



# The Human–Animal Bond Handbook

Best practices to advance global initiatives and policies that benefit human and animal health



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# Introduction

In 2024 Zoetis launched the Human-Animal Bond Report in collaboration with the Human-Animal Bond Research Institute (HABRI) and the Federation of Companion Animal Veterinary Associations (FECAVA).

This report was the first of its kind, highlighting the significant benefits of the Human-Animal Bond on human and animal health and well-being.

Building on the insights and recommendations from this initial report, we have now developed a comprehensive handbook to showcase best practices in policy and stakeholder initiatives to support the Human-Animal Bond around the world. It provides inspirational examples to assist policymakers to shape legislation that fosters positive relationships with companion animals and increases awareness among stakeholders and businesses on private-sector actions to improve the well-being of people and their pets.

These internationally scoped ideas are meant to give guidance to legislators and policymakers in prioritizing impactful policies across various sectors. While not an exhaustive review of Human-Animal Bond practices, the handbook offers an initial overview of key actions.



**This handbook has been authored by Zoetis, in collaboration with HABRI, FECAVA and the Federation of Veterinarians of Europe (FVE).**



# Towards a Pet Friendly Society

## Benefits and boundaries

With almost half of households globally owning a pet, interactions with our furry friends and the society we live in have an enormous impact on many people, pet owners and non-pet owners alike. Data shows that pet ownership – and the relationship behind it – spans diverse generations and societal groups, including nationality and socioeconomic status. This is a global phenomenon, with pet ownership at 50% in Europe,<sup>1</sup> 70% in the United States<sup>2</sup> and 66% in Argentina.<sup>3</sup> Even in a highly urbanized country like Japan, 40% of people said that they would like to own a pet, even though actual ownership rates are currently lower.<sup>4</sup>

A survey conducted by HABRI and Zoetis found that attitudes towards pets among their owners are strikingly similar around the world. On global average, 94% of respondents said that their pet is part of the family, with 92% saying they would do anything to prevent their pet from undergoing pain and suffering.<sup>5</sup>

Despite the historic bond between animals and humans, the societies we live in do not always make it easy for everyone to experience the mutual benefits of this bond. Many citizens are experiencing firsthand the challenges of living with a pet, with widespread impact on the well-being of both people and their pets, as beloved family members.

In a rapidly changing world, pets can provide stability and harmony for individuals and societies. As new governments take office, we look ahead, envisioning a future where responsible pet ownership is accessible to all. While countries differ in traditions, development and governance, our goal remains the same: a society where pets are safe, loved, well cared for and able to support even the most vulnerable among us.

In this context, we must ask ourselves: How can we achieve this vision for a pet-friendly society? What must we do to make sure that in the upcoming years, a substantial number of countries worldwide are recognised as shining examples of how humans and animals can mutually benefit from our lives together? How can we reduce the barriers people face to make this vision a reality?

## Our goals

We are committed to advancing sustainability in animal health for a better future. Building on our purpose to nurture the world and humankind by advancing care for animals, we believe in a future where animals are protected, cared for, and recognized as essential to human well-being as detailed below.



**Jamie Brannan**  
EVP, Chief Commercial  
Officer, Zoetis

// At Zoetis, we strive to create a world where every pet is a beloved family member. By empowering pet owners, veterinarians, and policymakers with the tools and insights they need, we will nurture the amazing human-animal bond, building a future that celebrates the joy, companionship, and unconditional love that pets bring into our lives. Together, let's make the world a more pet-friendly place for all.



# Our Shared Vision:

## Key steps for fostering the Human–Animal Bond

### Removing boundaries

- **Breaking down barriers to pet ownership**

Based on the mental, physical and social benefits of the human-animal bond, public policy should actively reduce obstacles to pet ownership, ensuring that individuals, institutions, and communities can foster and benefit from the human-animal bond.

- **Universal access to pet care and education**

Every pet owner should have the knowledge and resources to care for their animals responsibly. Professional standards for pet trainers should be regulated, and high-quality veterinary care must be available and accessible to all.

- **Support for pet owners in times of crisis**

Policies must protect pets during crises – whether war, natural disasters, or personal hardship. This includes resources for pets of the unhoused and survivors of domestic violence.

- **Pet-friendly cities and infrastructure**

Urban planning must evolve to accommodate pets by default. This includes pet-friendly housing, public spaces, and seamless access to transportation and green spaces.

### Veterinary care

- **A strong, sustainable veterinary profession**

Governments and academic institutions must address veterinary workforce issues and potential shortages to ensure the long-term viability of the profession. Proper training must equip veterinarians to support the human-animal bond effectively.

- **Widespread Access to Pet Insurance**

Stakeholders, including governments and veterinarians, should promote pet health insurance to ensure all animals receive necessary veterinary care. Civil liability coverage should also be encouraged, further integrating human and animal welfare policies. Human and animal services are interconnected under the One Health – One Welfare approach.

### One health – One welfare

- **A One Health – One Welfare approach**

Collaboration between the human and animal health sectors is vital. Policies shall acknowledge the essential role of animals in public health and individual well-being, including initiatives that support healthy aging in both humans and pets.

- **Policy that recognizes the human-animal bond in support of human health**

Governments and institutions should integrate the human-animal bond into public health frameworks. A growing body of scientific evidence highlights its importance for mental, physical, and social health, confirming it as a cornerstone for healthier societies.

- **Standardized and integrated Animal-Assisted Services (AAS)/Intervention (AAI)**

Animal Assisted Therapy (AAT), Animal Assisted Education (AAE) and other AAS programs deserve formal recognition, regulation and support. Hospitals, care homes and educational institutions must remove barriers to these life-changing services while ensuring the highest standards of animal welfare.

- **A world that prioritizes animal welfare**

All countries should establish and enforce robust legal protections against the mistreatment or theft of animals. Examples from European countries - including Germany, Belgium, Slovenia, France, Spain, the United Kingdom, Portugal, Italy and Austria - demonstrate how animal welfare can be safeguarded, sometimes even at constitutional level. These frameworks offer inspiration and guidance for other countries.

- **One Welfare as an educational standard**

The One Welfare concept should be deeply embedded in academic curricula – particularly in veterinary medicine, human healthcare, agriculture, and social sciences to drive interdisciplinary solutions ranging from social support to sustainable urban development.



## Best Practices & Policy Impact

The Human-Animal Bond (HAB) has long been recognized as a significant and enriching aspect of human life.

In 2024, our report **“The Human – Animal Bond, the shared health benefits and existing barriers”** provided concrete data to support what many have intuitively known for centuries. Through this section, we will explore various successful practices and implementations throughout the world. We will focus on three key areas: “Removing Boundaries,” “Veterinary Care,” and “One Health”, these areas collectively demonstrate the universal benefits of nurturing this unique relationship.



# Removing Boundaries

## Housing regulation and pets in public places

### POLICY BACKGROUND

Housing crises throughout the globe are putting significant pressure on home seekers. Pet owners who make up almost 50% of the world's population,<sup>6</sup> should not face additional barriers when looking for housing. While almost all rental housing operators (93%) agree that pets are an important part of the family, 72% of rental housing residents say pet-friendly housing is hard to find.<sup>7</sup>

#### Fact

**72% of rental housing residents report that pet-friendly housing is hard to find**

Insufficient housing options remain a significant contributor to pet abandonment. This problem is intensified amongst those facing additional hardships such as homelessness, victims of domestic violence or elderly people moving into nursing homes. In these situations, rules about pets can make it harder for vulnerable people to find housing, often forcing them to choose between having a home or keeping their pets.

Rental housing communities can attract more potential residents and increase demand by adopting pet-friendly policies. Additionally, pet-friendly rental properties tend to keep tenants longer.<sup>8</sup>

In the context of tenancy agreements, landowners should not be allowed to refuse the presence of pets unless of specific and justifiable circumstances. For residential care facilities, emergency and temporary housing is crucial to raise awareness about how housing regulations affect pet

ownership. The goal is to develop new, inclusive practices and policies.

Furthermore, many people experience issues when trying to bring pets to work. This issue has become more prominent after Covid lockdowns during which many people got pets.<sup>9</sup> When making the return to traditional offices, this often led to situations where pets either needed to stay home alone for longer periods or were even abandoned. The pet-in-office question also arises when the regular caregiver is ill or absent and another family member needs to care for a dog or another pet while maintaining a regular work-schedule.









#### Fact

**More than 23 million American households — nearly 1 in 5 nationwide — adopted a pet during the pandemic**

In addition to workplace challenges, the presence of pets can also significantly impact other aspects of life. For instance, domestic violence survivors often face difficult decisions regarding their pets when seeking shelter.

Data from the United States shows that 50% of domestic violence survivors would not seek shelter if they could not bring their pets. According to the Urban Resource Institute less than 10% of domestic violence shelters in the United States accommodate pets. This presents a significant barrier to help-seeking behaviour and highlights the need for more pet-friendly options.<sup>10</sup>

### Policy goals and objectives

-  Reduce rates of pet abandonment or relocation due to housing restrictions.
-  Remove policies that minimize the number of pets or place limitations on pet size and breed.
-  Reduce or eliminate pet deposits and extra charges.
-  Flexible housing policies should allow companion animals by default, including screening processes to ensure responsible owner and pet behaviour.
-  Make pet-friendly environments in care homes the standard, enhancing the living experience for residents.
-  More employers allowing the staff to bring pets to the office.
-  Reduce housing precarity for pet owners, particularly those in vulnerable situations.
-  Educate and assist domestic violence shelters in creating on-site pet housing.



## PRACTICE SPOTLIGHTS

### Supporting pet-friendly rental properties

Countries such as France, the United Kingdom and Belgium have intervened to prevent landlords from issuing blanket bans on pets. Belgium adopted a series of measures reinforcing tenants' rights in 2024, including the ban of rental contracts that prohibit the presence of pets.<sup>11</sup> In the Flanders region, the automatic right to keep a pet was established in 2018.<sup>12</sup>

Similarly, French landlords cannot refuse tenants based on pet ownership, as the right to keep a companion animal has been enshrined in law since 1970. In the United Kingdom, the reform of the Renters Bill (2022-24)<sup>13</sup> makes pets allowed by default in the model tenancy agreement for rental properties, although landlords are not obliged to follow the model. While these measures are a positive step forward, they are not sufficient.

Although the situation in the United States varies from state to state, positive practices include federal guidelines that extend rental rights for assistance animals, such as service and emotional support animals.

These rules allow people with disabilities or mental health conditions to request reasonable accommodations under the Fair Housing Act. Housing providers must consider these requests and make exceptions to pet policies if the animal is deemed necessary for a person's emotional well-being.

**New Jersey** has required all multi-unit senior citizen housing to be pet-friendly since 2003.<sup>14</sup>

Since 2017, **California** requires all publicly financed multifamily housing developments in the state to be pet friendly. However, there are still many restrictions on pet-friendly housing that create barriers for pet owners.

In the **United States**, 76% of rental property owners/operators claim their properties are pet friendly. However, only 8% are free of all restrictions, such as breed, size, weight, and number of pets according to the Pet Inclusive Housing Initiative Report.<sup>15</sup>

### Protecting people and pets from domestic abuse

Experts have long been aware of the correlation between animal abuse and domestic violence.<sup>16</sup> Companion animals are also often victims in abusive relationships. Victims fearing their pets will be harmed or killed is a significant factor in keeping them stuck in the cycle of violence.<sup>17</sup> Primarily led by not-for-profit organisations or private businesses, there are initiatives to directly tackle this issue.

- The Sheltering Animals & Families Together (SAF-T) Program is a global initiative that specializes in finding housing for victims of domestic violence and their pets to ensure they can stay together.<sup>18</sup> The program has worked with 325 shelters throughout the world by providing a start-up manual for allowing pets in temporary housing.
- The 25 by 2025 campaign has set a goal to help 25% of domestic violence shelters in the United States become pet friendly by 2025.<sup>19</sup> In 2024, there were over 18% pet-friendly shelters.<sup>20</sup>

The initiative developed a toolkit for citizens seeking to become advocates for the cause and raise awareness and support the goal. The toolkit encompasses a wide range of resources, including social media graphics, email and letters templates for local officials.

The Federation of Veterinarians of Europe (FVE) has also published guidance that helps veterinary surgeons to understand the issue and what role and responsibilities they have. The topic has also made its way into academic curricula at some universities. These initiatives offer crucial support to vulnerable populations escaping domestic abuse and help reduce pet abandonment by removing barriers that prevent families and pets from staying together.<sup>21</sup>



Be aware: in domestic violence situations pets are at great risk, in animal abuse situations humans may be victims too! Also people in long-term care at home might be loving pet owners, and might need help to be responsible pet owners.

**Prof. em. Dr. Marie-José Enders-Slegers**  
President, International Association of Human Animal  
Interaction Organisations (IAHAIO)



## PRACTICE SPOTLIGHTS

### Supporting care home residents to keep their pets

#### Fact

## Pet companionship has a direct positive link with the healthy aging of people

Pets play a vital role in the lives of many. For care home residents, the presence of a pet can significantly enhance their quality of life, offering companionship and a sense of purpose.<sup>22</sup>

Many residential care homes across the United Kingdom welcome new residents bringing their pets. However, most require that residents take care of their own animals.

To tackle this issue, the Cinnamon Trust keeps a national register of care homes and retirement villages in the United Kingdom that are pet friendly.<sup>23</sup>

Additionally, it helps elderly people with the care of their pets, allowing them to remain with their pets and experience the mental and physical benefits<sup>24</sup> of the human-animal bond.

In the United States a Place for Mom gives free, personalised guidance to families in the process of finding senior living spaces.<sup>25</sup> The organisation reports that as of 2023, most communities within their network are pet-friendly and while elderly can take care of their animals, a Place for Mom also provides support for specific tasks.

To avoid risks related to zoonotic or animal-only diseases, it is essential to take all necessary precautions. If elderly residents are no longer able to manage regular vaccinations and parasite protection for their pets, staff or other helpers must step in to ensure these veterinary needs are met.

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### Allowing pets at work

#### Fact

## Increased time with companion animals has a positive impact on work performance

Studies show that allowing pets – usually but not limited to dogs – in the workplace offers numerous benefits. Not only does it prevent dogs from being left alone and reduce the owner's guilt, but it can also lead to surprising advantages such as increased performance and productivity.<sup>26</sup>

A study by Purina Europe has shown that 40% of employees believe that pets at work reduce stress levels and are creating a more relaxed environment.<sup>27</sup> Furthermore, a pet-friendly work environment enhances the employer's reputation and is often seen as a sign of a positive workplace culture. This can increase the attraction and retention of talent.

But bringing dogs to work also comes with challenges, like questions around acceptance and hygiene. It is also important to ensure the suitability of the offices and establish procedures for handling issues like continued barking. To make it easier for companies to prepare for allowing pets in offices, Purina Europe has thus initiated the “Pets at Work” initiative, which provides a toolkit guiding businesses through the process.<sup>28</sup> Over 200 companies in Europe have made use of this, providing better solutions for pets, owners and employers.



**Kerstin Schmeiduch**  
**Director Sustainability & Corporate**  
**Communications Nestlé Purina**  
**PetCare Europe**



“At Purina, we passionately believe that pets and people are better together. We want more people to experience the amazing benefits that pets bring: from improved health to happier workplaces. That’s why we launched our Pets at Work initiative, and can proudly say that we have helped more than 200 companies across Europe to become pet friendly.”

## PRACTICE SPOTLIGHTS

### Pets in disaster relief situations

During natural disasters or other disruptive events, pets and other animals face numerous challenges that can significantly impact their well-being and survival. Not all evacuation transportation options, such as buses and boats, are equipped to handle pets which leads to even more complicated evacuation processes. Additionally, many emergency shelters do not accept pets, forcing owners to make difficult decisions about their pets' safety and their own. It is therefore important to educate pet-owners and emergency responders on how to prepare for potential natural disasters in advance – especially if they are in geographic areas where natural disasters like earthquakes or hurricanes regularly strike.

For instance, the United States' READY program includes a special section on pets to help people create crisis-preparedness plans.<sup>29</sup>



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**Zooprofilattico Sperimentale**  
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**Collaborating Centre for**  
**Animal Welfare**

**//** Animal welfare professionals need to operate side-by-side with allies and stakeholders, in order to ensure that all relevant actors are involved and operate in a coordinated manner, with a "One Health", whole-of-society approach to emergency management planning and capacity development. The «human factor» is fundamental, individual and collective responsible ownership is the cornerstone on which to build any emergency management systems, based on the ethical responsibility to promote animal health and welfare even in the absence of ownership.

It is also important to build a culture of preparedness amongst both decision-makers and veterinary services to face these situations efficiently. This means encouraging the development of Veterinary Services Contingency Plans (VS-CP) to protect animal health and welfare during natural disaster and emergencies, ensuring that companion animals receive proper care and assistance both during and after these events. The World Organisation for Animal Health (WOAH) is leading the work on disaster management and risk reduction to establish country specific protocols and procedures based on a 'One Health' approach.

Specifically, since 2014 WOAH's Platform on Animal Welfare for Europe aims at supporting its European members to improve their capacity to handle animal welfare emergencies based on their guidelines on disaster management and risk reduction in relation to animal health and welfare, and veterinary public health.<sup>30</sup>

From 2018 to 2021, WOAH ran a pilot project to strengthen VS-CPs' awareness and capacity building in the Balkan countries. Following this, the Platform implemented Action Plans to continue the pilot project's efforts and leverage the experiences gained by WOAH members from Europe and North Africa (2024-2026)<sup>31</sup>

The European Union also demonstrated an inclusive pet-friendly approach to disaster relief when millions of Ukrainian refugees fleeing war were allowed to bring their pets with them. At the border, pets were vaccinated and given EU pet passports, allowing owners and pets to continue their journeys and safeguarding their health.



# Veterinary Care

## 1. Ensuring access to veterinary care

### POLICY BACKGROUND

Challenges related to the veterinary workforce have a significant impact on access to healthcare for animals and the well-being of veterinary healthcare teams. These challenges are complex and multi-factorial: a combination of a growing pet population and demand for veterinary services in some sectors coupled with a low retention rate of practicing vets in some sectors and geographies.

Furthermore, there is an uneven distribution of veterinarians between urban and rural, as well as well-off and more deprived areas. While this issue is not a new phenomenon for the veterinary sector in some countries, it is becoming more widespread.

Mental health challenges are frequently experienced in the veterinary profession. Suicide rates are higher compared to the average population.

Efforts are needed to support a better work-life balance for overworked veterinarians, including part-time options for the younger generation.<sup>32</sup> The sector also requires more role models, practical activities, and hands-on traineeships in state veterinary medicine for students and recent graduates. Additionally, improving soft skills such as communication and economics is essential, considering socioeconomic and geographic differences.



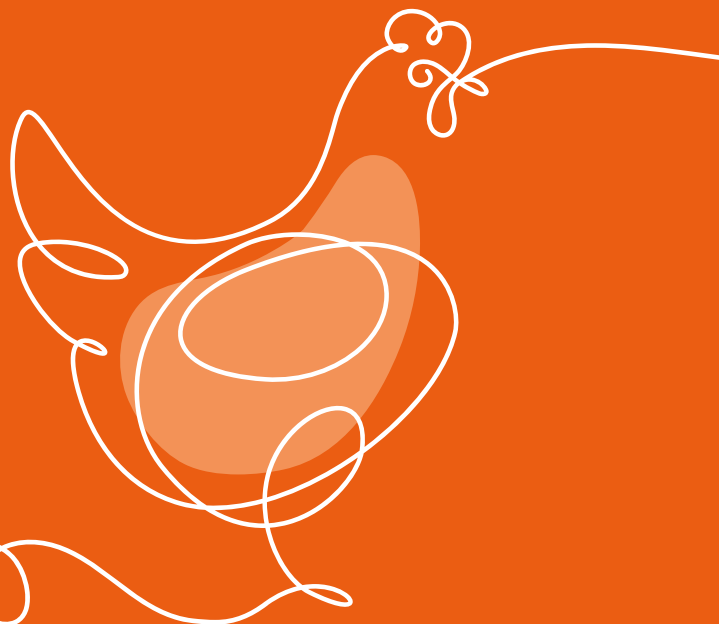
**Nancy De Briyne**  
Executive Director, FVE



All companion animals deserve the veterinary care they need. Breaking down barriers to veterinary services strengthens not just animal welfare, but society as a whole. Veterinarians are key to making access to care a reality for all, strengthening the human-animal bond at every level. I encourage everybody to read this report which showcases solutions to ensure no pet is left behind and how to strengthen the fantastic bond people and companion animals have.

### Policy goals and objectives

- 🐾 Ensure that veterinary services are available equitably across different regions and in urban and rural areas.
- 🐾 Improve mental well-being, job satisfaction and retention in practice among veterinary professionals.
- 🐾 Adopt flexible and contemporary work practices can help attract and retain talent in the veterinary field.
- 🐾 Increase efficiency and economic viability of practices and clinics through training of veterinary students and throughout work life.
- 🐾 Facilitate the integration of online services and telemedicine into veterinary practices and ensuring standardised care.





## PRACTICES SPOTLIGHT

### Supporting care home residents to keep their pets

Ensuring access to quality veterinary care in rural areas is essential but often challenging due to limited resources and geographical isolation. This section explores innovative solutions and best practices to enhance veterinary services.

In Japan, the government is set to officially allow online medical consultations for pets to improve convenience for pet owners. The Ministry of Agriculture, Forestry and Fisheries is expected to create guidelines to help veterinarians adopt this practice. This service will be available only for initial diagnoses.

The German Federal State of Bavaria has just introduced a scheme which grants prioritized access (free of tuition fee) to veterinary students who agree to work as a livestock vet in rural areas for ten years.<sup>33</sup>

Public funding schemes in Spain, Scotland and France pay for veterinarian services in small and medium-size rural farms or areas identified at risk. These measures increase the demand for veterinary services making it more feasible to establish a profitable veterinary business, while ensuring animal health is maintained. Countries can also support by continuing public procurements that require private practitioners to perform certain official tasks, such as mandatory vaccinations.<sup>34</sup>

In Finland, Greece, Norway and Sweden, it is a legislated duty for veterinary services to be organised and financed at the municipal or regional level. This ensures essential animal healthcare across the entire territory, including rural and remote areas.<sup>35</sup> In the EU it should be considered whether the European Regional Development Fund (ERDF) could be used to finance sustainable veterinary structures in rural areas or those areas with a significantly lower rate of professionals.

A remarkable example is the African Livestock Productivity and Health Advancement initiative that Zoetis co-funds with the Bill and Melinda Gates Foundation to establish sustainable veterinary care including access to vaccines, medicines and diagnostic services in Sub-Saharan Africa. Since 2017, A.L.P.H.A. and A.L.P.H.A. Plus have resulted in the registration of 132 veterinary medicines and new pharmaceutical products, the treatment of 12.7 million cows and 260 million chickens, and the training of over 35,000 farmers, veterinarians and para-veterinarians in the region.<sup>36</sup>

A.L.P.H.A.+

zoetis

## PRACTICES SPOTLIGHT

### Strengthening the veterinary workforce

In Europe, FVE and FECAVA have launched several initiatives to work towards a work environment which is inclusive and makes (potential) veterinarians from diverse backgrounds feel welcome, ensuring a broader pool of veterinary students and subsequently, practicing vets.



**Jeannette Ferran Astorga**  
Executive Vice President,  
Corporate Affairs,  
Chief Sustainability Officer

// Veterinarians play an essential role in society by caring for the animals we count on. To help ensure the veterinary profession is well-equipped to meet these demands, Zoetis is committed to continued investments in veterinary education, mental health resources and capacity-building.

To ensure that veterinarians can cope with workforce issues like stress, long hours and demanding patients, further initiatives have been launched.

As an example, in Europe the VETJOY initiative offers advice, workplace coaching and mentorships, which has awarded them a best practice workplace prize.<sup>38</sup> By providing these resources, VETJOY helps individual vets, veterinary practices and other institutions mitigate potential mental well-being issues, ensuring that vets enjoy long-lasting and fulfilling careers.

#### FACT

**Worldwide, 48% of clinics have more clients than before the pandemic**

Supporting the mental health of veterinarians is a big cause in the United States as well. Several organisations, including the American Veterinary Medical Association (AVMA) have resources and initiatives focused on providing critical mental health support for veterinary professionals and preventing suicide.<sup>39</sup> The non-profit organisation Not One More Vet provides vital education,

support and resources including grants to support the well-being of the veterinary medical community.<sup>40</sup>

Additionally in the United States, the Rural Veterinary Workforce Act is a bipartisan legislation that aims to expand the reach of the Veterinary Medicine Loan Repayment Program eliminating federal taxes on VMLRP awards, making it easier for more veterinarians to take part in the program. Additionally, this program offers up to \$75,000 over three years to help repay student loans in exchange for providing services in areas designated by the United States Department of Agriculture as having a shortage of veterinary care.<sup>41</sup>

In the United Kingdom, the Royal College of Veterinary Surgeons (RCVS) published a Workforce Action Plan, which outlines key areas where the veterinary sector can collaborate to mitigate the impact of ongoing workforce shortages.<sup>42</sup> The plan presented seven goals, including promoting leadership at all levels, fostering a supportive work environment, increasing responsibility for veterinary nurses and embracing modern work practices amongst others.

Veterinary faculties in France provide government-funded tutored internships, boasting an 80% success rate of students remaining in rural farming after completing the program. The keys to this success are the tailored training provided by experienced rural veterinarians and the deep immersion in rural practice.<sup>43</sup>



**Danny Homes**  
President FECAVA

// As animal welfare advocates, veterinarians already understand responsible ownership is critical to the health of our animal companions in Europe. It is becoming clearer and clearer that understanding the Human-Animal Bond and how it benefits young and ageing people will also be important for veterinarians going forward. We will increasingly have to look at the delivery of clinical services through this prism. FECAVA are delighted to be involved with a multiple stakeholder and interdisciplinary approach to this subject.

## 2. Ensuring pet-care is available for all

### POLICY BACKGROUND

#### Fact

**According to The Health Care Cost Savings report (Habri, 2023), pet ownership saves the human healthcare system in the United States \$22.7 billion<sup>44</sup>**

Pet ownership comes with important financial responsibilities. With the rising costs of pet food and veterinary services, both public policy and awareness to support the affordability of pet care are crucial to curb abandonment rates and improve financial security of owners. Since the mental, physical and social health benefits of pets are experienced by all pet owners, regardless of their socio-economic status, it is important to keep pet ownership and care accessible for everyone.

Specifically, the increased cost of veterinary care is linked to factors including high rates of pet adoption during the COVID-19 pandemic, the rising cost for veterinary services, products and practice equipment, the increased longevity of dogs and cats and a current shortage of veterinarians in practice in some countries and regions. Emergency visits, specialist care and hospitalizations are expensive, and often come as unexpected budgetary pressures to owners. This raises the issue of inequality, as responsible pet ownership and the joys it brings should ideally not be exclusive, but rather an accessible and sustainable choice for all.

#### Policy goals and objectives

- 🐾 Ensure that all pets receive a certain level of necessary medical attention, regardless of their owner's financial situation, improving animal welfare and reducing the likelihood of untreated health issues.
- 🐾 Alleviate the financial burden on vulnerable populations.
- 🐾 Make responsible pet ownership more accessible by encouraging and subsidising subscriptions to pet insurances.
- 🐾 Reduced VAT on vet products and services. Animal health costs classified as tax-deductible.
- 🐾 Make resources readily available which educate people about responsible pet ownership and the resulting costs.





## PRACTICES SPOTLIGHT

### Financial aid for veterinary costs

In many countries, only non-profit organisations provide financial assistance to those struggling with veterinary consultation fees or related costs. Some vets offer payment plans through a credit company to help dividing payments. While this can help sick and injured animals to access treatments and care, it does not improve the overall affordability at the systemic level and can even create uncontrolled debt situation.

In the United States, there are several organisations providing programs for pet financial aid, including for seniors, people with disabilities, and those who are ill. For instance, the Pet Fund provides financial assistance to handlers whose pets need non-basic and non-emergency vet care.<sup>45</sup>

In addition, the organisation also provides information about preventive care, pet insurance programs, and financial services to help prevent emergencies. The Fund relies on donations to cover its activities.

Another example worth mentioning in the United States is the RedRover Urgent Care grant program. It provides financial assistance, resources, and emotional support for pet owners struggling with economic hardship when pets are in life-threatening situations.<sup>46</sup> The average grant is around \$250 and is intended to fill small financial gaps that prevent a handler from taking their pets to the vet. In 2023, the organisation granted aid to almost 600 pet owners, while more than 5,000 received advice or other forms of assistance.

In Europe, examples include the RSPCA that runs veterinary clinics providing low or free cost veterinary services, or financial assistance to pet owners living in local areas, the PDSA, Dog Trust and Cat Protection in the United Kingdom, and the DSPCA in Ireland.<sup>47,48</sup>

While some countries have a stronger tradition of private philanthropic initiatives, others see their government playing a stronger role in animal care.

For instance, Australia and its regional governments offer several programs designed to help non-profit organisations and charities promoting responsible animal ownership education, community foster care networks, non-profit and low-cost veterinary services and groups that provide relief facilities and services during an emergency. While programs vary by region, they all aim to increase animal welfare in the country and indirectly relieve the financial pressure on low-income families with pets.<sup>49</sup>

In the United States, a new introduced bill, the People and Animals Well-being (PAW) Act<sup>50</sup> aims to increase access to veterinary care for millions of Americans by expanding eligibility for Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs).



**Steven Feldman**  
**President, Human Animal Bond**  
**Research Institute (HABRI)**



Scientific research shows that pets are good for human health, making it even more important that we find new ways to help pet owners to care for their family pets. The PAW Act is not just about paying for veterinary care, it's about strengthening the mutually beneficial human-animal bond.

This legislation proposes allowing pet owners to use these tax-advantaged accounts to cover veterinary care and pet health insurance expenses.

Eligibility for the PAW Act includes all pet owners who have HSAs or FSAs. With 32 million HSAs covering 60 million families, and meaningful participation across various income levels and ages, this act has the potential to support the 66 % of households in the United States that have pets.<sup>51</sup> By enabling pet owners to use pre-tax funds for veterinary care, the PAW Act can help alleviate the financial burden associated with pet healthcare.<sup>52</sup>



## PRACTICES SPOTLIGHT

### Increased pet health insurance

Global pet insurances are a growing market, fuelled by increasing awareness and desire for better care for companion animals, often thought of as being part of the family. More than financial security, pet insurances are perceived as a commitment towards a companion animal. Led by Sweden, Europe is at the forefront of this trend.<sup>53</sup> However, government initiatives to support wider adoption of pet insurance remain rare, despite their potential to alleviate financial burden and promote equality in harnessing the HAB.



**Lior Keren**  
CEO, Pumpkin Pet Insurance

**//** Pet insurance is a game-changer, offering invaluable benefits. It gives pet owners peace of mind while removing financial barriers to veterinary care. It enables veterinary teams to advocate for and provide the highest quality treatments. Most importantly, it ensures pets receive the ongoing care they need for a healthy, happy, and long life.

Nevertheless, Spain's Animal Welfare Law of 2023 introduced compulsory liability insurance for dog owners. This serves as a good example of how policy can make owners more aware of pet insurance possibilities. In practice, Sweden shows that compulsory liability insurance has produced positive externalities: a staggering 90% pet health insurance coverage for dogs.

In France, the Paris City Council plans to launch an animal health insurance to bring financial support to pet owners to help them with the costs of the care for their companion animals. The initiative was motivated following consideration on the 'environmental stress' that companion animals endure in big cities, due to pollution, rat-spread diseases, or sedentary lifestyles, with the goal of supporting the health aging of pets. The initiative aims at drastically reducing the cost to help habitants with lower incomes to care for their companion animals. This will be undertaken in collaboration with the private sector via a call for tender.<sup>54</sup>

In the United States, the National Association of Insurance Commissioners (NAIC) has adopted a model pet insurance law aimed at promoting uniformity across states. This law establishes standards for insurers and includes several key provisions. It requires insurers to provide clear disclosures about exclusions and restrictions, prohibits waiting periods for certain conditions or circumstances, and clearly distinguishes between wellness plans and insurance. Additionally, it specifies training requirements for individuals who wish to sell pet insurance. These measures are designed to ensure transparency and consistency in the pet insurance industry.

The NAIC model laws provide a pathway for insurance providers to collaborate with state regulators, and they are a primary reason why the legal framework for insurance regulation – beyond just the pet care industry – has been largely harmonised across all U.S.-states.

It has been clearly demonstrated that both insurers and veterinarians can significantly drive growth in the pet insurance market. Over the past two decades, pet insurance has evolved considerably, with more customized approaches helping to achieve higher rates of coverage among pet owners.<sup>55</sup> In the United States about 4% of dogs and about 1% of cats are insured according to the North American Pet Health Insurance Association.<sup>56</sup>

Today, insurance coverage has expanded to include a wide range of veterinary services, including preventive care, diagnostic tests, surgeries, medications, and alternative therapies. Furthermore, technological advancements have transformed the pet insurance industry, making it much easier for pet owners to manage their policies and file claims. Many companies now offer online portals and mobile apps, allowing users to conveniently access policy details, submit claims, and track reimbursement statuses.

Therefore, pet insurance policies are more flexible and customizable than ever before. Pet owners can tailor coverage to fit their pets' specific needs and budget constraints. Insurers often provide tiered plans with different levels of coverage, along with optional add-ons for wellness care, dental treatments, and alternative therapies.<sup>57</sup>

## PRACTICES SPOTLIGHT

As pet insurance becomes increasingly popular, competition among providers has intensified. This has led to a broader range of options and more competitive pricing for consumers.<sup>58</sup>

In recent years, pet insurance has gained recognition as an essential aspect of responsible pet ownership. With veterinary costs on the rise and growing awareness about preventive care benefits, more pet owners are investing in insurance to ensure their pets receive the necessary care without financial stress.

Veterinarians hold significant influence over pet owners when it comes to animal health advice. They can play a crucial role in advocating for pet insurance. While some vets actively promote it already, others may hesitate due to concerns about appearing biased toward corporate interests. Cultural differences across countries also affect this dynamic.

To address these challenges effectively, centrally coordinated campaigns with informational materials from veterinary associations could boost both willingness and effectiveness among vets in promoting insurance options.

Ultimately this will not only benefit pets and their owners but also veterinarians themselves. A survey<sup>59</sup> conducted by Zoetis and pet health insurer Pumpkin showed that pets with Pumpkin insurance visited their veterinarians 65% more times per year than uncovered pets. In addition, pets with Pumpkin insurance had a 72% higher calculated annual spend than uncovered pets. Next to financial aspects, owners and vets are also benefiting from improved operations in practices and clinics. In Zoetis and Pumpkin's survey, 82% thought pet owners were more accepting of care recommendations when they had Pumpkin insurance. 64% said pet owners had a better hospital experience.<sup>60</sup>





# One Health – One Welfare

## 1. Supporting the HAB through a One Welfare approach

### POLICY BACKGROUND

The One Welfare approach, rooted in the One Health concept, recognizes the interconnectedness of environmental protection and both animal and human welfare. By crafting policies that highlight the positive role of animals within this framework, a virtuous cycle can be created, fostering a harmonious and sustainable system.<sup>61</sup>

To maximize benefits for individuals – particularly low-income, socially isolated older adults – systematic and structured interventions using this concept are advantageous. They promote independence and social inclusion while ensuring responsible pet ownership.

This approach is applicable across various policy fields but holds particular significance in discussions about age-friendly cities. By emphasizing the health benefits derived from the HAB, the One Health - One Welfare framework supports ‘aging-in-place’ and community-based solutions. It acknowledges the functional, symbolic, and emotional connections that elders have with their homes and neighbourhoods.



**Giulia Corsini**  
Veterinarian, researcher and  
author on the Human-Animal  
Bond (‘Salvare gli animali’)



A system that only prevents crises will always be one step behind. One Health is designed to prevent outbreaks by focusing on measurable medical factors such as disease surveillance, zoonotic transmission, and antimicrobial resistance. In contrast, One Welfare reimagines the way we coexist by addressing the broader interconnections between animal welfare, human well-being, and environmental health. It asks deeper questions: what does it mean for an animal, a human, or an ecosystem to thrive—not just to survive?

Identified programmes in Canada, the United States and the United Kingdom implementing this framework are funded by charitable donations from individuals and corporations. Many of these programmes have partnerships with veterinary clinics or veterinary nursing students. Moreover, it is an area with potential benefits for public initiatives.

### Policy goals and objectives

- 🐾 Promote aging in place, reducing the reliance on care homes and other costly institutional structures by supporting community-based living.
- 🐾 Combat social isolation among older adults and promote greater social inclusion and fairness, particularly for low-income individuals.
- 🐾 Establish and maintain partnerships with local animal shelters, rescue organisations, veterinarians, and the pet industry to create a virtuous circle.
- 🐾 Foster a sense of community and shared responsibility, while providing meaningful volunteer opportunities.

## PRACTICES SPOTLIGHT

### Supporting healthy aging via strengthening communities

#### Fact

### Studies highlight that having a pet increases people's physical activity rate, lessens anxiety and stress

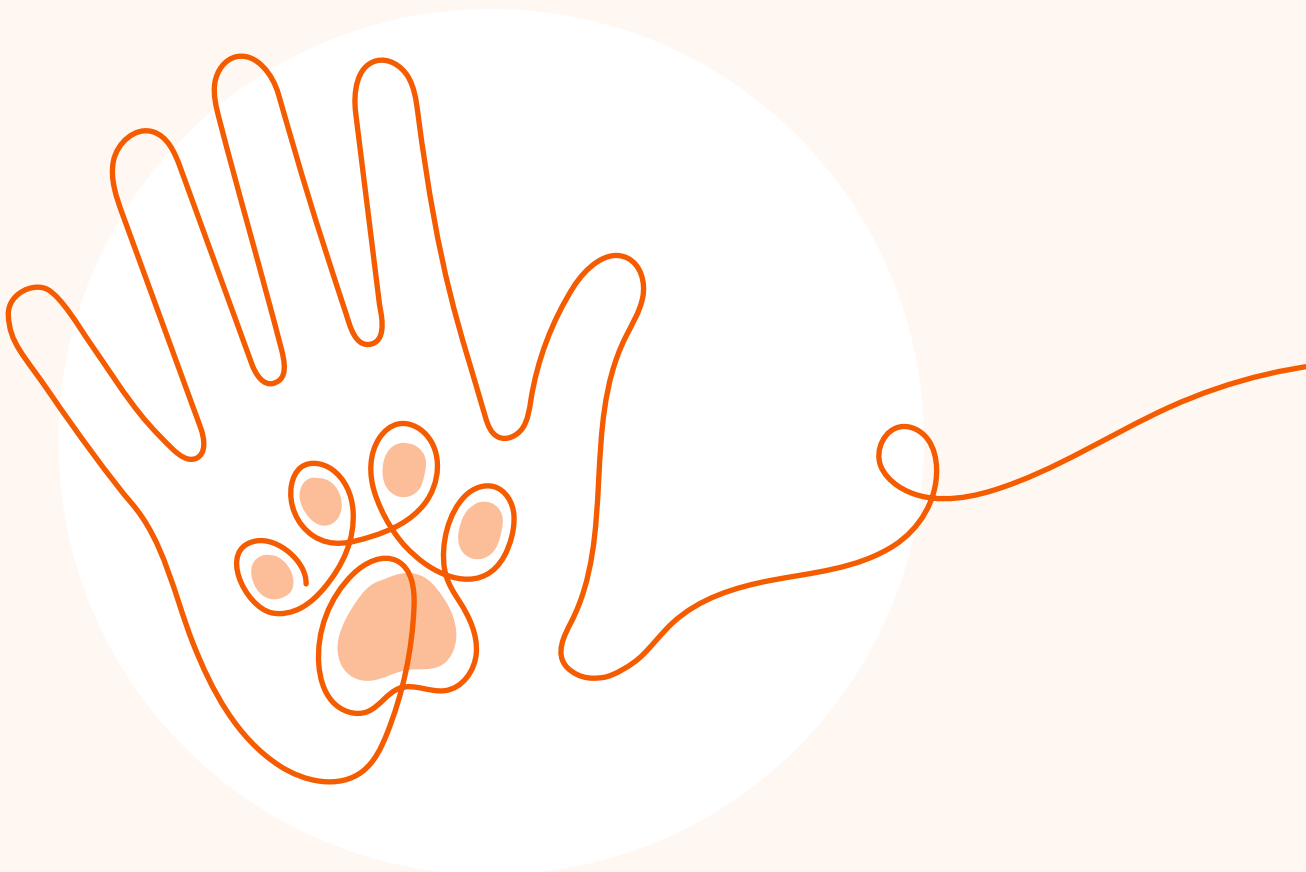
Healthy aging is a multifaceted process that encompasses physical, mental, and social well-being.<sup>62</sup>

In **Canada**, Calgary's 'Pet Assist' Program, launched in 2017, addresses the challenges older adults face in caring for their pets. Operated by the Calgary Seniors' Resource Society (CSRS), it provides services for various companion animals such as dogs, cats, and birds. These services include dog walking, litter box or cage cleaning, minor grooming, obtaining pet food and supplies, transportation to veterinary clinics, temporary boarding, and subsidising veterinary care costs on a case-by-case basis.<sup>63</sup>

The program combines social work with community engagement to deliver pet care services through a network of volunteers. This support facilitates aging in place and community-based care while reducing reliance on care homes and other costly structures. By offering these services, the 'Pet Assist'-Program also creates opportunities for social interaction among older adults and promotes greater social inclusion and equity. This ensures that low-income individuals can benefit from the HAB.

Beyond volunteer-delivered care, the program is built upon fundamental cross-sectoral partnerships initiated with local animal shelters and rescue organisations, veterinarians and the pet industry.

In **Australia**, Cherished Pets is another organisation supporting vulnerable people by helping them stay connected with their pets. This initiative contributes to individual well-being and thriving communities.<sup>64</sup>



## 2. Animal Assisted Activity, Education & Therapy

### POLICY BACKGROUND

Animal Assisted Activities (AAA), Animal Assisted Services (AAS), and Animal Assisted Interventions (AAI) each cover distinct yet overlapping areas, all centred around the intentional inclusion of animals in health, education, and human services to achieve therapeutic benefits. These interactions have been shown to positively impact human health by reducing symptoms of anxiety and depression while enhancing social skills and self-esteem.<sup>65</sup>

While AAA targets a wide range of people, there is a dedicated focus on those suffering from mental ill-health, loneliness, and social difficulties. AAA is an excellent example of how vulnerable populations can benefit directly from the HAB. Additionally, it can also have benefits for animal welfare. For instance, while certain dog breeds may be more suitable for specific tasks, some projects incorporate the training of shelter dogs. Other animals such as cats and horses can also play a role within AAA; for instance, riding therapies.

The increased focus on mental health and animal welfare is also bringing AAS into the spotlight.<sup>66</sup> In Europe, the practice has seen significant advancements through increased scientific validation and professionalization, leading to more effective and accepted practices. This progress is expected to prompt integration of AAS into national policy, as seen in Sweden, Austria and Italy. In many countries handlers and dogs not only need to be trained but also take exams to ensure that the services they provide will benefit humans while respecting high welfare standards for the animals.





#### Fact

**AAA, AAS and AAI offer an untapped potential to increase the efficacy of mental health projects**

Regarding AAI, it exposes more people to the benefits of the HAB and increases awareness about pets' health and welfare needs, while reinforcing adoption chances for stray dogs. While AAI can be part of a solution to increase stray pet adoption rates, its key role lies in enhancing therapies for individuals experiencing psychological or physical disorders.

Overall Animal Assisted Therapy (AAT) can be particularly effective for children experiencing disorders by helping them develop empathy, responsibility and social skills, as well as enhance quality life people with disabilities. Additionally, it offers significant benefits for elderly individuals in assisted living facilities, providing companionship and reducing feelings of isolation.

### Policy goals and objectives

-  Increase awareness and acceptance of AAS as a scientifically proven method of aiding vulnerable groups or those being at risk or suffering from problems.
-  Foster institutional cooperation and aid in developing and setting binding standards which ensure a high quality of services for people and high welfare standards for the animals involved.
-  Remove boundaries that may exist in places like nursing homes, hospitals and schools through reliable guidelines on training standards, hygiene and on-site practices.
-  Create a compassionate society that values the services of companion animals and may even provide an opportunity to integrate stray dogs.



## PRACTICES SPOTLIGHT

### Animal assisted intervention (AAI): benefiting both humans and animals

Animal-Assisted Interventions (AAI) have gained significant attention due to their profound impact on both human and animal well-being. These interventions, which include therapy, education, and activities involving trained animals, leverage the unique bond between humans and animals to address various physical, emotional, and social needs.<sup>67</sup> Studies have shown that AAI can lead to reduced stress and anxiety, improved mood, and enhanced social skills for humans.<sup>68</sup> Animals involved in AAI ideally also experience benefits, such as purposeful roles and opportunities for social interaction, which enhance their overall well-being.

To demonstrate that stray dogs can be a significant asset to society, the animal welfare NGO FOUR PAWS became the first organisation to launch an AAI programme. In this programme, former stray dogs are trained and certified by experts to become therapy dogs for different segments of the population, including children and elders.<sup>69</sup>

Another positive impact resides in the fact that these dogs are adopted by dog handlers and become their pet dog as well as therapy-assisting dog.



### 3. Providing foundational animal welfare Standards

Many countries have been making steady progress in improving animal care and welfare, as well as the trade and tracking of companion animals. We have seen steady progress towards better legislative frameworks that aim to protect the welfare of animals, ensuring that they are well-treated.

This progress is reflected in the adoption of comprehensive animal welfare laws and regulations that address various aspects of animal care, from preventing cruelty and mistreatment to regulating the breeding, sale and tracking of companion animals.

#### Policy goals and objectives

- 🐾 All countries have fundamental animal welfare laws that cover cruelty and mistreatment enshrined into law.
- 🐾 Imports and exports of companion animals should be regulated to ensure minimum health and safety standards are met.
- 🐾 Databases on animal welfare management and traceability should become commonplace and be interoperable between countries.
- 🐾 Ensure that companion animals are bred, kept, and sold under humane conditions.
- 🐾 Microchipping of dogs should be nationally compulsory, and the microchip and owner information should be recorded in a national database linked to an EU database.

#### PRACTICES SPOTLIGHT

At the EU level, the Treaty on the Functioning of the European Union (TFEU) requires that Member States “pay full regard to the welfare requirements of animals”. This is implemented differently across member states. The treaty has paved the way for better animal welfare legislation at the national level.

Member States are starting to integrate a ‘One Welfare’ approach, recognising the welfare of animals alongside humans by supporting the HAB. The new EU Legislation on Animal Welfare: Welfare of Dogs and Cats – currently negotiated at EU-level – will establish uniform rules for the welfare of dogs and cats that are bred or kept in breeding establishments, in pet shops as well as in shelters.



## PRACTICES SPOTLIGHT

### Animal welfare initiatives

As previously mentioned, Spain introduced a national Animal Welfare law in 2023, which establishes stricter rules for pet owners and affects all animals – domestic or wild – under human care. This includes provisions for combating mistreatment and abandonment, such as banning the use of spikes, electric shock collars, and other forms of abuse. Germany also introduced an Animal Welfare Act in 2023, which explicitly bans the tethering of animals, introduces anaesthesia requirements for operations and puts restrictions on unnecessary procedures, as well as a cracking down on the illegal animal trade via registration requirements for online sales.

In 2008, Australia spearheaded the development and formation of the Regional Animal Welfare Strategy for Asia, Far East and Oceania (RAWS) based on the Australian Animal Welfare Strategy to improve animal well-being (both pets and livestock).<sup>70</sup> Membership includes Malaysia, Bhutan, China, Indonesia, Korea and Thailand. To address the problem of strays and owners abandoning their pets, the Korean government introduced a national registration system for companion animals. This system mandates that all dogs and cats be microchipped and registered in a national database.<sup>71</sup>

Brazil is also among a handful of countries which has animal protection enshrined in its constitution.<sup>72</sup> The Brazilian constitution provides a variety of tools to address animal cruelty, including criminal, administrative and civil proceedings.

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### Companion animal registration

While national laws on commercial practices for pets vary, many countries now require compulsory identification for companion animals, especially cats and dogs.

Both Japan and Australia require registration for all companion animals, which allows for follow-up animal and human protection measures, such as vaccinations.

Many registrations list around the world began with the introduction of obligatory rabies vaccinations for pets. Currently most EU Member States require microchipping of dogs, however it is only compulsory in the EU when crossing borders and not all species are required to be microchipped.<sup>73</sup>

Best practice shows up in Italy and France, where all pet ferrets, cats and domestic dogs must be identified prior to sale, and veterinarians are obliged to share information about this requirement. The French database includes identification data, name and address of their owners or successive keepers and records of compliance with administrative obligations. Hungary also keeps a database, which is available to veterinarians.

Many EU countries, including France and Hungary, have synchronized their registration systems with EuroPetNet. This organisation consists of national and local associations across Europe that register owner information for pets uniquely identified with a transponder.<sup>74</sup>



# Conclusion

The Human-Animal Bond is a powerful and universal connection that transcends cultures and borders. Throughout this handbook, we have explored a diverse array of best practices from around the world, with a special focus on the importance of removing barriers, improving access to veterinary care and adopting a One Health – One Welfare approach.

Creating a pet-friendly society involves removing barriers to pet ownership by ensuring accessible housing, advocating for inclusive public policies, and promoting the benefits of having pets, which provide crucial emotional support. Access to veterinary care is also vital for the well-being of both pets and their owners. A strong and resilient veterinary profession is essential for this, just as innovative approaches like supporting rural vets and implementing pet insurance programs enhancing community health.

Finally, the concept of One Health – One Welfare emphasizes the interconnectedness of human, animal and environmental health, as true well-being is not only achieved by reacting to illness, but by creating environments where health naturally emerges.

Each of the above-mentioned focal points highlighting the profound impact that nurturing this bond can have on humans, animals and society.





As we move forward, it is crucial to continue sharing knowledge, fostering collaboration, and implementing these handbook's best practices globally, to strengthen this unique and invaluable relationship.

Our next steps involve championing this vision by advocating for pet-inclusive policies and creating environments where the Human-Animal Bond is nurtured.

This will need more detailed policy asks and suggestions, tailored to advance national legislation around the world. We invite all stakeholders and institutions who care about companion animals as much as we do, to join forces and work on this together.

Together, we are going to build a brighter, healthier future for everyone – one where compassion and care knows no limits.





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