2025 SURVEY

The Impact of Pet Benefits In Your Workplace

How pet benefits provide whole-person wellness outcomes





Executive summary

Today, **70**% of the workforce are pet families. In just a few years, that is projected to be over 80%¹.

That's 4 out of 5 employees whose "dependents" don't show up in a benefits portal. Without adequate support for pet parents, employees are more prone to stress and distraction, resulting in lowered productivity and engagement.

This report explores how HR leaders can mitigate these challenges by implementing meaningful pet benefits that not only ease financial strain but also help employees stay happy, healthy, and engaged.

Pet families continue to face significant challenges. Rising veterinary costs and limited access to care create both financial and emotional strain that doesn't stop at home.

The average lifetime care for pets is approximately \$35,000 for dogs and \$32,000 for cats

The cost is <u>projected to rise another</u> 10% in the next year ².

Forward-looking employers are beginning to see pet benefits not just as a nice-to-have, but as a core part of a comprehensive wellbeing strategy.



Methodology

In July 2025, Airvet surveyed 1,113 full-time employees working in the United States that own at least one pet.



The goal of the survey was to better understand the current state of pet care, including cost and accessibility, and how that impacts and influences employees in the workplace.



The cost of pet care has continued to increase, with many pet families struggling with unexpected costs and few resources available to mitigate them.



Our survey found that the majority of pet parents reported hugely positive impacts on their mental and emotional health despite the financial cost associated with pets.



Pets can cost up to \$35,000 during their lifetime. Despite this, many employees rank pet benefits above financial benefits when it comes to the benefits they desire most from their employers.



As premiums rise, many employers are looking for ways to mitigate healthcare costs. One of the most effective ways is by supporting pet parents. Pet parents currently save the U.S. over \$22 billion in annual healthcare costs.

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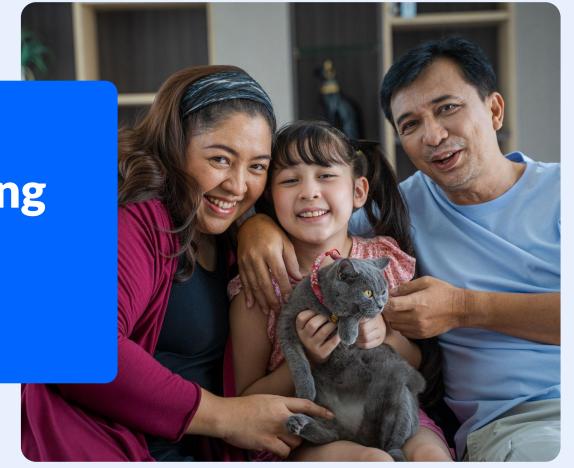


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Theme #1

Understanding the cost of pet care



Understanding the cost of pet care

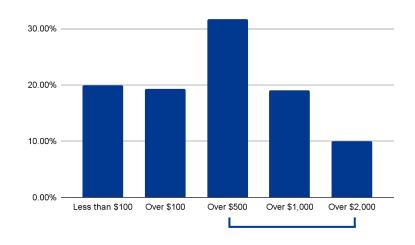
The high cost of pet care is causing avoidable financial strain for employees

Employees can't plan for long-term financial goals like retirement or debt reduction if short-term expenses knock them off track.

Unexpected costs such as emergency vet bills, medical expenses, or car repairs can wipe out savings in an instant.

This can cause frustration and distraction for employees, while reducing productivity and limiting the impact of your financial well-being strategy.

How much did employees spend on unexpected pet care this year?



TAKEAWAY

This financial strain could compound to \$3,000+ per year, per employee in productivity losses tied to financial stress alone.

Understanding the cost of pet care

The high cost of pet care is causing avoidable financial strain for employees

CBS reports that most Americans (60%)¹ cannot afford a \$1,000 emergency expense, like pet or personal medical care.

Our survey found over **81%** of pet parents spent over **\$500** this year, and **29%** of them spent over **\$1,000**.

Without proper support, employees are vulnerable to avoidable financial and emotional stress.

How much pet parents spent on unexpected pet care this year







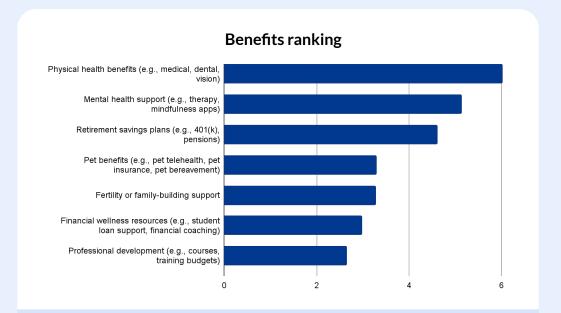
Unsupported pet parenthood is costing your employees time, money, and increasing stress.

Understanding the cost of pet care

But, pet parenthood is worth the money. How do we know this?

When asked to rank 7 different employee benefits, respondents ranked pet benefits above financial benefits, fertility benefits, and professional development benefits.

Highlighting that, despite the cost of pet parenthood, the relationship with these animals is worth it, even ahead of their own financial wellness and professional development.

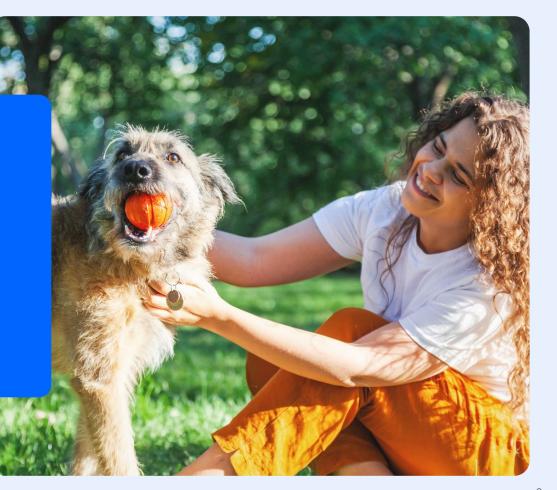


TAKEAWAY

The fact that pet benefits outrank financial and professional benefits signals employees see caring for their pets as integral to their own well-being, making pet benefits a driver of comprehensive wellness & family support.

Theme #2

The mental & emotional impact of pets



The mental & emotional impact of pets

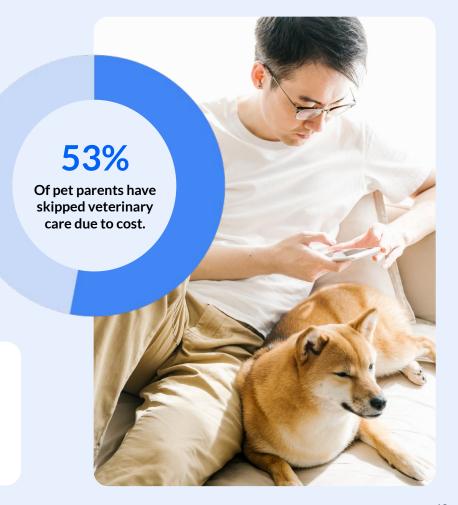
Less stress, more support

While pet parenthood is incredibly enriching, as explored in the previous section it can also be expensive, and, at times stressful when parents aren't sure when to get care, or can't afford care.

Over half of pet parents have skipped veterinary care due to cost, which can lead to stress, guilt, and more expensive, costlier treatments down the line.

TAKEAWAY

It's essential to implement supportive pet benefits into your total rewards strategy to ensure pet parents can reap the positive benefits of pet parenthood.

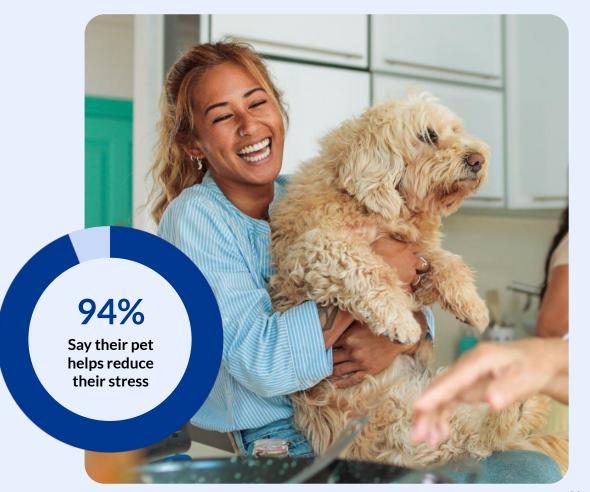


The mental & emotional impact of pets

Employees are happier & healthier thanks to their pets

According to the Human Animal Bond Research Institute, "People are happier and healthier in the presence of animals. Scientifically-documented benefits of the human-animal bond include decreased blood pressure, reduced anxiety, and enhanced feelings of well-being."

To fully experience these positive health outcomes, it's important to make pet parenthood as supported as possible through pet benefits.



The mental & emotional impact of pets

Make pet parenthood stress free

However, to fully experience these positive health outcomes, it's important to make pet parenthood as supported as possible through pet benefits.

After every visit, Airvet surveys employees to see if they saved time with their visit and determine what they would have done without Airvet.

96%

Of pet parents report feeling peace of mind after using Airvet



Loneliness is hurting employees at work, and at home

The U.S. Surgeon General <u>released an Advisory on the</u> <u>effects of loneliness</u> ¹. Isolation leads to a **29% increase in premature** death and is associated with depression and demotion. In the U.S., stress-related absenteeism attributed to loneliness **costs employers an estimated \$154 billion annually**.

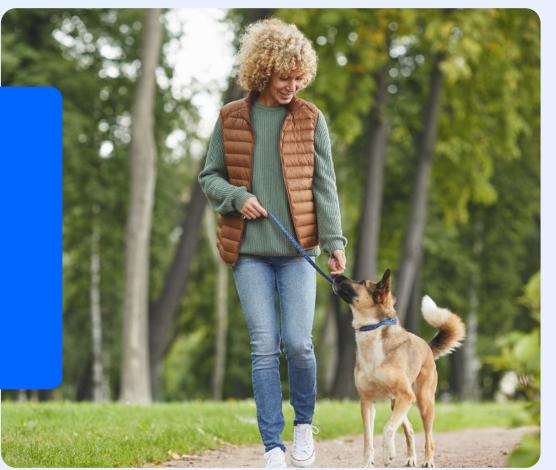
Pet parents are less likely to experience the negative effects of loneliness and isolation ².

Pets may be one of the most overlooked buffers against the costly epidemic of loneliness impacting employee wellbeing and productivity.



Theme #3

The physical health impact of pets

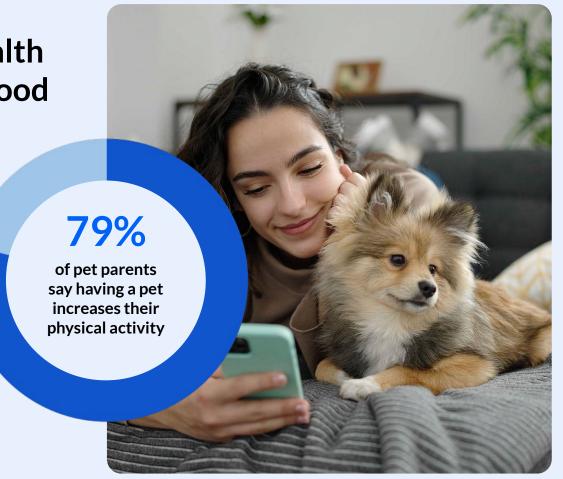


Unlock the physical health benefits of pet parenthood

Nearly 8 in 10 pet parents (79%) say having a pet increases their physical activity. Underscoring the powerful role pets can play in supporting healthier routines and overall well being.

TAKEAWAY

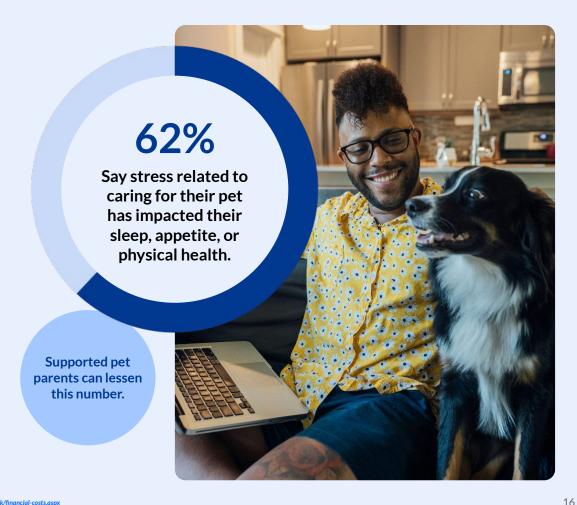
Without affordable, easy-to-access care, the health benefit potential of pet parenthood is diminished.



Unlock the physical health benefits of pet parenthood

By offering pet care benefits, employers can remove a major source of stress and allow the physical and emotional upsides of pet ownership to truly shine, at home and at work.

> Supporting pet parenthood in your workforce can lead to lower healthcare claims, impacting premiums, including savings of \$3,700¹ per employee/year in reduced claims.



Pet parenthood promotes whole-body health across generations

According to the CDC¹, having a pet leads to a host of positive benefits, including:

- Decreased blood pressure & cholesterol levels
- Better cognitive function
- More opportunities to socialize and be active

As our latest survey proves, having a pet can also be an inspiring reason to remain healthy.

80%

"Having a pet inspires me to be healthier"

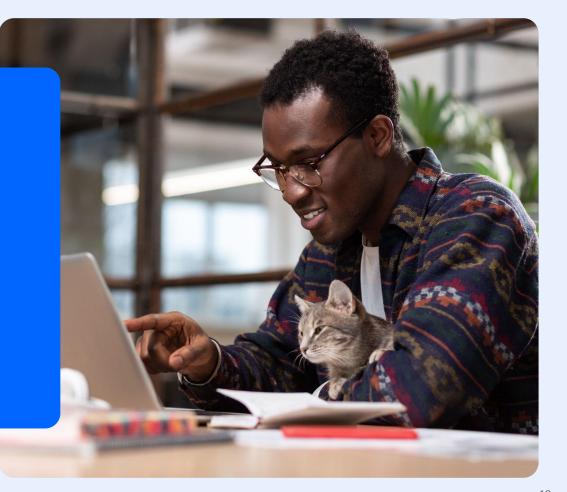


TAKEAWAY

Supporting pet parents leads to a healthier, less lonely workforce.

Hear from your peers

HR Leaders & their benefit strategies for 2025-2026



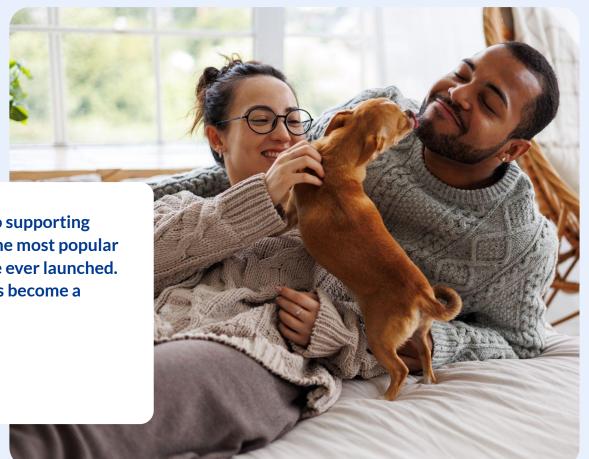
Hear from your peers

What HR Leaders are saying about pet benefits

"At Synchrony, we're committed to supporting our pet families. Airvet is among the most popular and fastest growing benefits we've ever launched. We're thrilled with how quickly it's become a workforce favorite."

Aaron Brown, SVP Total Rewards

synchrony



Benefit strategies of HR leaders at top companies across industries

We surveyed a selection of the Airvert Advisory Board ¹ to learn more about top HR leaders' benefits strategy for 2025-6.

When asked what their top 3 goals were, these leaders answered:

- Reducing benefits costs
- Increasing engagement
- Simplifying administration



Reducing Costs

Is the #1 goal for HR leaders in their benefits strategy in 2025-2026



Of HR leaders say they're looking at adding pet benefits in 2025-2026



Of HR leaders said competitive advantage would be their main reason for adding pet benefits

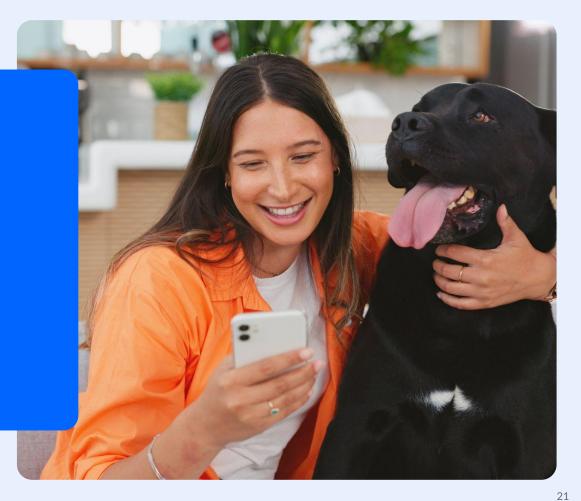


Of HR leaders say they've noticed an increase in the request for pet benefits.



Appendix

Further reading



The Impact of a Comprehensive Pet Benefit on your Workforce

Pet Parenthood Stress Factor	Business Cost Impact	Airvet's Impact
Unexpected Costs \rightarrow 61% spent \$500+ unexpectedly; 29% spent \$1,000+ \rightarrow 53% skipped care due to cost	Financial strain drives distraction, lost productivity, and absenteeism. → Financial stress costs employers \$3K-\$18K per affected employee/year. → Skipped care leads bigger emergencies, more time off work.	Affordable, on-demand vet care catches problems early, offer preventive care options, and avoids unnecessary vet visits → Saves pet parents \$1,000 or more per pet, per year → Reduces financial stress-driven productivity losses by \$1K-\$5K per employee/year.
Emotional Strain → 92% stressed when pet is sick	Mental health strain leads to burnout, absenteeism → Burnout turnover cost: \$4K-\$21K per employee. → Presenteeism costs ~\$660 per employee/year	Instant professional advice reduces uncertainty and emotional strain. \rightarrow 96% of pet parents indicated they felt peace of mind after using Airvet \rightarrow Saves \$400-\$2K per employee/year by improving focus and reducing missed work.
Physical Health Impact \rightarrow 62% say pet-care stress affects sleep, appetite, or health	Sleep & health disruption leads to higher healthcare claims, lost productivity → Stress-related health issues raise premiums, stressed pet parents can cost \$3,700+ more employee/year in healthcare. → Sick days cost ~\$340/day.	Lower stress and loneliness paired with healthier habits builds a healthy workforce → Potential to lower healthcare claims, impacting premiums. → Savings of \$3,700 per employee/year in reduced claims
Benefit Priority → Pet benefits ranked 4th most important (above financial wellness & fertility)	Misaligned benefits leads to lower retention & recruitment appeal → Turnover costs: \$4K-\$21K per employee.	Signals empathy & cultural alignment, increasing retention & offer acceptance. → Even a 5% drop in pet parent turnover = \$200K+ saved per 1,000 employees.



Airvet offers complete support for your pet families

