

# THE STATE OF AMERICAN PET OWNERSHIP

## AND WHY ACCESS TO CARE IS THE CRITICAL CHALLENGE

### AN INDUSTRY BUILT ON AMERICA'S LOVE FOR ANIMALS

The pet care industry reached \$152 billion in 2024, up 3.4% from the previous year. To put this in perspective, Americans are spending more on their pets than on many other discretionary categories, even during times of economic uncertainty. This spending reflects a fundamental shift in how pets are viewed— not as possessions, but as family members deserving quality care and attention.

94 million U.S. households now own at least one pet. Dog-owning households have grown from 31.3 million in 1996 to 68 million in 2024, while cat-owning households increased from 27 million to 49 million in the same period. Dog owners now represent 51% of all U.S. households, while cat-owning households comprise 37%. The average dog owner spends \$2,351 annually on their pet, while cat owners spend \$1,443, with veterinary care making up approximately one-third of these expenses.

### THE ACCESS CRISIS

Despite skyrocketing pet ownership and industry spending, a troubling gap has emerged: access to veterinary care is becoming increasingly difficult. The nationwide veterinary shortage has left more than 129 million Americans without easy access to pet care. In practical terms, this means:

- 50% of pet parents don't have a primary care veterinarian
- Wait times of 2-4 weeks are now standard in many areas
- One in three pet parents don't get regular care due to access and affordability barriers

- Among dog owners, 86.8% claim to have a regular veterinarian, yet only 74.2% actually visited in 2024
- For cat owners, the gap is even wider: 77.1% claim a regular vet, but only 57.3% visited

This disparity isn't just inconvenient— it's creating real health consequences for pets and financial stress for families. When pets can't access timely care, minor issues escalate into expensive emergencies, preventable conditions go untreated, and pet parents face agonizing decisions about their animals' wellbeing.

### WHY TRADITIONAL SOLUTIONS FALL SHORT

Pet insurance has grown— 5.7 million pets were insured at year-end 2023, a 17% increase from 2022— but coverage remains limited. The average accident and illness premium for dogs was \$676 annually, while for cats it was \$383. Even with insurance, pet parents face upfront payment requirements, coverage exclusions for pre-existing conditions, and gaps in routine care coverage.

The fundamental problem isn't whether pet parents are willing to invest in their pets' health— spending data shows they clearly are. The problem is that the traditional veterinary care delivery model can't keep pace with demand. Appointments during business hours, geographic concentration of veterinarians in certain areas, and capacity constraints create barriers that money alone can't overcome.

### THE TELEHEALTH SOLUTION

Pet telehealth directly addresses this access crisis by leveraging technology to extend veterinary

expertise beyond physical clinic walls. The model is straightforward: licensed veterinary professionals provide consultations via video or phone call for immediate guidance.

The results demonstrate the effectiveness of this approach:

- Average wait time of just 60 seconds to connect with a veterinarian
- 90% of pet health issues can be resolved online via telehealth
- 91% of people who would've gone to the ER in-person avoided it with telehealth access
- Around 80% of pet owners who visited the vet did so for routine checkups or preventive care—exactly the types of visits that can often be handled virtually

"The vast majority of pet parent concerns don't require an emergency room visit or even an in-person appointment," says Dr. Danny Cox, Petzey's Chief Doctor of Veterinary Medicine. "What they need is immediate access to professional guidance: reassurance when things are fine, direction when they're not, and expert triage to determine the right level of care. Telehealth delivers that in real-time, preventing both unnecessary ER visits and dangerous delays in seeking care."

## WHAT THIS MEANS FOR WORKPLACE BENEFITS

The convergence of high pet ownership, rising care costs, and limited access creates a clear imperative for employers. Your workforce is predominantly composed of pet parents facing increasing challenges in caring for their animals. The emotional and financial stress doesn't stay at home—it comes to work.

Pet telehealth benefits address this by:

- Providing immediate access regardless of geography or time of day
- Eliminating the need to take work time for routine consultations
- Offering early intervention that prevents minor issues from becoming major problems
- Delivering expert triage to determine when in-person care is truly necessary
- Creating peace of mind that allows employees to remain focused and productive

## THE COMPETITIVE LANDSCAPE

Forward-thinking employers are already recognizing that modern benefits packages must reflect modern families, which includes pets. Companies that have implemented pet telehealth report exceptionally high utilization rates, improved

employee satisfaction scores, and measurable reductions in work disruptions related to pet care needs. Once companies add these benefits, they rarely remove them.

The question isn't whether pet benefits will become standard—demographic trends and employee expectations suggest they will. The question is whether your organization will be among the leaders who recognize this shift early and position yourself as an employer that truly supports employees' complete lives.

## LOOKING FORWARD

The pet care industry will continue to grow, driven by increasing pet ownership rates particularly among younger generations, rising standards for pet care, and greater recognition of the human-animal bond's importance. But growth alone won't solve the access crisis. Innovation in care delivery—particularly through telehealth—is essential to ensuring that all pet parents can provide their animals with timely, quality care.

For employers, this represents both a challenge and an opportunity. The challenge is that a growing majority of your workforce faces real obstacles in caring for their pets, obstacles that directly impact their productivity and wellbeing. The opportunity is that by addressing these obstacles proactively, you can differentiate your organization, improve retention and recruitment, and demonstrate genuine commitment to supporting employees' lives beyond the office.

The question for forward-thinking organizations is simple: Will you wait for competitors to lead on this benefit, or will you be among the first to offer comprehensive pet care support to your workforce?

Petzey's enterprise-ready platform makes implementation immediate—no infrastructure investment, no lengthy deployment, just instant access to nationwide veterinary professionals for your employees. In a competitive talent market where comprehensive benefits matter more than ever, early adopters gain the advantage of positioning themselves as employers who genuinely understand and support what matters to modern workers.

Partner with Petzey today and give your employees the pet care access they need and the support they deserve. The digital transformation in pet care is happening now. The organizations that act first will be the ones employees remember and choose.