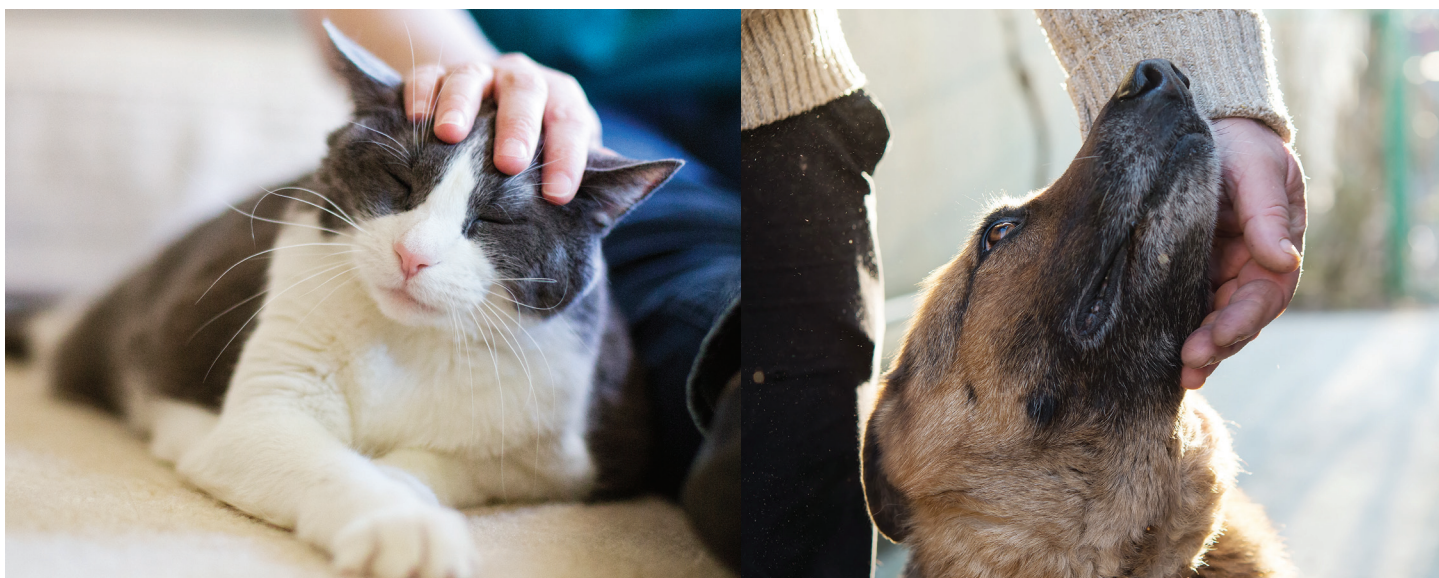


# trupanion™

Medical insurance for your pet.



## North America is Going to the Cats & Dogs

Research on the human-pet relationship

### 2017 TruPoll Results

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## Introduction

Recent studies have shown that pet owners consider their pets “part of the family” now more than ever. Trupanion explored this relationship with its first annual TruPoll — a national survey addressing our dog and cats’ influence on our homes, relationships, activities, and purchasing behaviors.

## Method

TruPoll was commissioned by Trupanion, a leader in medical insurance for cats and dogs, and conducted from October 3 to October 6, 2017.

Participants were required to own a dog or cat and be at least 18 years old. The survey had 1,250 participants. Eight-hundred-twenty-five were from the United States and 425 from Canada.

The online survey contained seven demographic questions and 40 questions related to dog and cats’ influence on our homes, relationships, activities, and purchasing behavior.

## Results

How are North America’s pet owners expressing their relationships with their cats and dogs? What does it mean to have pets as “part of the family?” We decided to look at this through our language, personal relationships, focus on health and wellbeing, and product and service purchases for our cats and dogs.

Overall, 71% of participants owned dogs and 51% owned cats. Twenty percent of households owned both a dog and cat. While many responses were universal, some varied significantly by the age, gender, and income bracket of the owner, and the species of the pet.



## Pets as “family”

The way we describe our role in relation to our pets is an indicator of our shifting relationship with cats and dogs. While “owner” may be more closely aligned with pets as property, as defined in a legal sense, “parent,” “friend,” and “companion” are more often used to indicate a familial bond. Survey results indicated that many pet owners do refer to their pets in familial terms.

When asked how pet owners refer to their pets, a slight majority used “owner” to describe themselves (57%) while a large portion of the population referred to themselves as a “pet parent” (44%).

Participants were given the option to enter an “other” category and expressed that they refer to themselves as “best friend,” “companion,” “mom,” “grandma,” “guardian,” “family,” “trained human,” and “slave to the furry overlords.”

When referring to our cats and dogs, 32% called them “pet” while 29% referred to them as “fur kids.” Other terms included “friend,” “babies,” “children,” “guys,” “member of the family,” “grand dog,” and “dogter” — though familial terms were the most common open field entry.

Pet owners who referred to their pets as “kids,” “babies,” and other terms related to human children were more likely to give their pet more freedoms, like sleeping on their owner’s bed.

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“ Pet owners who referred to their pets [with] terms related to human children **were more likely give their pet more freedoms**, like sleeping on their owner’s bed.”

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Forty-four percent of respondents let their pet sleep in the owner’s bed at night — this was similar for both cat and dog owners and across age groups. However, pet owners who refer to their pets as “fur babies” were more likely than the average owner to let their pet sleep on their bed (57%). They were also 3x less likely to have their pets sleep in a kennel than pet owners who simply refer to themselves as an “owner.”





## Close relationships

Pet-human relationships don't stop at the owner and pet. When it comes to our relationships with other people, pets can play a significant role. While most pet owners don't choose their romantic partner based on their pet, they do place high importance on whether or not their friends and family like their pet.

Across genders, generations and income brackets, pet owners deeply care how those closest to them feel about their pets.

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“ Across genders, generations and income brackets, *pet owners deeply care how those closest to them feel about their pets.* ”

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Fifty percent of pet owners felt that it is important that their friends like their pets, while 20% said it was not that important. When it came to family, 72% felt it was very important that their family like their pet and only 9% indicated that it wasn't important.

The only factor that seems to affect the pet owner's desire for their pet to be liked by friends and family is the pet's species. Cat owners were less likely to be concerned with the likability of their pet.

However, when it came to relationships with romantic partners, millennials put more stock into their relationships with their pets. Overall, 7% of pet owners had ended a romantic relationship because of a pet while 12% of millennial pet owners indicated that they had done so.

### Must Love Pets



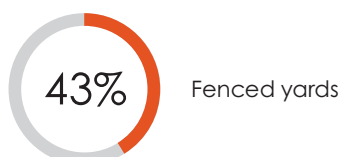
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## Pet-friendly homes

Our love for cats and dogs is often reflected in our home environment as well. While pets have always been a part of the homestead, no longer are pets relegated to the yard — they're just as much a part of the household as everyone else.

### Pet-Friendly Home Features

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“...they're just as much *a part of the household* as everyone else.

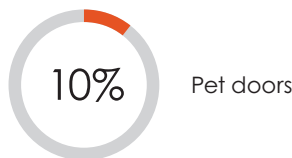
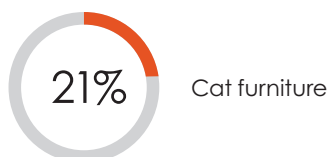
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Seventeen percent of pet owners indicated that they have moved to live in a more pet-friendly residence. This is especially true with younger pet owners, who were even more likely to move in order to get a pet or find a place that accommodates their pet. Forty percent of millennial respondents noted that they have moved in order to live in a more pet-friendly residence.

Most pet owners indicated that their homes were very pet-friendly (91%) and identified features around the home like fenced yards (43%), cat furniture (29%), non-slip floor mats (21%), accessibility ramps, (10%) and pet doors (10%).

One percent of pet owners indicated that they have a catio and 5% of pet owners said they have a dog wash station separate from a bathtub or sink in their home.

Millennials in particular put in the effort — and money — to make their home pet-friendly. They were more likely to purchase non-slip mats, built in crates, dog doors, and have rooms dedicated to their pets than other generations.





## Staying connected

Even when we can't be home with our pets — for work or play — we seek out ways to stay connected with our cats and dogs. While few pet owners bring their pets to work or on vacations, many keep in touch with their pets while they are away through trackers and updates from pet sitters.

While 24% of respondents mentioned that their workplace is pet-friendly, only a handful of participants said they bring their pets with them to work. Sixty-five percent of pet owners said they leave their pets at home while they are at work, while fewer than 1% bring their pet with them. Few participants used professional services like pet sitting (2%), daycare (2%), or walking services (1%) while at work.

Vacations are more likely to have pet-participants. Fifteen percent of pet owners indicated that they take their pet with them on vacation. This was even higher with millennial respondents. Twenty-four percent indicated that they usually take their pets with them when they travel.

Most participants chose to leave their pet with a friend, neighbor, or family member while away on vacation (48%). While others chose to board their pet with a kennel (9%), veterinarian (5%), pet sitting web service (4%), or a pet hotel (3%).

Most pet owners keep in touch with their pets while away on vacation or business (70%) primarily through communication with the pet sitter. This is in the form of phone calls (64%), text messages (48%), and photos from

the sitter (39%). Eight percent of pet owners keep track of their pet through tracking technology or a pet monitor and almost 3% send postcards.

If pets are left at home, 84% of millennial pet owners will check in on them, usually by text, photo or video updates from the sitter.

“*...men were almost 3x more likely to send a postcard to their pet while they're away, and 2x more likely to use tracking technology or a pet monitor than women.*”

Women were slightly more likely to check in with their pets when they travel, but men tended to find new ways to keep in touch outside of text updates. In fact, men were almost 3x more likely to send a postcard to their pet while they're away, and 2x more likely to use tracking technology or a pet monitor than women.

But sometimes pet owners just can't stay away. Twenty-four percent of pet owners said they cancel social plans 1-3 times per month to spend more time with their pet.



## Eating well and exercising often

We want the best for our pets, and canceling social plans for more quality time just scratches the surface. Pet owners seem to be very conscious of their pet's health and wellbeing. Exercise and nutrition seemed to be an important topic for most pet owners.

When asked about exercise, 26% percent of pet owners said they have taken up a new physical activity to do with their pet. This included regular walks (65%), jogging or running (23%), and pet-specific sports like agility or flyball (9%).

And the benefits of this healthy behavior didn't end at the pet. Seventy-nine percent of pet owners indicated that their pet has had a positive effect on their own physical activity level. Even 71% of cat owners responded that their pet has had a positive effect on their physical activity.

Women in particular responded that they began exercising more when they became pet owners with activities like regular walks and agility, but men tended to pick up jogging and running (29%) much more often than women (18%).

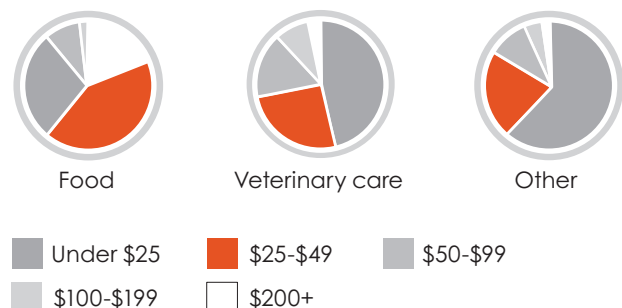
Results indicated that owners want their pets to eat healthy as well. Not only do pets not get to eat table scraps, but also they are fed high-quality food and treats, as defined by their owner. Forty-four percent of participants indicated that they will not share human food with their begging pets. However, 47%

of pet owners will take the time to cook meals specifically for their pet on occasion, and another 10% will do it for every meal. This number is even higher for millennial pet owners. When it comes to millennials, 67% have cooked food specifically for their pet.

Most participants indicated that they purchase high-quality pet food (79%) and treats (62%) for their dogs and cats. This was similar among different age groups and income levels.

Pet owners indicated that food was generally their most costly monthly expense, with most (42%) saying they spend \$25-49 a month on food. In comparison, most pet owners (46%) said they spend under \$25 a month on veterinary care for their pets, including medical bills, medicines, and/or insurance premiums. When asked about other expenses, 61% of owners responded that they spend under \$25 per month.

### Monthly Pet Related Expenses





# Purchasing behavior and pampered pets

When it comes to “other” pet expenses, we definitely like to pamper our pets. Other than food, toys (93%) and clothing (38%) were some of the most common purchases pet owners have made. Even as costs rise with the popularity of high-quality food and treats, that doesn't lessen the desire to purchase clothing, gifts and even tech for pets.

Thirty-seven percent of pet owners have purchased pet tech, with items like smart feeders (15%), location trackers (13%), automated toys (11%), pet-cams (7%), automated treat dispensers (7%), activity monitors (4%), and smart pet doors (4%). Pet tech purchases were more prevalent among millennials (51%) than baby boomers (30%). Millennials were also 4x more likely to subscribe to a pet product subscription service than baby boomers. However, only 6% of pet owners indicated they have subscribed.

The winter holiday season was the most widely celebrated among pet owners (74%), followed by a pet's birthday (61%), pet's adoption anniversary (43%), Halloween (39%), and Valentine's Day (27%). Fifty-three percent of pet owners said they purchase gifts for their pet for the holidays, with dogs receiving 10% more gifts than cats. Other holidays were often celebrated with special food, and Halloween with costumes.

## Pet Tech Purchases



Grooming was the most commonly purchased pet service (57%). A small portion of pet owners also indicated that they have purchased services like dog day care (16%), pawdicures (18%), massage (4%), hair coloring (3%), and pet psychic readings (2%).

“...pet owners are *more than willing to spend beyond the basic needs of their pet*...no matter what income level.

Alternative services like hair coloring, aromatherapy and pet psychics were primarily purchased by younger pet owners. In fact, almost 5% of respondents between the ages of 31-40 purchased a pet psychic reading for their dog or cat.

And purchasing behavior did not stop at pet-specific products. Twenty-nine percent of participants indicated that they have purchased artwork of their pets. The most popular form was professional photography (56%), followed by a painting or drawing of their pet (44%).

As many as 2% of respondents have tattoos of their pet. Participants were given the option to select “other” and said they have personal photography, plaques, custom postage stamps, and ceramic paw prints of their pet.

In general, no matter what they're buying, pet owners are more than willing to spend beyond the basic needs of their pet. Surprisingly, many of these discretionary products were adopted at a similar rate no matter what income level.

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## Conclusion

Across age groups, income level, and gender, we love our pets and give them far more than their basic needs. Pet owners today are placing an extra emphasis on the comfort, health, and wellbeing of their cats and dogs.

At a basic level, most pet owners are placing a focus on good nutrition and exercise with their pet. We buy them toys and treats. We make sure they have a comfortable place to sleep. And we celebrate the holidays with them by our side.

Some pet owners take it one step further. They upgrade their homes with catios and dog baths, purchase pet health trackers, and cook meals specifically for their pet. Often, it's millennials that shower their pets with "out of the ordinary" things.

While we may express it in different ways, pets are now a part of the family more than ever. Recently, pet tech has increased our interaction with our pets, even from afar. Shops and restaurants are becoming increasingly pet-friendly to accommodate our desire to keep our pets by our side. And as millennials delay having kids, pets are acting as surrogate children and reaping the benefits of our spending money. Who knows — over time, we may find that pets are the ones that really run our household.

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## About Trupanion

Trupanion is a leader in medical insurance for cats and dogs throughout the United States and Canada. For almost two decades, Trupanion has given pet owners peace of mind so they can focus on their pet's recovery, not financial stress. Trupanion is committed to providing pet owners with the highest value in pet medical insurance.

Trupanion is listed on NASDAQ under the symbol "TRUP". The company was founded in 2000 and is headquartered in Seattle, WA. Trupanion policies are issued in the United States by its wholly-owned insurance entity American Pet Insurance Company, and in Canada by Omega General Insurance Company. For more information, please visit [Trupanion.com](http://Trupanion.com).

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Medical insurance for your pet.

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