

# The Power of Pet Perks

How Pet-Inclusive Benefits Drive  
Employee Engagement, Retention,  
and Positive Workplace Culture

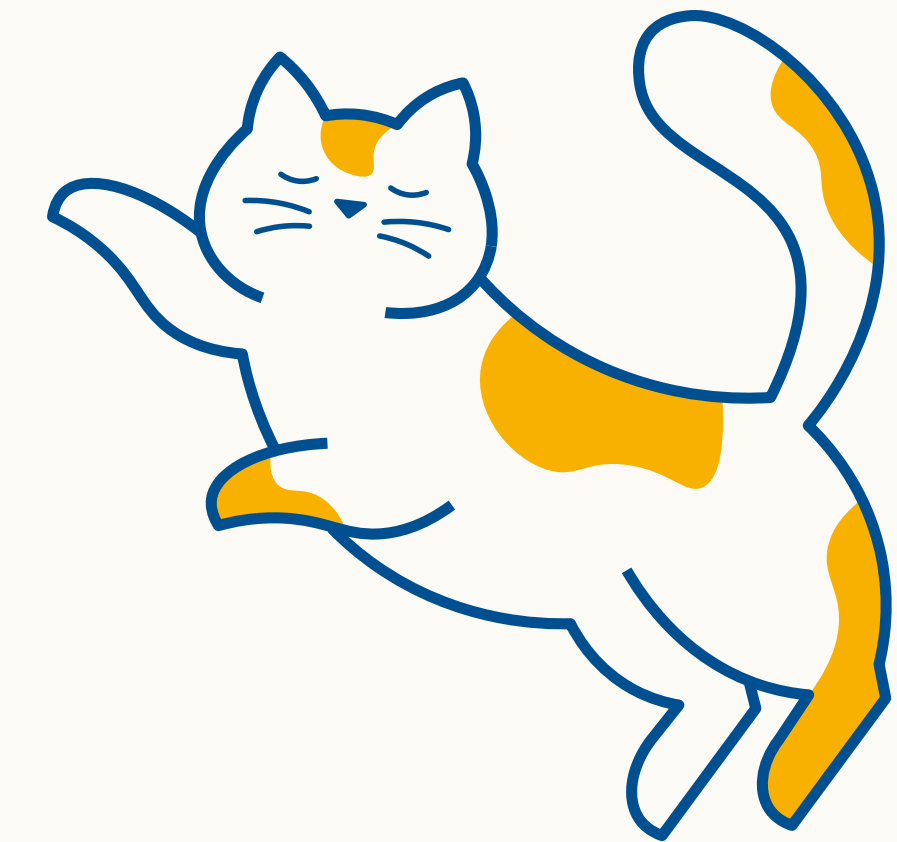
*OnePack Plan*<sup>TM</sup>  
by petpartners 





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# Background





Pet Partners Insurance, a best-in-class pet insurance company, and the Human Animal Bond Research Institute (HABRI) recognize the **importance of the human-animal bond and its impact on both human and animal health.**

HABRI and PPI have partnered together with Cohen Research Group to conduct a survey of Human Resources professionals to advance the understanding of the human-animal bond with a specific focus on the importance of **pet-friendly benefits and pet policies** in U.S. workplaces.







**Pet insurance is a popular voluntary employee benefit offering that helps cover veterinary costs and reimburse eligible pet care expenses.**

Medical treatments, surgeries, preventive care, wellness, and other services may be included, depending on the selected policy.



There are **5.7 million insured pets** in the U.S., a **17.1% increase** since 2022. \*

However, this number reflects **less than 4%** of the total U.S. pet population, highlighting the **untapped potential** to cover even more pets.

This growth reflects similar trends in pet ownership in general, as well as generational insights covered in this report — findings that HR professionals and business leaders **need to know** in today's competitive workforce.





# How Pets Improve the Workplace

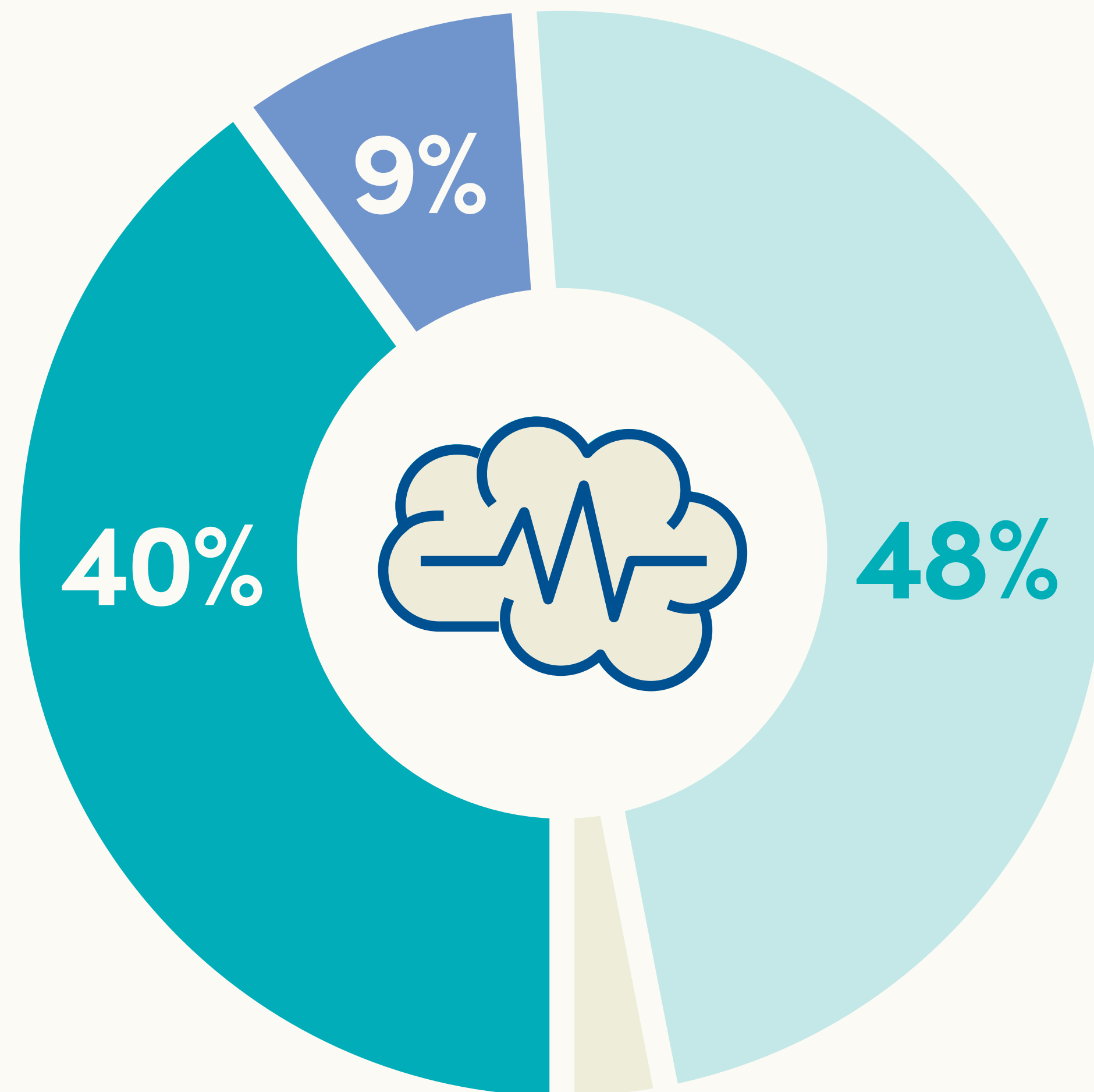




## Of the Human Resources Professionals we surveyed:

- **96%** consider pets an **important part of their families**.
- **95%** would do whatever they can to **ensure their pet lives a healthy life**.
- **90%** say they would spend **whatever it takes** if their pet required extensive veterinary care.
- **82%** report seeing or hearing firsthand employee **mental health benefits** of pet ownership in the workplace.





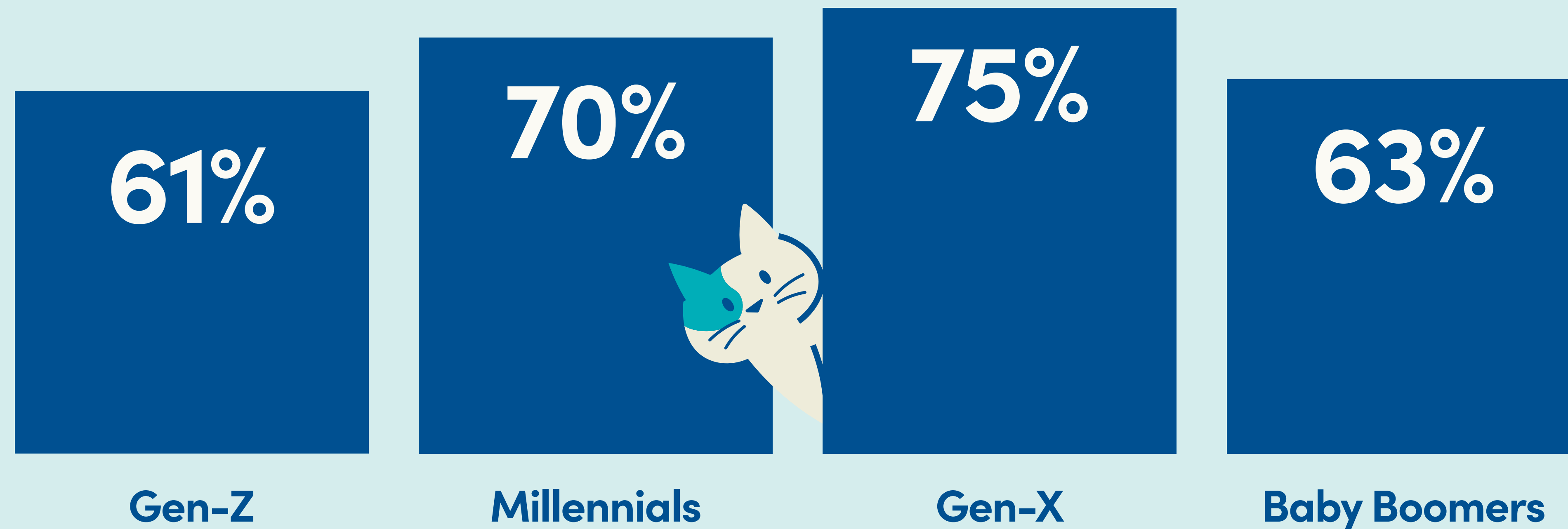
**96%** personally experienced **improved health** from owning a pet.

- Improved mental health
- Improved physical health
- Improved both



Numerous studies over the years have **demonstrated the positive influence pets have on our mental and physical health.** Among all respondents, **7 in 10** are aware of this research — and Senior Leaders are more aware than their Middle Managers.

**A generational breakdown of awareness of the research that demonstrates the human-animal bond can improve physical or mental health:**







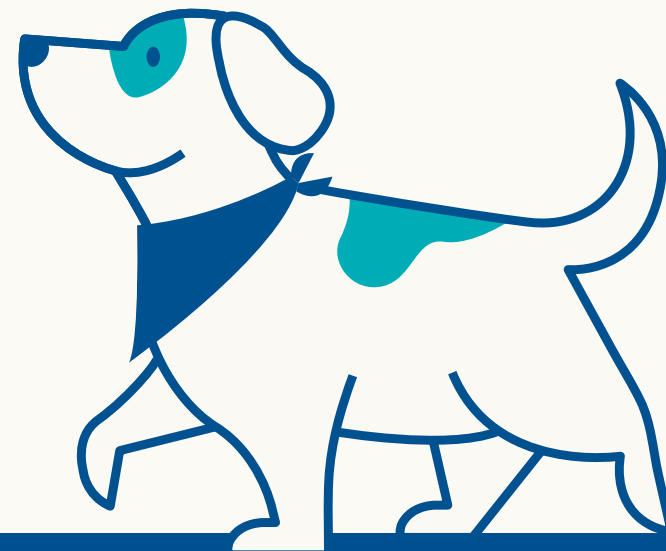
## So, what does this mean?

Pet owners are, in many ways, **healthier and happier** when they show up to work.

When we look at the distribution of companies in our survey who offer pet insurance as a benefit compared with those that do not, we found a **higher reported employee satisfaction** with their jobs and their benefits.



## HR professionals reported employees at companies offering pet insurance were...



**84% more  
satisfied with  
their jobs\***

**82% more  
satisfied with  
their benefits\*\***

\*HR professionals at companies offering pet insurance were more likely to agree that their employees are satisfied with their jobs (84%) versus those in companies that don't offer pet insurance (78%).

\*\*HR professionals at companies offering pet insurance were more likely to agree that their employees are satisfied with their benefits (82%) versus those in companies that don't offer pet insurance (74%).

Companies offering pet insurance are significantly more likely to offer other pet-related benefits.

HR professionals report that time off to care for a sick pet is both the top benefit offered at medium and large companies and the **most valued** by employees.



# Underestimated Potential of Pet-Friendly Benefits







**Human Resources Professionals  
report that over half of their  
employees are pet owners, or 53%.**

This number is **47%** for those who work at  
medium-sized companies.



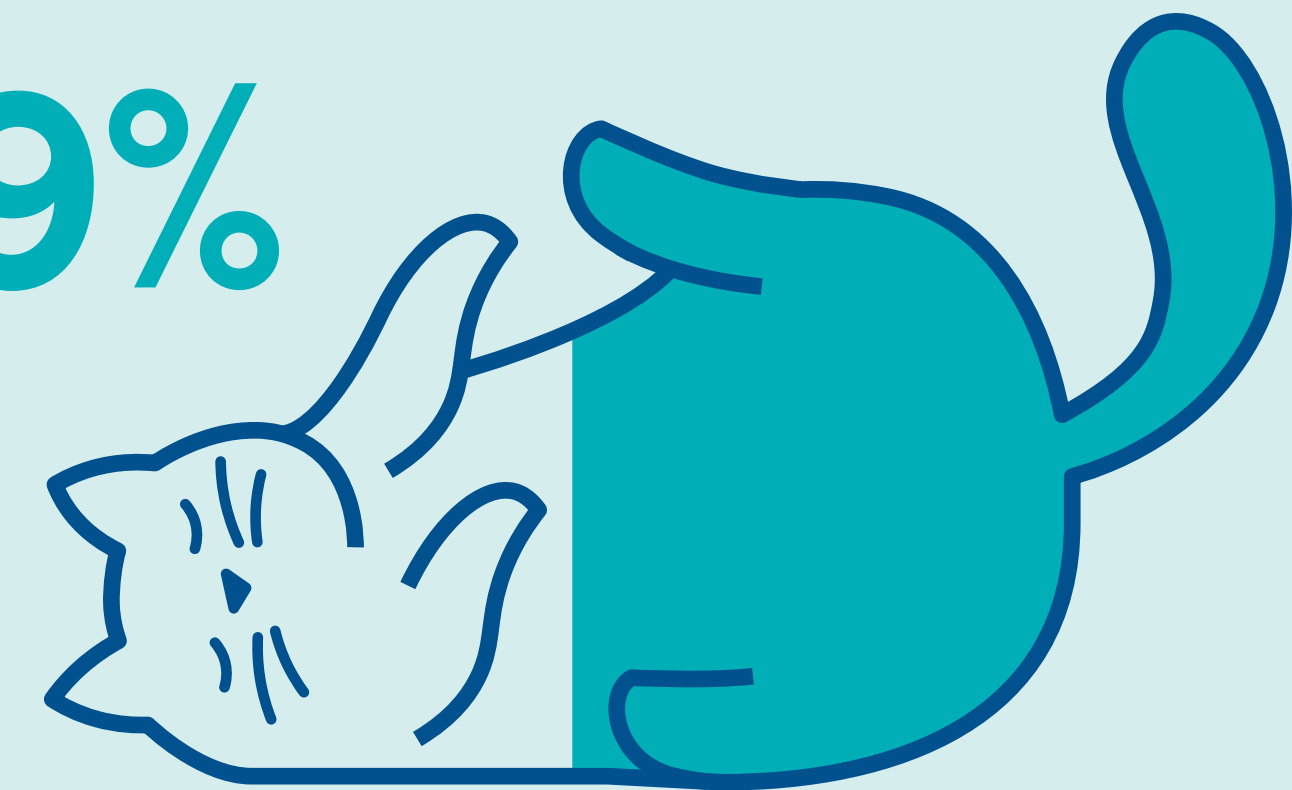
Despite 90% of the HR professionals surveyed being pet owners and **72%** having pet insurance themselves, these individuals **underestimated the number of pet owners on their teams** when compared to the national average.

Among HR professionals...



have at least one dog

59%



have at least one cat



For context, the concentration of pet owners in the United States has **risen from 56% in 1988 to 66% in 2024**. It is reasonable to expect this number to continue climbing, especially with greater pet ownership among Millennials and Gen-Z. \*\*

Leaning into pet-friendly workplaces and benefits improves employee satisfaction, improves mental and physical health, and ultimately, fosters a **more appealing workplace for attracting and retaining talent**.





HR professionals who are aware of human-animal bond scientific research are significantly **more likely to personally believe in offering pet insurance** to employees, representing **78%** of those surveyed.



They're also more likely to have conversations about the health benefits of pets at home and in the workplace — **but how do they make a convincing case with their companies' decision-makers?**



# The ROI of Pet Insurance: From Health and Wellness to Loyalty





The health **benefits of pet ownership are well-established** across numerous studies, but it's not just feel-good information — these results show in the bottom line.

**Companies offering pet insurance report higher retention and employee satisfaction with their jobs and their benefits.**



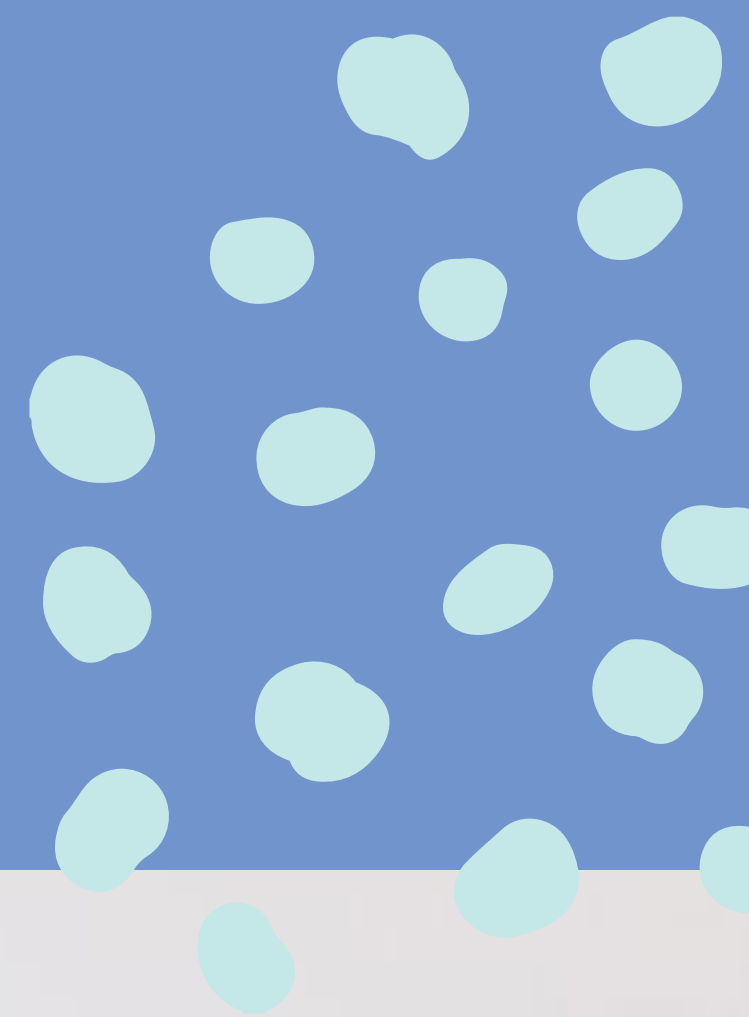


Employees with pets self-report better health. As such, encouraging and enabling pet ownership among employees can **help save on healthcare costs for companies.**

Additionally, **pet owners are estimated to visit the doctor less** often than those without pets, saving the U.S. health care system **\$22.7 billion** each year. \*\*\*



# Attracting & Retaining Talent with Pet Insurance







In a competitive job market, **recruitment is the number one issue** reported by HR professionals. Retention comes in at number three. Offering pet insurance helps with both.

We know pet ownership is on the rise and employees want pet insurance, but what makes this even more compelling is just **how much supporting pet owners impacts the ability for companies to hire and retain talent.**





HR professionals report that **over half** of employees enrolled in pet insurance at companies that offered the benefit.

**82%** of HR professionals believe being and/or becoming pet friendly **will help to recruit and retain** the best talent – this rises to **85%** for Millennial HR professionals.

These companies understand the rise of pet ownership and demand for pet-friendly benefits in the workplace. They know that pet insurance can **help attract the top candidates in this next generation** entering the workforce, and appeal to Millennial and Gen-X employees, as well.





**78%** of senior leaders reported that they would make **major life changes** to accommodate their pets, including their jobs.

After all, **94%** of HR professionals consider pets an important **part of their families.**

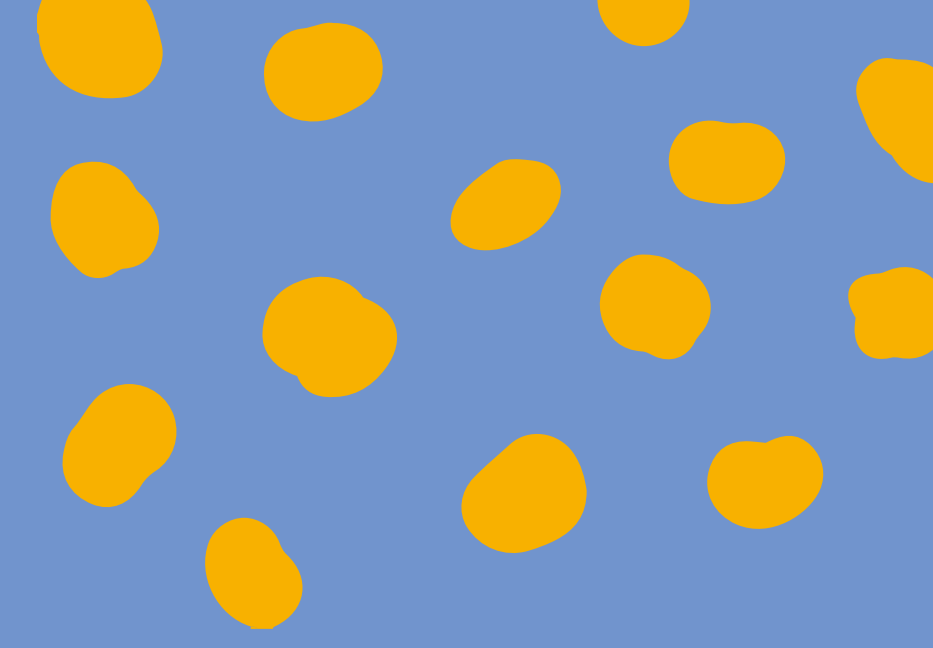


**80%** of HR professionals believe that pet-friendly policies and benefits are **instrumental in recruiting and retaining** top talent.

By providing pet insurance, these companies demonstrate **a commitment to employee care** and create differentiation.



# Pet Ownership Trends Across Generations



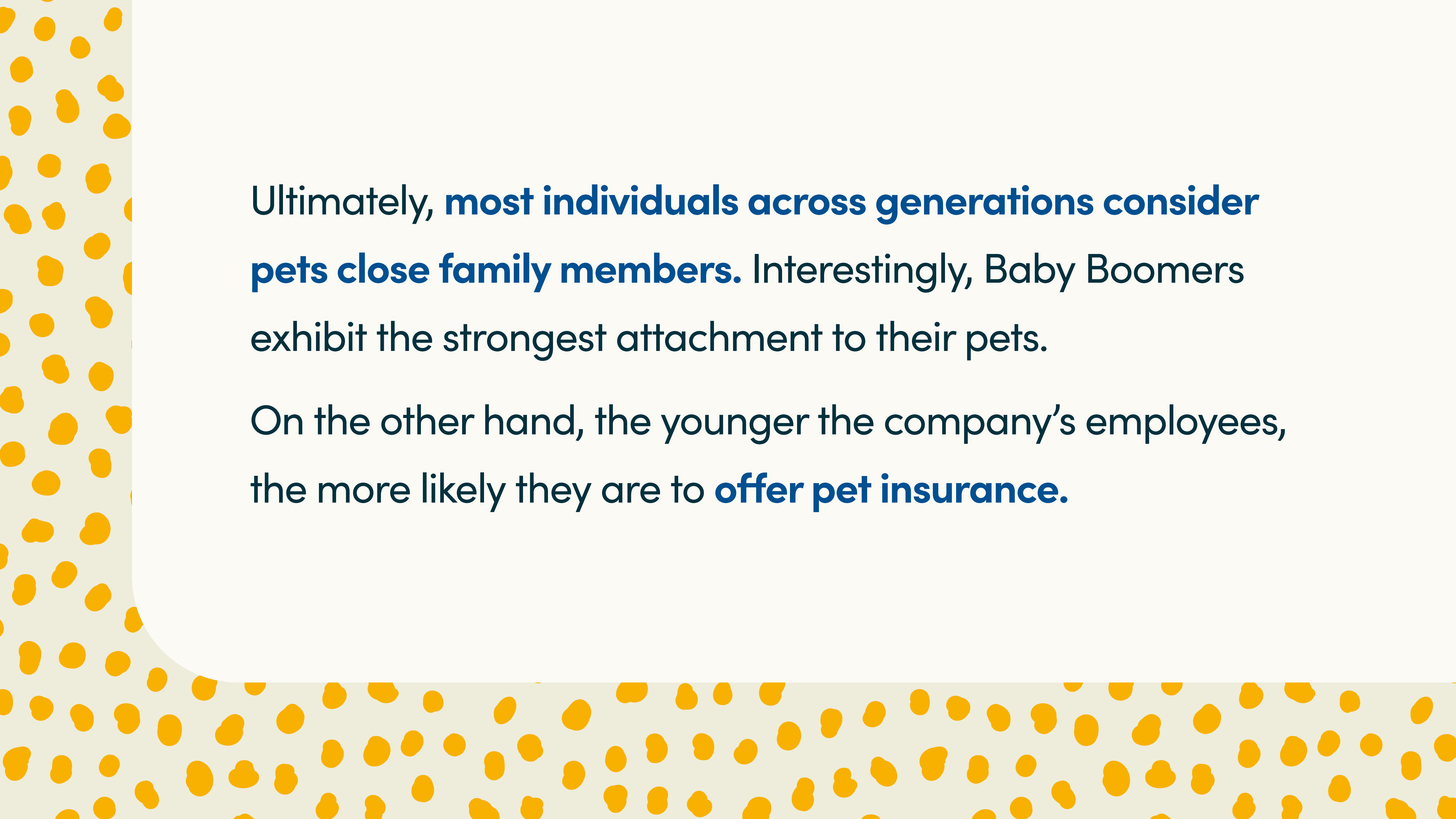




Pet insurance is a popular offering now, but it's also a rising trend as Gen-Z shows a **strong affinity for pets** and work-life balance. **81%** of HR professionals believe pets can **improve an employee's mental health**. This figure rises to **95%** for Gen-Z HR professionals.

Pet insurance has been directly linked to **increased employee satisfaction** and retention among younger employees, especially. As Gen-Z enters the workforce, **are companies prepared to meet these expectations?**



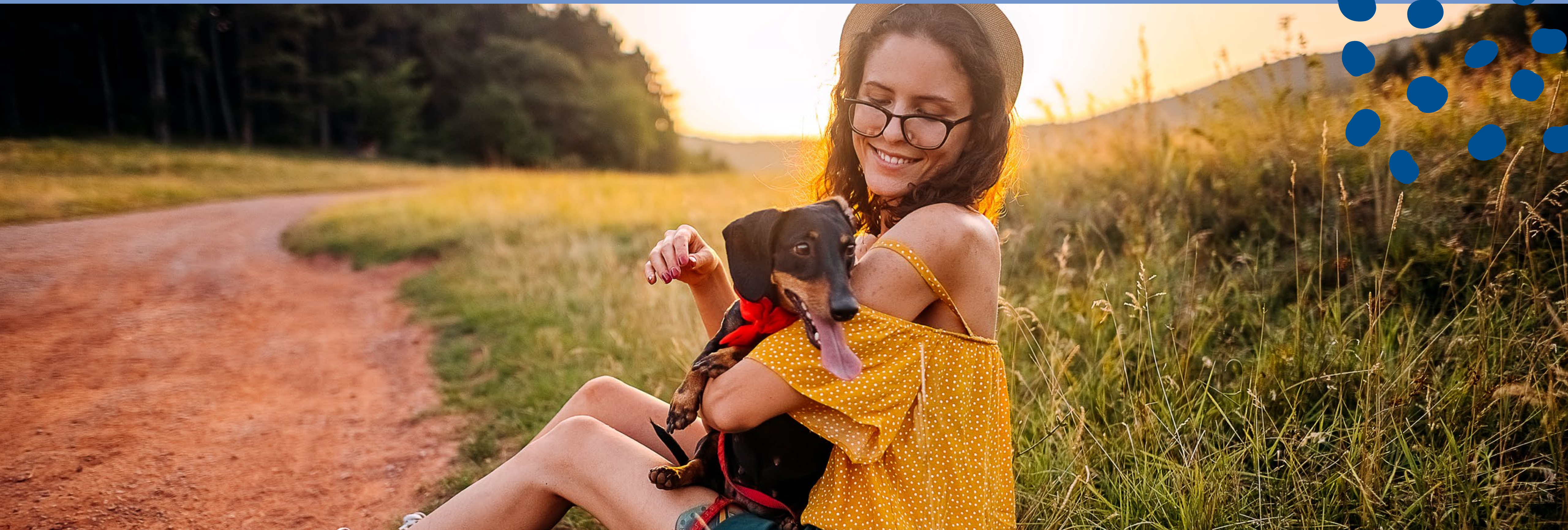


Ultimately, **most individuals across generations consider pets close family members.** Interestingly, Baby Boomers exhibit the strongest attachment to their pets.

On the other hand, the younger the company's employees, the more likely they are to **offer pet insurance.**



# HR Professionals and Leadership Believe in Pet Insurance

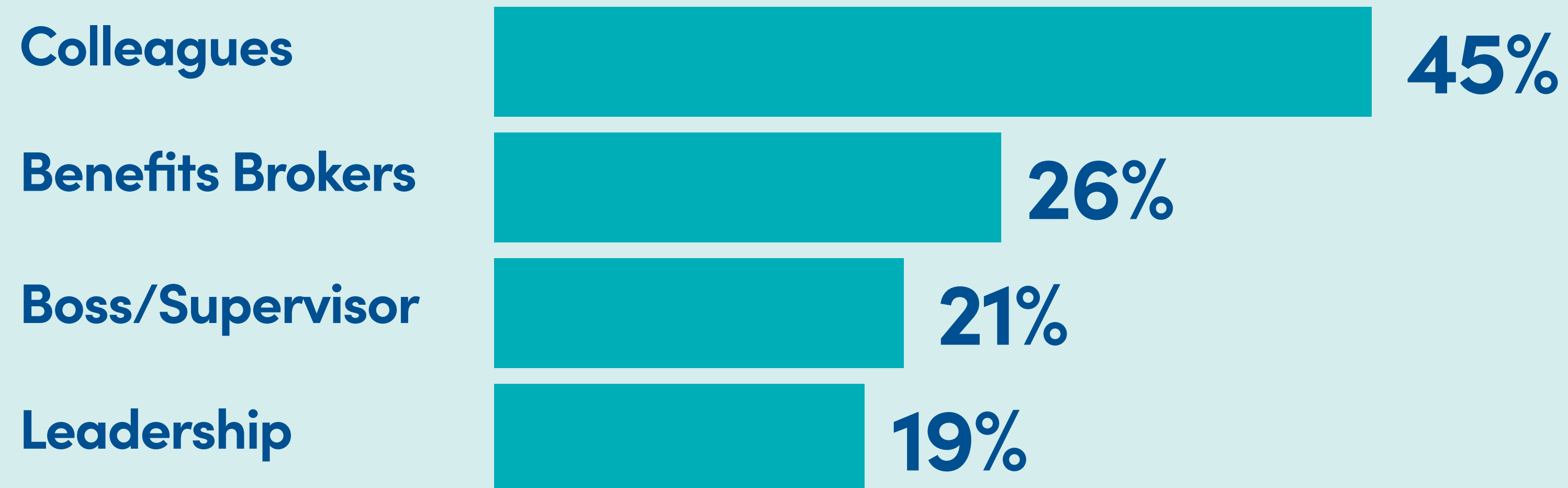




About **six in 10** human resources professionals have spoken about the **health benefits of pets** with:



However, they are **less likely** to bring those discussions into the workplace with:







Here's the thing — everyone from employees to senior leadership are **aware of and in alignment** with the benefits of offering pet insurance.

In fact, we found that senior leaders (including CHROs, EVPs, and VPs) are even more supportive than their middle managers, or **82%** compared with **76%**.

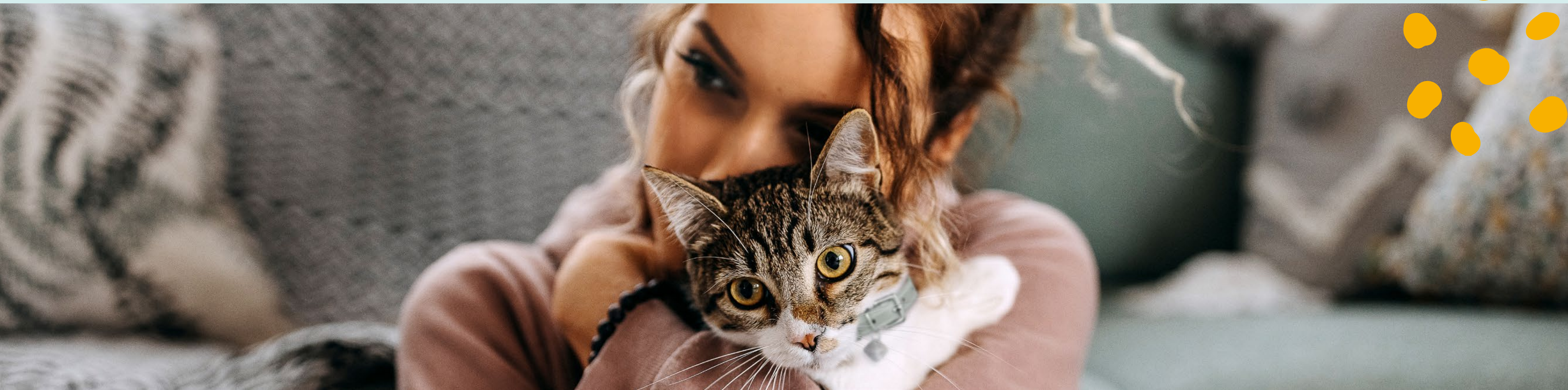
Our findings underscore the significant role of pet-inclusive workplaces in **fostering employee engagement and retention, as well as cultivating a positive workplace culture.**

The benefits of offering pet insurance are evident but remain unexplored in many companies.



**87%** of HR professionals believe offering pet insurance is a good way for the company to **show care and concern for employees and their families**, including their furry family members.

This rises to **91%** for senior leaders.







Embracing a pet-friendly culture and benefits can **enhance employee well-being and the success** of these organizations.







# *OnePack Plan*<sup>TM</sup>

by petpartners 

Ready to see how pet insurance can transform your  
benefits package and attract top talent?



Let's talk about **OnePack Plan by PetPartners.**

**[SalesSupport@PetPartners.com](mailto:SalesSupport@PetPartners.com) or 866-774-1113**





## Methodology

Survey of 1,021 HR professionals across a range of demographics, working for medium or large companies in the United States and Canada about their experiences with and perceptions of pet-inclusive workplace policies and pet-related voluntary benefits.

By design, half of the respondents work at companies currently offering pet health insurance to their employees and half did not offer it to them.

The survey was conducted online over a two-week period from February 22 to March 7, 2024.

\* North American Pet Health Insurance Association. (2024). State of the Industry Report. Retrieved from [naphia.org/industry-data/](https://naphia.org/industry-data/)

\*\* American Pet Products Association. (2024). State of the Industry Report. Retrieved from [americanpetproducts.org/research-insights/appa-national-pet-owners-survey](https://americanpetproducts.org/research-insights/appa-national-pet-owners-survey)

\*\* Human Animal Bond Research Institute. Health Care Cost Savings Report. Retrieved from [habri.org/health-care-cost-savings/](https://habri.org/health-care-cost-savings/)