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[Leena Awawdeh](#) * and [Rachel H Forrest](#)

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Article

Aotearoa New Zealand Pet Owner Attitudes towards the Financial Cost of Pet Care

Leena Awawdeh ^{1,2,*} and Rachel H. Forrest ^{2,3}

¹ Western Sydney University, Learning and Development Specialist, Organisational Development, Office of People, Penrith, NSW 2751, Australia

² Te Kura Hauora Tangata—College of Health, Te Kunenga Ki Pūrehuroa—Massey University, Manawātū, Lincoln 7674, Aotearoa, New Zealand

³ Te Manga Kaupapa Mātauranga, Ahurea, Hauora—Faculty of Education, Humanities and Health Science, Te Aho a Māui—Eastern Institute of Technology, Te Matau-a-Māui—Hawke's Bay, Lincoln 7674, Aotearoa, New Zealand

* Correspondence: l.awawdeh@westernsydney.edu.au; Tel.: +614-6835-2005

Simple Summary: The financial aspects of pet ownership are a significant concern for many pet owners, impacting both the quality of care provided to animals and the overall well-being of owners. This study investigated the financial responsibilities associated with pet ownership in New Zealand, focusing on the influence of income, location, and other socio-demographic factors on pet care decisions. The findings reveal that financial constraints significantly impact the level of veterinary care accessible to pets, with lower-income households and those in rural areas facing greater challenges. While pet insurance offers a potential solution, its uptake remains low due to various factors, including cost and perceived value. The study highlights the need for further research to inform comprehensive strategies to address the financial barriers to pet care, ensuring equitable access to veterinary services and promoting responsible pet ownership practices that prioritise the wellbeing of both pets and their owners.

Abstract: *Background:* Pet ownership is a common wellbeing enhancing practice globally, offering companionship and emotional support. However, it also entails financial responsibilities that can pose challenges and have negative wellbeing impacts for both human and animal. *Aims/Purpose:* This study aimed to explore pet owners' the financial aspects of pet ownership in New Zealand, including the importance of pet insurance, the impact of veterinary costs, and the ethical considerations of owning a pet. Understanding these aspects of pet ownership is crucial for promoting responsible pet ownership and ensuring animal welfare. *Study Designs:* Data was collected through a nationwide online survey conducted in 2019 as part of the Furry Whānau Wellbeing research project. The survey included questions about the financial aspects of pet ownership, and respondents were asked to indicate their level of agreement with various statements. *Findings:* The study found that the cost of veterinary care is a significant concern for many pet owners, with 83.9% of respondents agreeing that expense is a factor in the level of healthcare their pets receive. While pet insurance can mitigate financial burdens, only a third of respondents considered it essential due to high costs and exclusions. The study also revealed disparities for rural and low-income households. *Conclusions:* The financial aspects of pet ownership present a complex challenge, impacting both pet and owner wellbeing. This research highlights the need for comprehensive strategies to promote sustainable and equitable pet ownership, including improving access to affordable veterinary care, enhancing financial literacy among pet owners, and providing support systems for those facing economic hardship.

Keywords: Aotearoa; attitudes; companion animals; pet care; financial impact; veterinary costs; pet health insurance; New Zealand

1. Introduction

Pet ownership is a widespread and cherished practice, with companion animals (pets) playing an integral role in the lives of millions of people worldwide. The human-animal bond brings

numerous benefits, including companionship, emotional support, and improved physical and mental well-being [1]. However, alongside these positive aspects, pet ownership also entails financial responsibilities that can pose challenges for many individuals and families. The costs associated with pet care, encompassing routine veterinary visits, vaccinations, preventive medications, and potential emergency treatments, can accumulate significantly over time [2]. These financial obligations can be particularly burdensome for low-income households, potentially leading to difficult choices regarding their pets' health and well-being [3]. Even those with stable incomes can find their finances strained by unexpected veterinary bills or the need for specialised care.

Understanding pet owners' attitudes and experiences concerning the financial aspects of pet ownership is crucial for promoting responsible pet ownership and ensuring the welfare of companion animals. By examining the financial considerations and challenges faced by pet owners, researchers and policymakers can develop strategies to make pet care more accessible and affordable, ultimately improving the wellbeing of both humans and their animal companions. While Aotearoa New Zealand (NZ) pet owners generally recognise the importance of proper care practices, there are knowledge gaps regarding regular veterinary visits and the impact of breeding on animal welfare [4]. Studies have consistently found that while pet owners value the mental, physical, and social benefits of pet ownership, the high costs of veterinary care and pet insurance are major concerns [2,5,6]. Financial constraints, particularly for lower-income households, often lead to compromised care or difficult decisions about pet ownership [4,7]. Despite the importance of these issues, limited research exists on the attitudes of NZ pet owners towards the financial responsibilities of pet ownership.

To address this knowledge gap, part of the Furry Whānau Wellbeing research study, funded by the NZ Companion Animal Trust (NZCAT), explored pet owners' financial responsibility, including the importance of pet insurance, the impact of veterinary costs, and the ethical considerations of owning a pet [8]. By shedding light on these multifaceted issues, the research aims to contribute to the development of strategies and policies that promote responsible pet ownership and safeguard the welfare of companion animals in NZ.

2. Materials and Methods

Data collection: Data for this study was collected as part of the 2019 Furry Whānau Wellbeing research project funded by the NZCAT (Eastern Institute of Technology's Research and Ethics Approval Committee ref 19/53). Detailed information about participants, survey questions, and data collection methods can be found in [8]. In short, a nationwide online survey was open to NZ pet owners over the age of 18 years, from January 8 to March 31, 2019. Question 38 of the survey specifically addressed the economic impact of owning pets.

Financial section. Please choose the option (Strongly agree, Agree, Neutral, Disagree, Strongly disagree) that most closely describes how you feel about the following statements: Expense is a factor in the level of vet/animal health care that dogs and/or cats receive; If my income were higher, I would spend more money on my dog and/or cat's health and well-being; Pet insurance is important; People should only own a pet if they can afford to keep it; Owning a pet has caused me financial stress (vet bills); Please provide further explanation if required.

Statistical analysis: Respondents could choose to skip any question in the survey. The quantitative data, which consisted of forced responses to survey questions, were analysed using descriptive statistics. For each statement, cross-tabulations, Chi-square and z-tests ($\alpha=0.05$) were used to explore if the respondents' choices were associated with gender (female, male), ethnicity (Māori, NZ European, Other), (18-24 years, 25-34 years, 35-44 years, 45-54 years, 55-64 years, 65-74 years, 75-84 years), income range (<\$14,000, \$14,001-48,000, \$48,001-70,000, \$70,001-100,000, >\$100,000, Would rather not say), qualification level (1-10), whether or not they had a child or children (yes, no), whether or not they had a rural upbringing (yes no), or whether they were currently living in a town/city (yes, no). All statistical analyses were done using IBM SPSS Statistics (version 25) software.

The qualitative data were analysed for emergent themes and categories using a general inductive approach [9] independently by two researchers to minimise the likelihood of researcher bias.

3. Results

Respondents were asked to respond with their level of agreement about statements regarding the financial costs related to pet care. For each statement, there were between 2287 and 2296 responses. Table 1 shows that more than 80 % of respondents agreed or strongly agreed that expense is a factor in the level of health care that dogs and/or cats receive and that people should only own a pet if they can afford to keep it. Only 36% of respondents thought that pet insurance was important.

Table 1. Percentage of 2019 New Zealand Pet Survey respondents selecting each level of agreement for each statement regarding some of the financial aspects related to pet care.

	Strongly Agree		Total	Neutral	Disagree	Strongly disagree	Total
	agree						
Expense is a factor in the level of vet/animal health care that dogs and/or cats receive	37.8%	46.1%	83.9%	6.2%	6.1%	3.8%	10.0%
Pet insurance is important	14.3%	21.6%	35.9%	46.7%	14.3%	3.2%	17.4%
People should only own a pet if they can afford to keep it	56.8%	32.1%	88.8%	8.1%	2.2%	0.8%	3.1%

A total of 319 respondents left comments from which several themes emerged (Table 2). The major themes were: That vet care and pet insurance are expensive and pet insurance often has exclusions; that pets should only be owned by those that can afford them and that pets are a luxury and a privilege; that if you own a pet, you need to save for unexpended costs and that sometimes situations change and that there should be financial assistance; that pet care needs to be more affordable; that owners have differing priorities; that sometimes costs results in pets being euthanised and that education and planning are important.

For the statement ‘Expense is a factor in the level of vet/animal health care that dogs and/or cats receive’, household income level was associated with a higher percentage of those respondents with a household income between \$48-70K selecting strongly agree (45 % versus 33 %) and lower percentage selecting strongly disagreed (2 % versus 6 %) when compared to respondents who had a household income of over \$100K. A rural upbringing was also associated with the choice selection for this statement, with a higher percentage of respondents who brought up rurally agreeing (50 % versus 45 %) and less being neutral (4 % versus 7 %).

With regards to ‘Pet insurance is important’, age range, household income, qualification level presence of children in the household and town or city dwelling were associated with answer choices. Age ranges 18-14 and 25-34 higher percentage of strongly agreed (22 % and 25 %, respectively) and a lower percentage selected neutral (34 % and 35 %, respectively) compared to all other age ranges up the 75 years of age (strongly agree range 013 %; neutral range 49-61 %). For household income, those with \$14-48K and \$48-70K there was a lower percentage of respondents that selected strongly agree (both 11%) compared to those who had a household income of over \$100K (19 %). A higher percentage of those respondents with a level 7 qualification selected strongly agree (19% compared with those who had a level 1 qualification (6%). For those respondents with children, a lower percentage strongly agreed or agreed (11 and 19%, respectively, versus 16% and 23%, respectively) and a higher percentage selected disagreed (18% versus 13%). The final statement in the finance section was, ‘People should only own a pet if they can afford to keep it’. A higher percentage of those in the 18-24- and 25-34-year age ranges strongly agree (67% and 66%, respectively) compared to those between 55-64 years of age (47%). For household income, those between \$14-48K had a lower percentage of respondents that selected strongly agree (48%) and a higher percentage selecting neutral (15%) compared to those who had a household income of over \$100K (63 % and 7%, respectively). No other significant associations were observed.

Table 2. Thematic analysis of comments relating to some of the financial aspects of providing pet care made by 2019 New Zealand Pet Survey respondent.

Theme	Representative Quotes
Vets and pet insurance are expensive	<p>"I think expense is a factor for a lot of people because vets are very expensive."</p> <p>"Pet insurance is too expensive"</p> <p>"But not all vet care can be expected and planned for. And insurance is pricey. If you may not need.... sad gamble....."</p>
Pet insurance exclusions	<p>"Pet insurance is unavailable for older cats - so my cat (age unknown) cannot get insurance"</p> <p>"Pet insurance exclude a lot of conditions, especially if you own a large or giant breed dog"</p>
Only have a pet if you can afford its basic care	<p>"If you can not afford basic care of a pet and all it entails they shouldn't get it."</p> <p>"No matter how much benefit a person or family receive from having a pet cat or dog, if they are unable to afford it, the animal suffers"</p>
Pets are a luxury/privilege	<p>"I feel that a pet is a luxury these days and people must see if their budget will allow for a pet before getting one."</p> <p>"Owning a pet is a privilege"</p> <p>"Its a luxury not a right to have a pet"</p>
Need to save	<p>"I put money aside at the vets on a regular basis. My form of health insurance"</p> <p>"Pet insurance is expensive. We save money each week and use it to pay vets fees when required"</p> <p>"...financial circumstances can change after a pet has been in the family for a while"</p>
Financial situations change	<p>"People's circumstances change they shouldn't lose their pets because of this"</p> <p>"Not everyone has the same circumstances pets bring great joy to families who already may not have much, circumstances also change, important to be open-minded"</p>
Assistance to pay	<p>"...people should have access to services that can help with the cost of pet ownership - subsidised vet services, etc. To bar people on lower incomes is unfair"</p> <p>"People fall on hard times sometimes- there should be support that includes them and their pets"</p> <p>"Vet care should be better regulated as costs are prohibitive. The fact that Insurance is so highly recommended is indicative of this."</p>
Pet care costs should be affordable	<p>"Having a pet should be affordable"</p> <p>"Children/families should have good/appropriate access to animals in their lives. Shouldn't be prioritised by affordability"</p> <p>"But should be options for people of limited means e.g. pensioners"</p> <p>"There are some people out there who don't have much money but will always put their animals first"</p>
Differing priorities	<p>"We cant afford pet insurance, however, we would rather go without if it meant our cats needed medical attention"</p> <p>"For some people expense is a problem and pets go untreated if they cannot afford to pay"</p> <p>"I do know that some dogs and cats get put down because that is the cheaper option sometimes for the owner which is sad."</p>
Euthanasia	<p>"I hear of so many people who have their furbaby put to sleep just because they think the cost is too much. So sad"</p> <p>"Veterinary clinics are basically a business and I have seen cases where people who cannot afford operations for their pets have had to have them euthanised, which is tragic"</p>
Education and planning	<p>"... people will always take on pets not realising the costs - its a matter of education and have back up plans for people who get stuck (ie animal shelters agreeing to take on pets when people hit hard times, encouragement to set up saving schemes with the vet, advice on how to prevent vet bills in advance (eg getting your pet fixed)"</p>

4. Discussion

The 2019 NZ Pet Survey highlighted the significant impact of financial constraints on pet care and owner well-being, with 83.9% of respondents indicating that costs directly influenced the quality of care their pets received. Financial limitations in pet care are a global issue, with studies consistently demonstrating that economic hardship can hinder access to veterinary services, leading to poorer health outcomes for pets and increased stress for owners [10–14]. Notably, rural respondents in the NZ survey were more likely to perceive financial constraints as a major factor influencing veterinary care decisions, suggesting disparities in access and cost structures between rural and urban settings. Rural areas often face challenges such as limited access to specialty care and fewer integrated services, further compounded by geographic disparities in veterinary staff distribution [15–17]. These findings highlight the urgent need for improved access to affordable veterinary care, particularly in rural communities.

Pet health insurance offers a potential solution to alleviate financial burdens associated with pet care, enabling owners to pursue more cost-intensive treatments [18]. However, the survey revealed that only a third of respondents considered pet insurance essential, mirroring global trends of low uptake due to factors such as perceived need, trust in insurers, and high costs [19–21]. While pet insurance can mitigate financial barriers, its effectiveness is limited by high premiums and exclusions, particularly for older pets or specific breeds [22–24]. Although beneficial, pet insurance alone cannot fully address the complexities of veterinary care access and affordability.

The survey also revealed a strong correlation between socioeconomic status and the ability to afford adequate pet care, with lower-income individuals expressing greater concerns about pet care costs. This disparity highlights broader health inequalities and potential barriers to maintaining proper veterinary care for pets in less affluent households. Additionally, concerns were raised about the impact of changing financial circumstances on pet ownership, highlighting the need for compassion and support for those facing unexpected financial hardships. Recent studies further emphasise significant barriers to veterinary care access, particularly for low-income pet owners, including transportation difficulties, distance to clinics, and limited availability of veterinary professionals [14,15,25]. Addressing these multifaceted challenges is crucial for promoting sustainable pet ownership and improving the wellbeing of both pets and their owners.

In addition, the COVID-19 pandemic further exacerbated these challenges, amplifying the financial strain on pet owners and highlighting the interconnectedness of human and animal health [3,26–29]. This has highlighted the importance of integrating animal welfare considerations into future public health emergency preparedness and response efforts, as advocated by the One Health Framework [30,31].

By exploring the financial aspects of pet ownership, this research contributes to achieving several Sustainable Development Goals (SDGs), particularly SDG 3 (Good Health and Well-being) and SDG 10 (Reduced Inequalities). Understanding the barriers to accessing veterinary care and the impact of financial constraints on pet health can inform policies and interventions aimed at improving animal welfare and promoting equitable access to healthcare services for both humans and animals. This research also aligns with SDG 11 (Sustainable Cities and Communities) by highlighting the need to consider the needs of both human and animal populations in creating resilient and sustainable communities.

Study Limitations

This study while offering insights into the financial aspects of pet ownership, acknowledges certain limitations. The voluntary nature of the online survey led to self-selection bias, resulting in a non-representative sample with disproportionately more non-Māori and females compared to the national population. Additionally, this article has focused on financial considerations alone, however, it is acknowledged that other factors influence pet care decisions and animal welfare. Furthermore, the pre-COVID-19 context of the survey may not fully reflect the current landscape of pet care challenges and financial constraints. Thus there is the need for further research employing diverse methodologies to gain a more comprehensive understanding of the multifaceted nature of pet ownership in NZ, including the long-term impact of financial constraints and the effectiveness of

interventions aimed at improving access to affordable veterinary care and promoting responsible pet ownership practices.

5. Conclusions

The financial aspects of pet ownership present a complex challenge, impacting both pet and owner wellbeing. This study along with a growing body of global research highlights the need for comprehensive strategies to promote sustainable and equitable pet ownership. Policymakers, veterinary professionals, and animal welfare organisations must collaborate to develop innovative solutions that improve access to affordable veterinary care, enhance financial literacy among pet owners, and provide support systems for those facing economic hardship. By addressing these challenges, we can foster a world where the human-animal bond thrives, promoting the health and happiness of both pets and their owners, in alignment with the One Health Framework and the Sustainable Development Goals.

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Informed Consent Statement: Informed consent was obtained from all subjects involved in the study.

Data Availability Statement: The data presented in this study are available on request from the corresponding author.

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