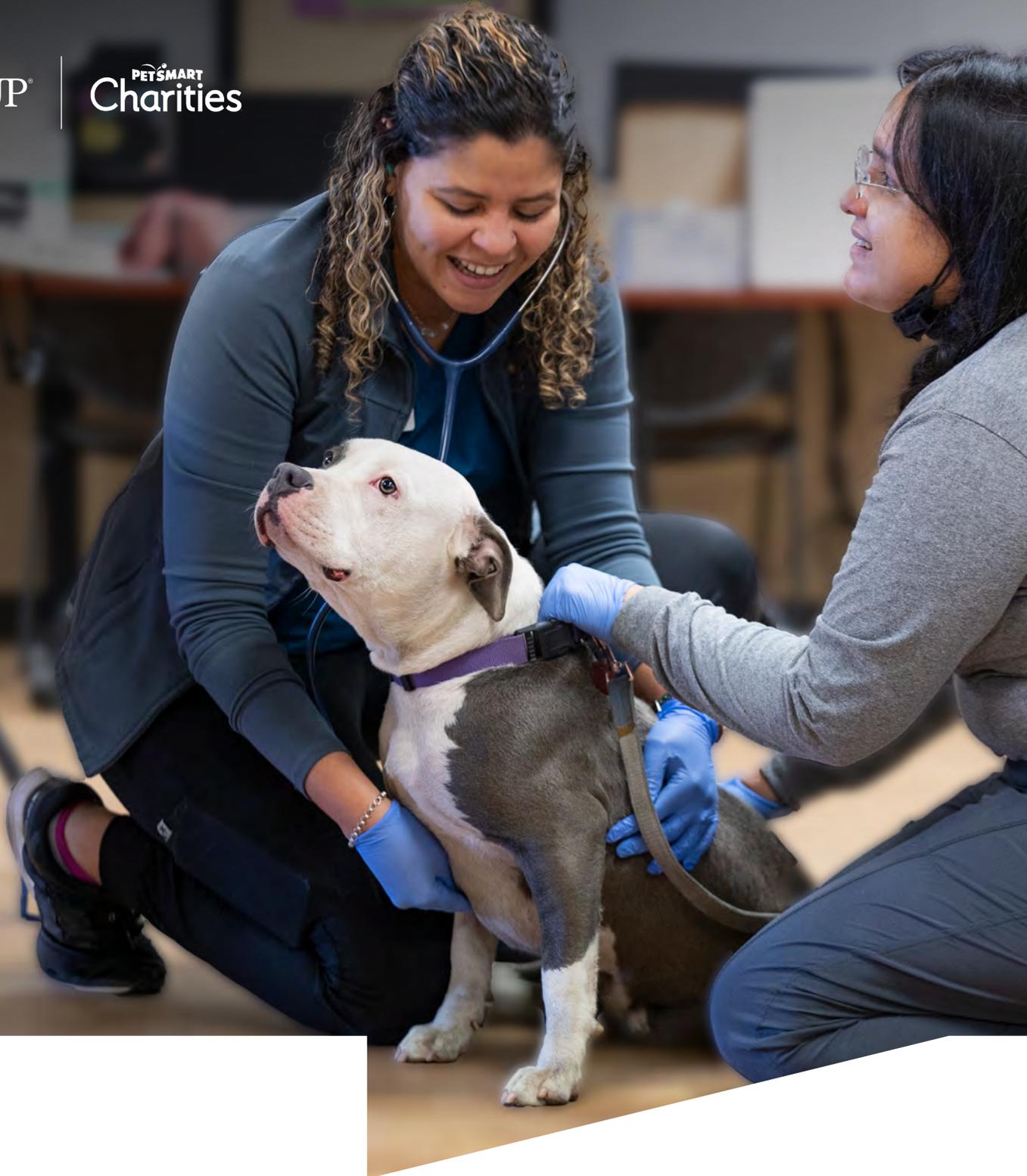


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PETSMART
Charities



State of **PET CARE STUDY**

VETERINARIAN PERSPECTIVES ON
AMERICAN VETERINARY CARE



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FOREWORD

At PetSmart Charities, our mission is rooted in strengthening the bond between people and pets. However, 50 million pets in the United States live with people who lack access to veterinary care. Too many families face difficult decisions when financial realities stand between their pets and the care they need. In response to this crisis, PetSmart Charities made expanding access to affordable, trusted veterinary care a critical component of that mission. To better understand the complex factors driving these challenges — and to identify opportunities for change — PetSmart Charities partnered with Gallup to conduct the *PetSmart Charities-Gallup State of Pet Care Study: Veterinarian Perspectives on American Veterinary Care*.

This study builds on our broader State of Pet Care initiative, which seeks to illuminate the structural and financial dynamics shaping veterinary care in the U.S. Focusing on veterinarians' experiences, this report complements earlier findings from pet parents, allowing an analysis of both perspectives to gain a fuller understanding of where access and affordability intersect. Insights from the veterinarians surveyed reveal a profession deeply committed to companion animal wellbeing while also navigating economic pressures, ethical tensions and emotional burdens that affect how care is delivered every day.

Nearly all veterinarians surveyed (94%) report that clients' financial challenges sometimes or often limit their ability to provide recommended care. They cite cost as the most frequent reason pet parents decline treatment, far ahead of other factors such as a pet's age or the invasiveness of a procedure. While some veterinarians believe the profession should address affordability, most (63%) feel that pet ownership must align with the ability to afford care at current market rates. This divide reflects the tension between compassion and sustainability that defines much of the field today.

Awareness of Spectrum of Care — an approach that offers flexible treatment options to meet both a pet's medical needs and a family's circumstances — is high (88%), yet fewer than half of veterinarians say they consistently apply it in practice. Many cite concerns about liability, professional norms and the distress that can arise when operating below the "gold standard" of care.

These findings underscore an opportunity to support veterinarians in providing family-centered care that considers the pet's medical needs and the family's situation.

The emotional impact of these challenges is profound. Seventy-three percent of veterinarians agree that it is difficult to see clients struggle to pay for care, and nearly three in four agree that euthanizing a pet for financial reasons is one of the hardest parts of their job. These moments weigh heavily on practitioners and teams who choose the field to heal animals but are forced to witness the heartbreak caused by financial limitations. Collectively, the findings reveal a system under strain — one where affordability challenges, professional expectations and rising operational costs converge. Addressing these issues will require collaboration across the veterinary system.

PetSmart Charities is proud to support this research as a catalyst for change. We are deeply grateful to the veterinarians who shared their experiences and to Gallup for their partnership in uncovering these insights. Veterinarians are not only on the front lines of this systemic challenge; they are also essential to creating solutions. Their commitment to delivering expert care, along with their ideas, innovations and advocacy, will help shape more equitable, flexible and sustainable models of care. Together, we can build a future where pets have access to care, families have choices and veterinary professionals are supported in providing lasting, compassionate service.



Aimee Gilbreath

Aimee Gilbreath, MBA

PRESIDENT, PETSMART CHARITIES



INTRODUCTION

To better understand veterinarians' experiences and the factors shaping pet parents' access to affordable, trusted and locally available veterinary care, PetSmart Charities partnered with Gallup to conduct the Veterinarian Perspectives on American Veterinary Care study. This research is part of the broader State of Pet Care initiative, which examines the financial and structural dynamics influencing veterinary care in the U.S. — offering a comparative view of how both pet parents and veterinarians experience affordability and access.

Between Sept. 9 and Oct. 5, 2025, Gallup surveyed 933 practicing veterinarians who provide care for companion animals across the U.S. Respondents represent a range of practice types, geographic regions and levels of experience.

This study uncovers how financial pressures and professional expectations shape the delivery of veterinary care. The perspectives of veterinarians provide insight into how rising costs affect care across the industry. They also help identify where there are opportunities for collaboration and innovation to ensure veterinary services are effective and accessible in the future.



KEY FINDINGS

VETERINARIANS SAY COST IS THE LARGEST BARRIER TO PROVIDING VETERINARY CARE.

Most veterinarians (94%) say that clients' financial considerations sometimes (56%) or often (38%) limit their ability to provide care. Respondents cite cost as a reason clients decline treatment at least twice as often as any other factor. Given the prevalence of affordability challenges, veterinarians express differing views about where responsibility for addressing them should lie. When given the choice between two statements, 63% agree more that people should not own pets if they cannot afford care at current market rates, while 37% agree more that the veterinary industry should be responsible for making care affordable.

MOST VETERINARIANS ARE AWARE OF THE SPECTRUM OF CARE APPROACH, BUT FEWER INDICATE THEY PRACTICE IT REGULARLY OR TO ITS FULL EXTENT.

Nearly nine in 10 veterinarians (88%) say they are familiar with the Spectrum of Care¹ approach, a practice that involves tailoring treatment recommendations based on a patient's medical needs, the client's circumstances and the capabilities of the veterinary team. However, awareness exceeds practice. For example, 18% of veterinarians indicate they begin with recommending the most medically advanced care and adjust if the client expresses concern. Some veterinarians cite professional norms and a desire to achieve the best possible patient outcome as reasons for not recommending treatment options that might be considered the minimum level of care. Still, the majority of veterinarians (92%) somewhat (38%) or strongly (54%) agree trying something, even if it isn't the ideal option, is better than not doing anything.

VETERINARIANS REPORT THAT DECLINED CARE HAS PRACTICAL AND EMOTIONAL CONSEQUENCES FOR THEM AND THEIR STAFF.

When clients decline to pursue recommended veterinary care for their pets, it takes an emotional toll on veterinarians and their staff: 73% of veterinarians somewhat (51%) or strongly (22%) agree that it is difficult to see clients struggle to pay for care. When clients decline care, veterinarians say their primary concern is for the pet's health. Nearly 100% of respondents indicate that a patient's issue worsening or becoming chronic is somewhat of a (38%) or a major (60%) concern. Veterinarians also recognize the impact declined care can have on the wellbeing of pets' families. Eighty-eight percent say the emotional impact on the pet's family is somewhat of a (55%) or a major (33%) concern.

¹ See Appendix for full item text and Spectrum of Care definition.



DETAILED FINDINGS

VETERINARIANS SAY COST IS THE LARGEST BARRIER TO PROVIDING VETERINARY CARE

Veterinarians overwhelmingly identify cost as the most prevalent challenge affecting their ability to deliver care. When asked how frequently different factors contribute to clients declining care, veterinarians cite cost (64%) as often (50%) or almost always (14%) a reason — at least twice the rate of any other factor, including a pet being too old (32%), procedures being too invasive (20%) or treatment being located too far away (13%).

CHART 1

REASONS FOR DECLINED CARE

How often are each of the following a reason that your clients decline care?

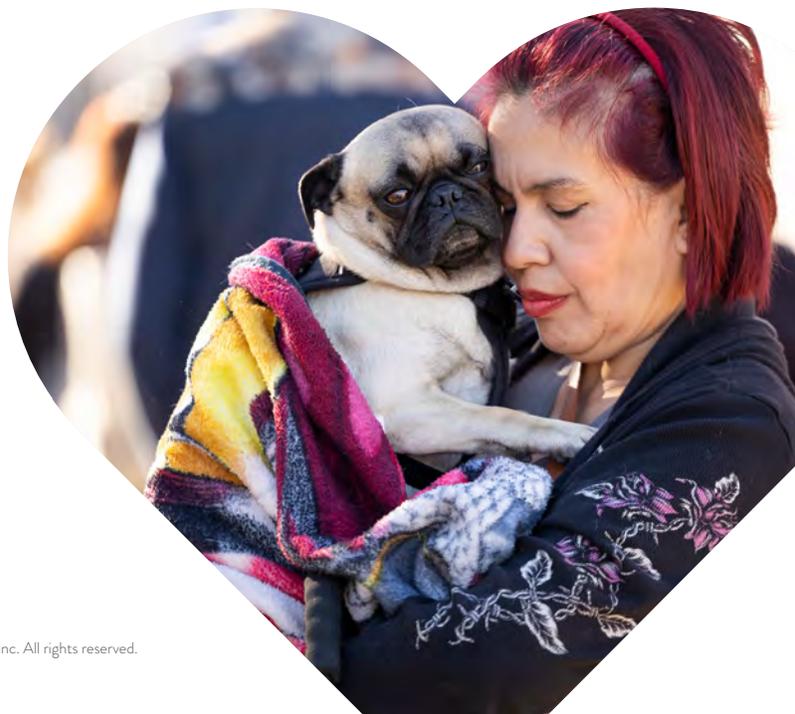
■ % Never a reason ■ % Rarely a reason ■ % Sometimes a reason ■ % Often a reason ■ % Almost always a reason

Reason	Never a reason	Rarely a reason	Sometimes a reason	Often a reason	Almost always a reason
Cost of treatment	3	33	50	14	
The pet is too old	12	56	31		
Opposition to invasive or extensive procedures	20	59	19		
Treatment or specialist is located too far away	17	38	31	12	
Not practical for their pet or their lifestyle	30	58	9		
Preference for alternative medicine	8	69	21		
The client wants to do more research or get a second opinion	59	37			

Due to rounding, percentages may sum to 100% ± 1. Values < 3% not shown.

Nearly all
veterinarians

surveyed (94%) say clients' financial issues sometimes (56%) or often (38%) affect their ability to provide care.



Veterinarians working across corporate, private and nonprofit practices and across geographic regions and levels of urbanicity indicate that cost is the most common reason their clients decline care. These findings mirror those from [pet parents](#), who indicate that concerns related to cost are the most common reasons they decline care.

Veterinarians' opinions differ about who is responsible for reducing barriers to veterinary care and creating more accessible and affordable options. However, most feel that responsibility lies primarily with pet parents.

CHART 2

VIEWS ON MAKING VETERINARY CARE AFFORDABLE

If you had to choose, which of the following best represents your view, even if neither matches exactly?

- % It is the responsibility of the veterinary industry to make veterinary care affordable
- % People should not own pets if they cannot afford the care at current market rates



MOST VETERINARIANS ARE AWARE OF THE SPECTRUM OF CARE APPROACH, BUT FEWER INDICATE THEY PRACTICE IT REGULARLY OR TO ITS FULL EXTENT

Nearly nine in 10 veterinarians (88%) say they are familiar with the Spectrum of Care² approach, which encourages tailoring treatment recommendations based on a patient’s medical needs, the client’s circumstances and the capabilities of the veterinary team. Some practitioners may use other terms, such as “pet family-centered care” or “contextualized care,” to describe similar models. However, awareness of the Spectrum of Care approach exceeds its frequency of practice, and 45% of all veterinarians say their education prepared them only a little (28%) or not at all (17%) to offer clients a spectrum of care.

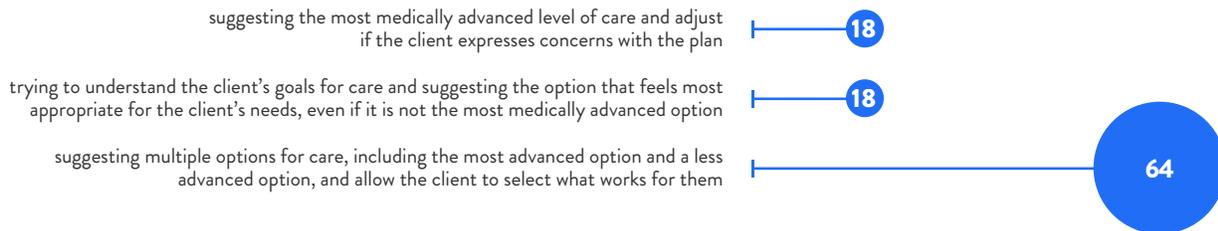
Conversations about clients’ goals for care and affordability usually happen after care plans are proposed. Eighteen percent of veterinarians say that after they complete a physical assessment of a pet, they start by trying to understand their client’s goals for care. Instead, most veterinarians (64%) say they typically begin by suggesting multiple options for care and allow clients to select what works for them. Another 18% say they begin by offering the most medically advanced level of care and adjust if the client expresses concerns.

CHART 3

TYPICAL APPROACHES TO CARE

After completing your physical assessment of the pet, which of the following comes closest to how you recommend next steps? (%)

I start by...



Similarly, 17% of veterinarians say they try to understand clients’ financial concerns before making treatment recommendations, compared with 49% who do so afterward and 34% who do so only if a client asks about cost or declines care.

CHART 4

TYPICAL APPROACHES TO ADDRESS CLIENT FINANCIAL CONCERNS

When thinking about your treatment recommendations and the cost of care, which of the following best describes your approach? (%)

I try to understand each client’s financial concerns...



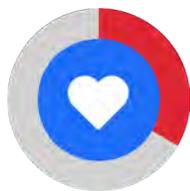
2 See Appendix for full item text and Spectrum of Care definition.

The data suggest formal veterinary education about navigating financial conversations is limited, despite the prevalence of financial challenges. Eighty percent of veterinarians say their education did not prepare them at all (48%) or prepared them only a little (32%) to talk with clients about their financial barriers to care. When asked why they may not present multiple or lower-cost options, 45% of veterinarians say they always offer a full range of options, but others select a variety of reasons, including aiming for the best possible outcome (39%), adherence to practice or educational recommendations (24%) and concerns about liability (21%).

CHART 5

REASONS VETERINARIANS HESITATE TO OFFER MULTIPLE OR LOWER-COST OPTIONS

What are the main reasons you wouldn't offer multiple treatment options — specifically options that may be considered minimum levels of care? Select all that apply. (%)



One in three veterinarians

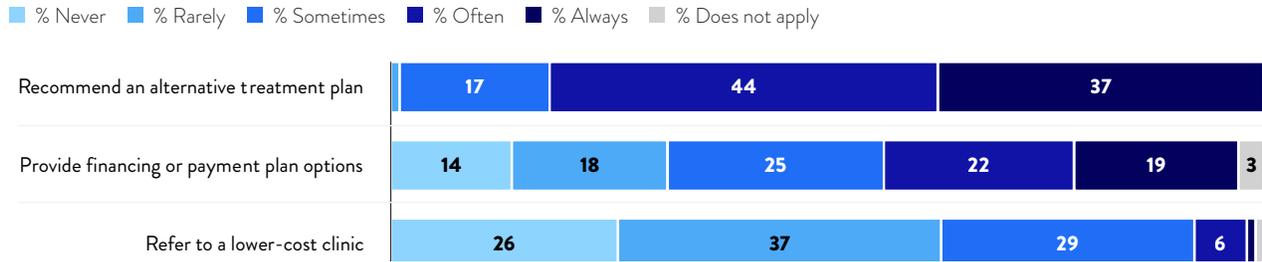
somewhat (27%) or strongly (5%) agree that having to provide care that is less than “gold standard” is distressing to them.

Ninety-two percent of veterinarians somewhat (38%) or strongly (54%) agree trying something, even if it isn't the ideal option, is better than not doing anything. However, 48% of veterinarians somewhat (37%) or strongly (11%) agree that the minimum standard of care is acceptable, suggesting others view basic or lower-cost treatments as falling short of what they consider appropriate veterinary care. This perspective may be a foundational driver of hesitation toward offering options at basic levels of care, limiting how fully veterinarians apply the Spectrum of Care framework in daily practice.

Veterinarians indicate that their most common response when clients decline care due to cost is to recommend an alternative treatment plan. Eighty-one percent of veterinarians say they often (44%) or always (37%) recommend an alternative treatment plan in these scenarios.

CHART 6
THE MOST COMMON RESPONSES TO DECLINED CARE

When a client declines the recommended treatment because of cost, how often, if at all, do you do each of the following to find a lower-cost treatment option?

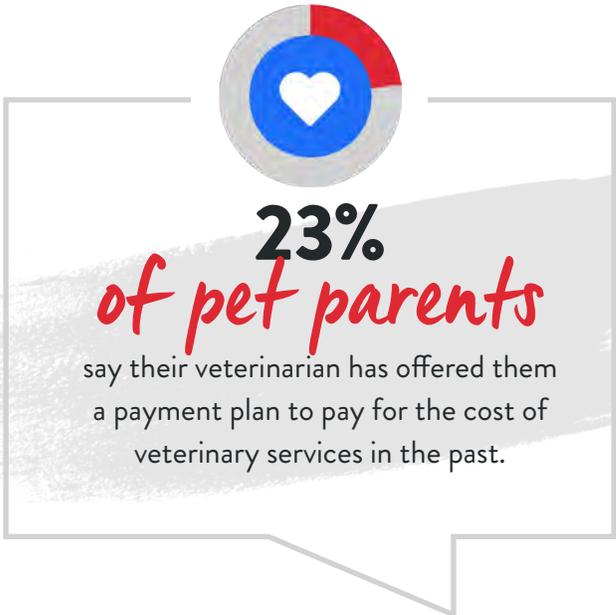


Due to rounding, percentages may sum to 100% ± 1. Values < 3% not shown.

Among pet parents who declined care due to cost, 73% say their veterinarian did not offer a lower-cost alternative. This gap between pet parents' experiences and the 81% of veterinarians who say they often (44%) or always (37%) recommend alternative treatment plans suggests a disconnect: Veterinarians believe they are providing options, but pet parents may not recognize or view those options as meeting their needs.

Forty-one percent of veterinarians say they often (22%) or always (19%) provide financing or payment plan options when clients decline treatment due to cost. However, the data suggest payment plans are underutilized relative to their availability. Seventy-three percent of veterinarians say their practice offers third-party pay-over-time options, and 24% say they offer in-house managed plans.

In practice, just 19% of veterinarians say their practice's pay-over-time options are always offered. More commonly, veterinarians say payment plans are offered when clients express financial concern (57%), when the client requests pay-over-time options (48%) or when the cost of treatment becomes expensive or reaches a certain amount (23%). Conversations about payment plans may involve other practice employees, but most current structures require pet parents to initiate these discussions by requesting a plan or disclosing financial need.



VETERINARIANS REPORT DECLINED CARE HAS PRACTICAL AND EMOTIONAL CONSEQUENCES FOR THEM AND THEIR STAFF

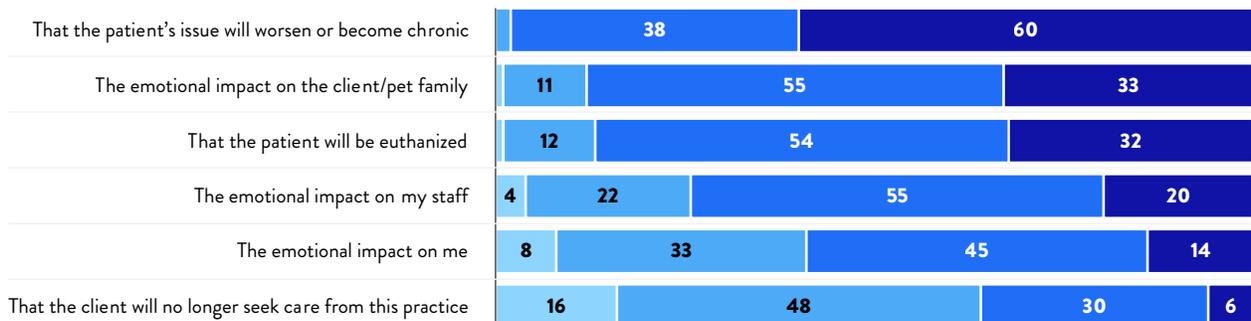
When pet parents decline care, veterinarians say their primary concern is for the pet’s health. Ninety-eight percent of veterinarians indicate that the patient’s issue deteriorating further or becoming chronic is somewhat of a (38%) or a major (60%) concern. Veterinarians also acknowledge the broader effects that declined care can have on pets’ families. Eighty-eight percent express at least some concern about the emotional impact on the pet’s family.

CHART 7

IMPACTS OF DECLINED CARE

When a client declines care, how much of a concern, if at all, are each of the following?

■ % Not at all a concern ■ % Not much of a concern ■ % Somewhat of a concern ■ % A major concern



Due to rounding, percentages may sum to 100% ± 1. Values < 3% not shown.

Four in 10 veterinarians (41%) indicate that a client’s inability to pay for necessary treatment sometimes (38%) or often (3%) leads to the patient being euthanized. Although euthanasia is not the most frequent outcome of declined care, it represents one of the most emotionally taxing aspects of the role of veterinarians.



NEARLY THREE IN FOUR VETERINARIANS

somewhat (29%) or strongly (45%) agree that euthanizing a pet because the owner cannot afford treatment is one of the hardest parts of their job.

Clients’ financial strain can also create frustration for veterinarians. Forty-three percent of veterinarians somewhat (37%) or strongly (6%) agree that they feel frustrated when clients decline care because of cost. These findings reflect both the compassion and distress veterinarians feel when financial realities limit the care patients receive.



IMPLICATIONS

Insights captured in the PetSmart Charities-Gallup State of Pet Care Study: Veterinarian Perspectives on American Veterinary Care illustrate a profession navigating complex pressures that influence access to care, patient relief and veterinarians' wellbeing. Cost is the most common barrier to treatment, and veterinarians consistently see the consequences of financial strain for their clients, patients and teams.

Veterinarians report concerns about pet parents' ability to afford recommended treatment and the negative consequences of declined care. Most view affordability as pet parents' responsibility rather than an obligation of the veterinary industry, and only half say they often or always recommend care based on the situation — regardless of whether it represents the most advanced care. At the core, veterinarians describe an ongoing tension between providing their preferred treatment option and accommodating clients' financial situations.

Collectively, the findings point to a system under strain. Veterinarians report affordability challenges across all types of practices and geographic settings, revealing the broad scope of the issue. The challenge of providing affordable veterinary care reflects structural, economic and educational factors that shape how providers present options and deliver care. Rising operational costs, workforce shortages and norms established through training and professional standards all contribute to the difficulty of aligning clinical expectations with pet parents' financial realities.

The findings of this study underscore where progress is needed across the field. Advancing access to high-quality and affordable veterinary care will depend on collaboration and innovation among educators, professional associations, funders, industry partners and veterinary teams.

APPENDIX

SURVEY METHODOLOGY

Results for the *PetSmart Charities-Gallup State of Pet Care: Veterinarian Perspectives on American Veterinary Care* study are based on a web-based survey conducted with 933 practicing veterinarians in the U.S. Gallup conducted the survey between Sept. 9 and Oct. 5, 2025. Respondents were sourced from an opt-in, professional panel of U.S.-based veterinarians and referrals from the PetSmart Charities network to reach as broad a sample of veterinarians as possible.

Veterinarians were eligible to participate if they indicated they are currently practicing veterinary medicine and provide care for small or companion animals, or a mix of animals. The survey was administered as a blind study, meaning respondents were not informed that PetSmart Charities sponsored the research.

For results based on the total sample of the study, the credibility interval is ± 3.3 percentage points at the 95% confidence level. Since this sample is not weighted, the credibility interval assumes the sample is equivalent to a simple random sample. Credibility intervals for subgroups are larger. Question wording, practical difficulties in conducting surveys and the method of obtaining this sample of veterinarians can introduce error or bias into the findings.

SPECTRUM OF CARE DEFINITION

For the purpose of this study, “Spectrum of Care” is defined as an approach to care in which the veterinarian makes recommendations for each individual pet based on the needs and resources of the client, the attributes of the pet and the capabilities and experience of the veterinary team.

To capture veterinarians’ familiarity with this approach, respondents provided a response to the following survey item:

You may be familiar with the term **“spectrum of care.”** In a spectrum of care approach, the veterinarian makes recommendations for each individual pet based on the needs and resources of the client, the attributes of the pet and the capabilities and experience of the veterinary team. (You may also be familiar with this model but using different terminology.)

Regardless of what you may call it, prior to this survey, have you heard of this care concept?

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