

PDSA PET HEALTH INEQUALITY REPORT

2026



Introduction

The untold pressures of pet ownership



Owning a pet is a truly special part of the lives of millions of people in the UK today

Our pets are valued companions, but they are more than that. For many, they are a best friend, a confidant, they are loved and cherished as family members, and they offer us unconditional love in return.

The **physical and mental benefits of owning a pet are well documented**, and for many, they are also the antidote to loneliness or isolation, giving owners a reason to go out, break the ice, meet people, and feel part of a community.

So, it's natural that we want to do everything we can to keep our pets safe, healthy, and happy, offering them the best life we can. And when our pets become ill, we want to provide the **best possible care**.

But what happens when there's a sustained cost of living crisis and more and more people start to struggle with the cost of pet ownership, when people are forced to make **unthinkable choices** between heating and eating... and caring for their pet?

The sustained cost of living crisis is sending more people through the doors of PDSA Pet Hospitals and Clinics, desperate to get help for their pet. Financial hardship can force difficult choices, but it should **never mean pets have to suffer**, or that a loving owner and their pets are forced apart.

PDSA's Pet Health Inequality Report shines a light on the realities of pet ownership for many people in 2026 and examines the rise of "**petflation**," the true cost of pet ownership, both financially and emotionally, and how people are managing the increasing pressures that come with the rising cost of living.

The rising cost of pet ownership: “Petflation”

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This section explores the impact of cost of living pressures on pet ownership, including how people are adapting the way they care for their pets, the personal sacrifices they are making, and public attitudes towards inequalities in access to pet healthcare.

Cost of living pressures

Last year, **61%** of UK adults reported an increase in their cost of living bill¹. A rise which has led to:

- Just over **1 in 3** of UK pet owners (**36%**) are able to cover an unexpected surgery for their pet, as petflation² outpaces wages
- Almost **1 in 10 (9%)** of UK pet owners have gone into debt to care for their pets
- Over **1 in 5 (22%)** of UK pet owners say that pet ownership is more expensive than they thought
- Just over **1 in 6 (17%)** of UK pet owners say that the cost of providing the relevant care for their pet has caused them stress
- **1 in 20 (5%)** say they would have to put their pet to sleep if they needed an unexpected surgery.

The rising cost of pet ownership: "Petflation"



The change in how people care for their pets

Cost of living-related pressures have changed the way people care for their pets:

- Just over **1 in 6 (17%)** of UK pet owners have swapped to cheaper food for their pet
- Just over **1 in 10 (11%)** of UK pet owners have delayed taking their pet to the vet
- Almost **1 in 10 (9%)** of UK pet owners have cancelled pet insurance.

The personal sacrifices owners are making

Petflation is not only affecting the way people care for their pets, but also themselves:

- **1 in 10 (9%)** of UK pet owners say they have had to cut back on their essentials (e.g. food, heating, or travel) in the last two years to ensure their pet was cared for
- Over **1 in 7 (16%)** of UK pet owners say they have had to cut back on their non-essentials (e.g. social outings, streaming subscriptions, and eating out) in the last two years to ensure their pet was cared for
- Almost **1 in 20 (4%)** of UK pet owners have even skipped heating their homes to afford the cost of pet care
- Over **1 in 20 (6%)** of UK pet owners say that worries about pet costs have impacted their sleep in the last two years.

The rising cost of pet ownership: “Petflation”



Public attitudes towards pet health inequality

- The majority of UK pet owners (**72%**) believe that a pet's health shouldn't suffer due to financial hardship
- **1 in 4 (25%)** of UK pet owners believe that financial circumstances shouldn't prevent pet ownership.

¹ High cost of living: Impact on households <https://commonslibrary.parliament.uk/research-briefings/cbp-10100/>

² Petflation is a term that relates to the rapid rise in the cost of goods and services related to pet ownership

The emotional toll of Pet Health Inequality

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Most owners want to keep their pet safe, happy, and healthy

So, when this becomes difficult, people often have to deal with feelings of shame, embarrassment, and judgement:

Shame

- Around **1 in 7 (15%)** of UK pet owners say they feel like a bad pet owner when they have to choose cheaper options for their pet's care.

Embarrassment

- **1 in 5 (20%)** of UK pet owners also say they would be embarrassed to admit to a vet that they cannot afford recommended treatment
- Twice as many people with a gross household income of less than £25,000 (**6%**) say they have avoided the vet due to fears their pet will be taken away from them if they can't afford care, compared to those with a gross household income over £25,000 (**3%**).

Judgement

- Almost **1 in 10** UK pet owners (**8%**) say they feel people would judge them if they see them struggling to pay for their pet's needs.

The value of the human-animal bond

The value of the human-animal bond



While the cost of pet ownership can be challenging, our pets also give much back to us

This section explores the bond we have with our pets and how priceless they can be to our lives, from helping combat loneliness to improving physical and mental well-being:

The bond between a pet and their owner

Pets can bring comfort, reduce stress, and give people a purpose and structure to their day – they depend on their owners for everything, and in return give back friendship and joy, which can support both positive mental and physical health.

- **Two-thirds (66%)** of UK pet owners say that pet ownership improves their lives
- The vast majority (**78%**) of UK pet owners say that pet ownership makes them happy.

Mental well-being

- **Half (50%)** of UK pet owners say their pet has been a lifeline when times are tough
- **Over half (58%)** of UK pet owners say that owning a pet increases their quality of life
- **3 in 5 (60%)** of UK pet owners believe pet ownership makes them feel mentally healthier.

The value of the human-animal bond



Loneliness

Pets provide unconditional love, and for some, become their most consistent source of companionship.

- **Over half (56%)** of UK pet owners say that owning a pet makes them feel less lonely
- **1 in 5 (21%)** of UK pet owners say that pet ownership makes them feel more connected to other people
- Just over **1 in 4 (28%)** of UK pet owners say that owning a pet means they have spoken to someone (e.g. on a walk) when they otherwise wouldn't have.

Physical well-being

- **41%** of pet owners say owning a pet encourages them to be more active
- Studies have also shown that the act of petting a pet can have a calming effect by lowering cortisol, which can calm the nervous system and improve heart health.³

³ How Pets Can Improve our Heart Health – petMD: [phavehaveetmd.com/general-health/how-pets-can-improve-our-heart-health#:~:text=Pets%20can%20have%20a%20positive%20impact%20on,a%20sense%20of%20calm%2C%20com](https://www.petmd.com/general-health/how-pets-can-improve-our-heart-health#:~:text=Pets%20can%20have%20a%20positive%20impact%20on,a%20sense%20of%20calm%2C%20comfort%2C%20and%20focusandThe%20total)

**Keeping more people and pets
together through difficult times**

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- We are a nation that loves our pets; they are a valued part of the family for millions of people across the UK. They offer comfort when times are tough, yet **when an owner faces financial hardship, our pets can become vulnerable too**. We firmly believe that financial hardship should never impact the health of a beloved companion, and no owner should ever be forced to choose between feeding their family or saving their pet's life.
- In response to these findings, PDSA is scaling its efforts to meet unprecedented demands. As the leading veterinary charity in the UK, our belief is simple but vital: the love between pets and their owners is truly special, and **no pet should suffer because their owner is experiencing financial difficulties**. Every day, in our Pet Hospitals and Clinics across the UK, our teams witness the **profound bond** between people and their pets; a bond we are determined to protect.
- However, the financial pressures resulting from a sustained cost of living crisis, combined with rising veterinary costs, have ignited a **pet health crisis** across the country. For many thousands of families, the safety net has disappeared, leaving PDSA as their only hope. Last year alone, we supported over **339,000** clients and treated over **422,000** pets.
- We cannot stand still while pets and people suffer. To respond to this growing need, we are committed to expanding our reach and evolving our services so that we can help to keep more people and pets together.
- We ask the public to stand with us and get behind our ambition to help more people and pets. By supporting PDSA, people are keeping families whole, preventing needless suffering, and ensuring that even in the hardest of times, the bond between a person and their pet remains unbroken.

Methodology

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- All figures, unless otherwise stated, are from YouGov Plc
- The total sample size was 4,440 adults. Fieldwork was undertaken between 27th February and 2nd March 2026
- The survey was carried out online
- The figures have been weighted and are representative of all UK adults (aged 18+)
- When mentioning UK pet owners, this refers to all UK adults who have a pet, including a cat, dog, guinea pig, hamster, gerbil, domestic fowl, or mouse.



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