

PET COSTS SURVEY RESULTS

Can you afford your pet?

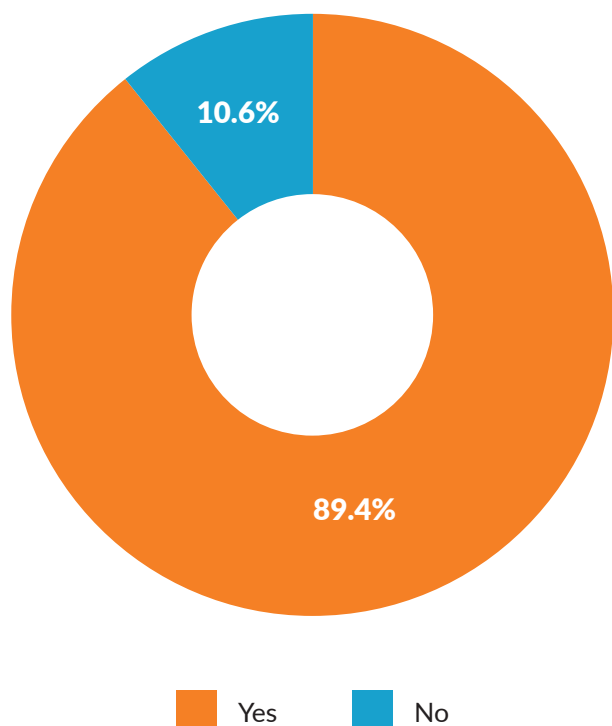




1,500+ Kiwis weigh in on rising pet costs

Twice a year, **PD Insurance** reaches out to our customers to find out their opinions on all things dog and cat-related. We've revealed fascinating insights on everything from nutrition and renting with pets to how generations differ in their attitudes to owning pets. This time, using over **1,500** responses gathered over two weeks in **April 2025**, we're looking at how Kiwi pet parents are managing pet costs amid New Zealand's **cost of living crisis**. Opinions varied but one thing stood out, Kiwi pet parents remain committed to giving their pets the **best care they can**, even as they deal with financial pressure.

Have you noticed an increase in pet care costs over the past two years?



Pet parent spotlight

“

I think many people - especially first-time pet owners - seriously underestimate the cost of having a pet.

Marine, Canterbury

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We as the humans will go without before the pets do ... I'm always juggling what I need this week or what can wait till next week and will go without luxury or treat items.

Vanessa, Taranaki

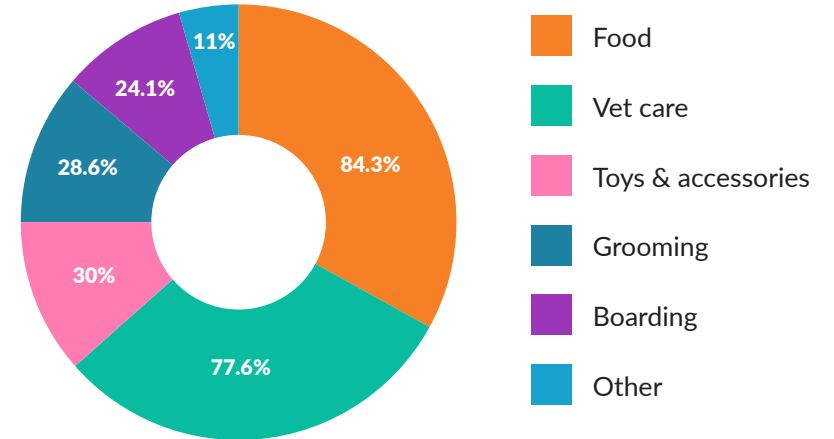
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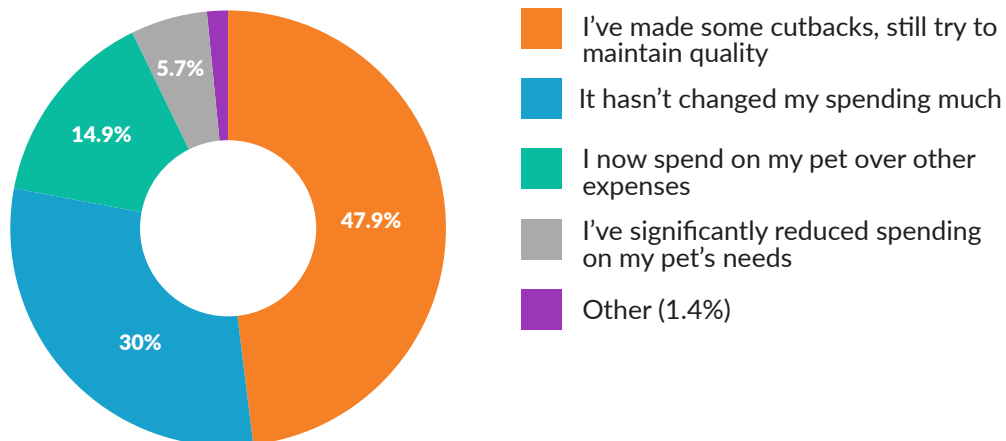
Vet care and food top the list

We sometimes forget the true **cost of owning a dog or cat**. Kiwis say they've seen the sharpest increases in food, vet care and toys. We asked pet owners which expenses they felt had gone up the most recently – they could tick as many options as they liked. Other mentions included dog walking services, kitty litter, medication, flea and worming treatments.

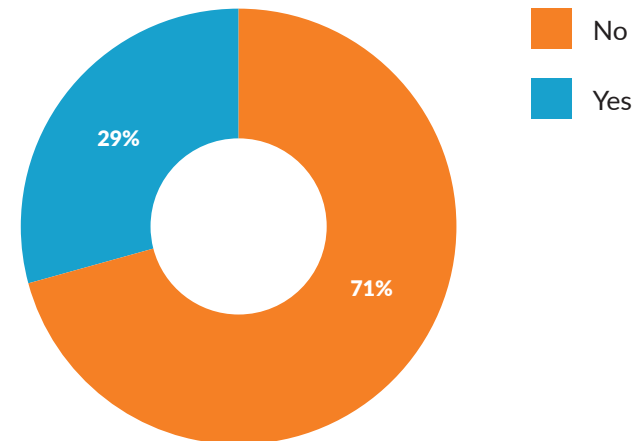
Which pet-related expenses have increased the most?



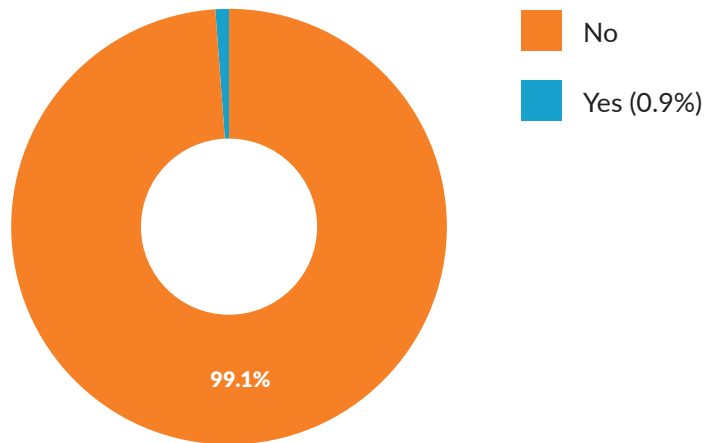
How has inflation affected what you spend on pet food, accessories, or vet bills?



In the past two years, have you delayed or avoided routine vet care due to costs?



In the past two years, have you had to rehome a pet because you couldn't afford associated costs?



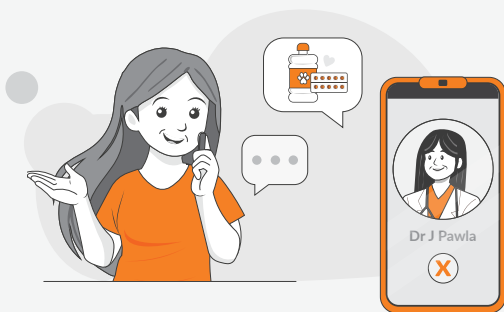
“

My pet is my number one priority, but I start to feel I'm failing as an owner when I can't afford her care at times ...

Sarah, Canterbury

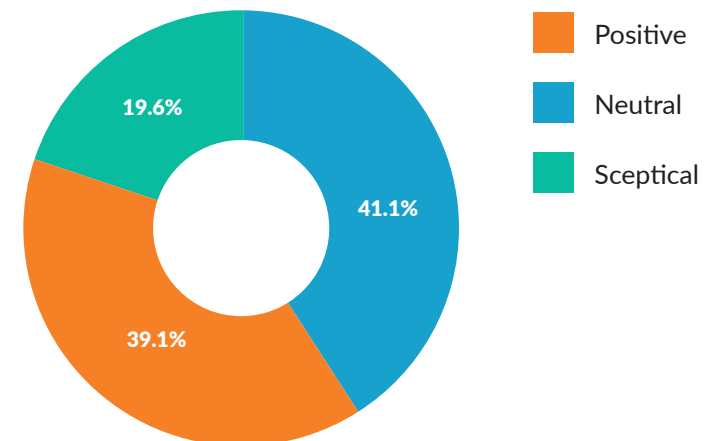
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Kiwis are open to virtual vet appointments



Telemedicine, or virtual vet appointments, let's you speak to a vet online—by video call, chat, or phone—rather than going into the clinic. Though some respondents were sceptical, almost a third felt this could potentially help save them money.

How do you feel about the rise of telemedicine for pets and its potential to lower vet care costs and increase access?

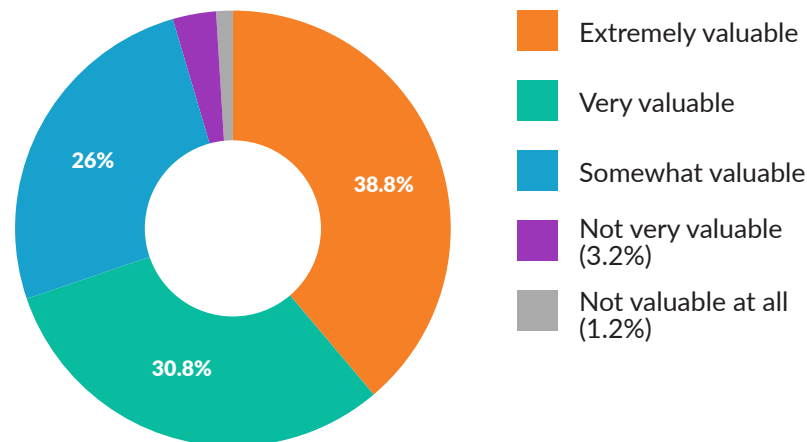


Kiwi pet owners find pet insurance 'extremely valuable'



Almost 96% of respondents see value in pet insurance, with almost 39% calling it 'extremely valuable' and almost 31% calling it 'very valuable.' In our **2023 World Animal Day survey**, 48.2% of respondents said that without insurance, they'd be 'very concerned' about being able to pay for an unexpected \$1,000+ vet bill in the next three months. In the same survey, 12% shared that they'd had to make the heartbreaking decision of putting their pet down due to the cost of treatment.

How valuable do you feel pet insurance is in helping manage the cost of vet care?

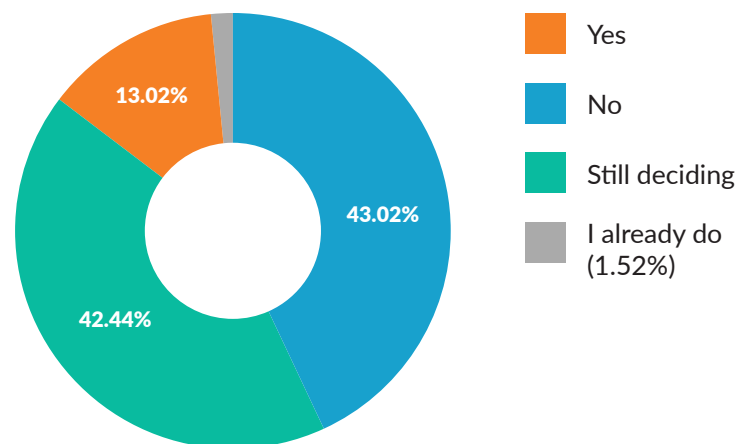


There's interest in alternative food options



When it comes to one of the most expensive parts of owning a pet, feeding them, alternative pet food could be a sustainable and cost-effective solution. Though most respondents said no to **lab-grown meat** and insect-based food, 42.5% said they were still deciding and 13% said yes! 23 people in this survey said they already feed their pets these alternative options.

Would you feed your pet/s lab-grown meat or insect-based food?



DID YOU KNOW?

In February 2025, Meatly became the first company in Europe to commercialise lab-grown pet food. Across the pond, Friends & Family Pet Food Company (California) has partnered with a lab-grown seafood firm in Singapore to create cat treats.

Canadian company Further Foods is working on cultivating meat cat treats under the Noochies brand. Meanwhile, in New Zealand, entroprotein (insect-based) pet foods are gaining traction, offering another high-protein, sustainable alternative.

Kiwis vocal about struggles with costs



More than 36% of our respondents chose to answer our optional open-ended question on pet costs, proving their passion for maintaining the quality of care they give their family while managing costs.

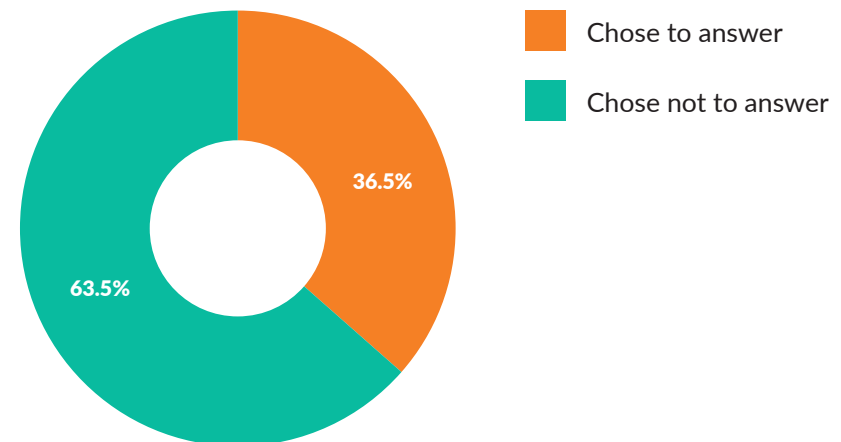


As I am on the disability benefit, the rising cost of living makes affording my pets harder and harder. But I wouldn't trade them for the world.

Maximus, Whanganui-Manawatu



Any additional thoughts on how the rising cost of living is affecting pet ownership?

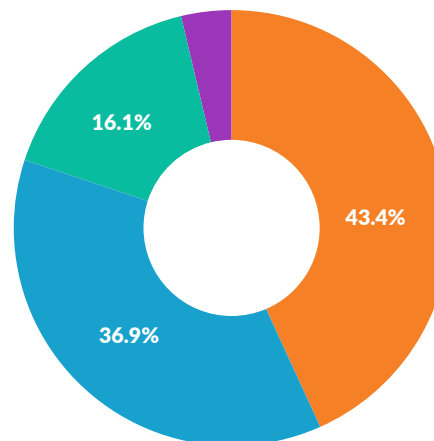


Pets and sustainability



Sustainable or eco-friendly options are often seen as more expensive. So are people making eco-friendly choices when it comes to their pets? Turns out, most of them are! From switching to biodegradable poo bags to choosing sustainable food, it's clear that a lot of pet owners are thinking about their furry friends and the planet.

Have you made any eco-friendly changes to lessen your pet's environmental impact?



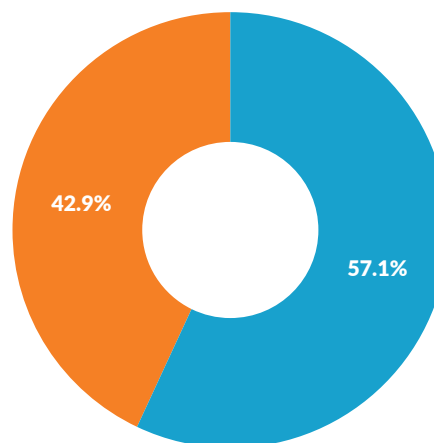
- Yes, I make eco-friendly choices for my pet
- I've made small changes but could do more
- No, I haven't changed my pet care habits
- Didn't know of changes, would consider them (3.7%)

DIVE DEEPER

Want more fascinating insights into Kiwi pet parenting?
Pounce into our previous surveys:

- The Generation Pet Survey** - where we looked at how generations differ in their attitudes to pets.
- The 2024 Pet Parent Survey** - where we looked at taking pets to work, pet birthdays and more.
- The 2023 World Animal Day Survey** - where we looked at pet tech, pets on social media, health worries and more.

Have you ever adopted a pet?

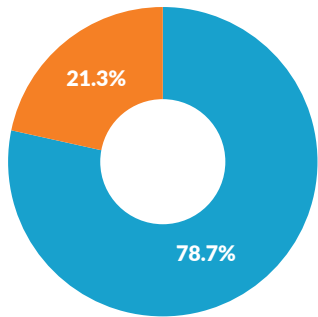


- No
- Yes

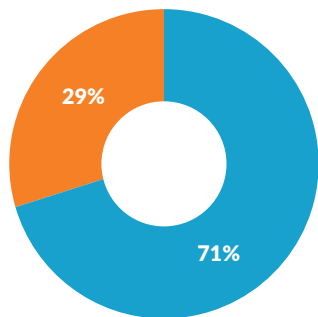
BONUS QUESTION - Pet peeves

Though not strictly related to costs, we wanted to find out about our customers' pet peeves – literally. The most disliked nuisance is when people don't pick up after their pets, even more than people not controlling aggressive or reactive pets.

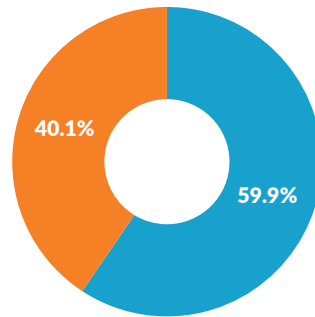
What do you consider the **biggest nuisance** from other pet parents?



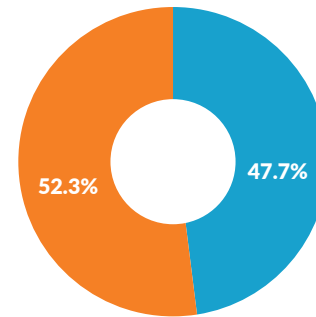
Not picking up after their pet



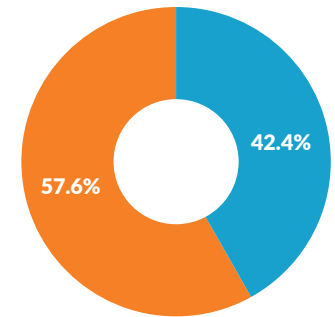
Not controlling aggressive or reactive pets



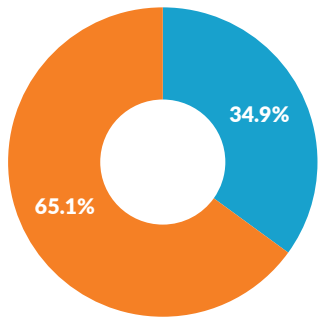
Letting their dog off-leash in restricted areas



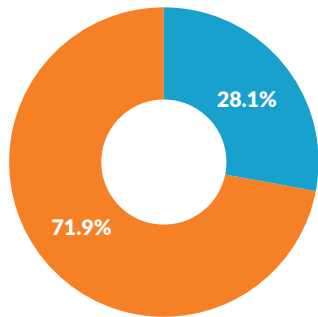
Excessive barking/noise with no effort to control pet



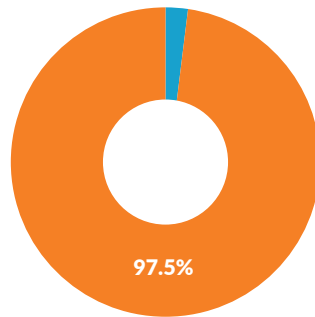
Not trying to curtail their pets chasing/killing birds + wildlife



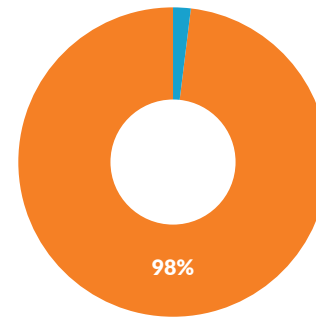
Not respecting pet-free zones, eg. playgrounds/building common areas



Allowing pets to invade personal space (jumping up, sniffing, etc.)



Other



Nothing that other pet owners do bothers me

Didn't tick
Ticked

PET INSURANCE for when they need it most

Unexpected vet bills can be a big financial shock and when your pet needs medical help, the last thing you want to worry about is money.

PD offers hassle-free dog and cat insurance with flexible payment terms - PLUS, you'll get **1 MONTH FREE*** insurance when you sign up.



**FETCH A
QUOTE** 



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