haven't bought insurance, the reasons preventing them are because it's not good value for money (30%), the cost of cover/can't afford it (26%), can fund vet's fees from normal income (26%), can save the equivalent amount each month for veterinary emergencies (23%) and don't believe in it/never looked into it (17%).

**12%**

Over one in ten (12%) cat and dog owners who don't have insurance say it's never worth claiming and 16% think their pet is healthy so do not see the point.

**65+**

Pet owners aged 65+ are the least likely to buy insurance – 64% say their pet isn't insured. In contrast, 68% of 18-34s say their pet is insured. The reasons over-65s haven't bought insurance are because they can afford fees from their income (38%), and it's not good value for money (32%).



The factors that would encourage people to buy insurance are: lower cost (48%), partial refund if no claims made (27%), inclusion of routine vaccinations (24%), smaller excess (21%) and wider cover (15%).

**31%**

Over three in ten (31%) say nothing would persuade them, they wouldn't ever consider it. This includes of 36% of cat owners and 28% of dog owners.

**£1271**

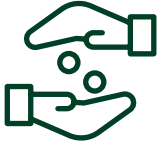
On average, dog owners would be willing to spend £1,271, without insurance, on vet's fees if their pet suffered an illness or injury. On average, cat owners would be willing to spend £767.



There could be serious financial implications if pet owners were landed with a vet bill they couldn't afford to pay. 51% would be forced to dip into their savings, 39% would use a credit card, 23% would borrow from friends and family, 15% would take out a loan, 14% would ask a pet charity for help and 11% would take out a bank loan. Owners are more likely to take out a loan than put their pet down (8%).



Over a fifth (22%) of 18-34s would take out a bank loan if they couldn't afford vet fees.



Those in the C1C2 socio-economic group are most likely to turn to friends and family (28%) or take out a loan (17%) if unable to pay fees.

**£34,300**

The maximum amount that those who have insurance can claim is £34,300 on average for dog owners and £5,800 on average for cat owners.

## Medical costs and ongoing conditions



In terms of weight, most pet owners believe their pet to be healthy. The majority of cat (75%) and dog (60%) owners say their pet is not overweight and never has been. However 21% of dog owners and 14% of cat owners say their pet is a little overweight (i.e. 1-2kgs) while 9% of dog owners and 4% of cat owners say a lot overweight i.e. more than 2kgs.



21% of owners say their dog has an ongoing condition that requires regular medication and 10% say their cat does.

**£120**

For dogs, the medication for this costs £120 a month to the owner and £170 to the insurer.

**£45**

For cats, the medication for ongoing conditions costs £45 a month to the owner and £94 to the insurer.

## Top 3 medical conditions and their associated costs

In order to highlight the lack of awareness of the potential medical costs associated with pets, dog and cat owners were asked how much they think the top three conditions for dogs and cats cost to treat. These are detailed below:

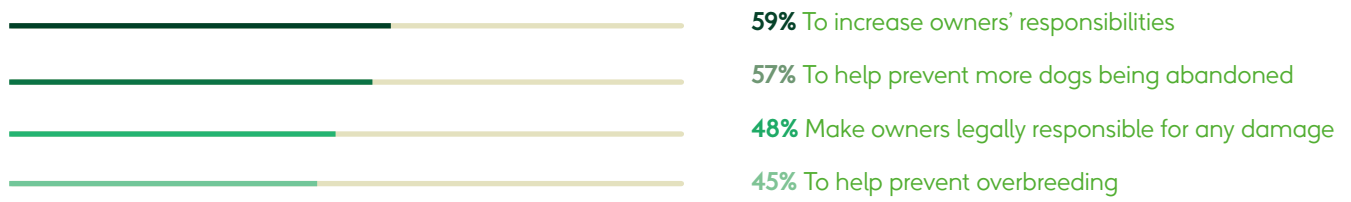
A cruciate (knee) rupture is the condition that dog owners underestimate the most – at under £900 compared to an actual cost of over £2,000.

For cat owners, it is road traffic accidents that are underestimated the most, at just over £400 compared to an actual cost of almost £850.

	Estimated cost by owners	Actual cost	Difference
<b>Condition - Dogs</b>			
Lameness	£508	£725	£217
Cruciate (knee) rupture	£873	£2,029	£1,156
Tumour	£1,203	£895	£308
<b>Condition - Cats</b>			
Hyperthyroidism	£436	£849	£413
Road Traffic Accident	£807	£1,344	£537
Kidney Failure	£794	£613	£181

## Dog Licences

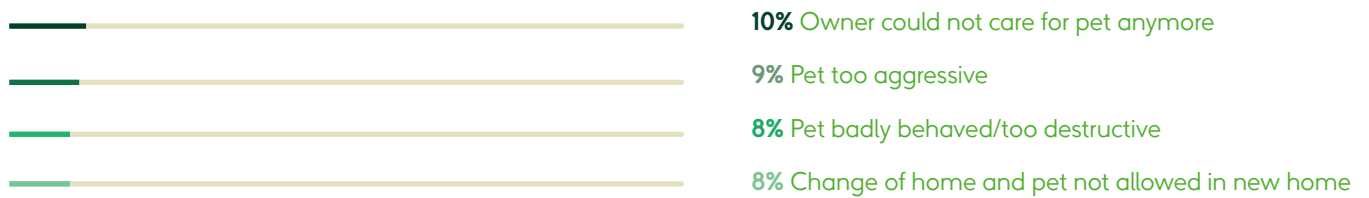
86% of dog owners would like dog licences to be reintroduced, for the following reasons:



## Reasons for giving up pets

41% of dog and cat owners have given a pet up/ know someone who has.

The reasons for giving pets up include:



# Huge Thanks

This report would not have been possible without the help and support from many individuals and organisations but we would like to extend our particular thanks to the following:

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