The Rising Cost of Veterinary Care: Implications for Dog Health and Welfare

Pekka Olson, DVM, DR. h.c., Chair IPFDogs

Evidence, drivers and regulatory responses

Sources: Swedish Konkurrensverket (2026) · UK CMA (2026) · Wageningen UR (2024) · Euronews · The Guardian · ECB HICP

OVERVIEW

Why this topic matters

- Veterinary care prices across Europe have risen faster than general inflation for more than a decade.
- The trend raises questions about market structure, consumer protection, animal welfare, and the regulation of a sector that sits between healthcare and a commercial service.

01

A household issue

49% of European households own a pet — rising vet bills directly affect tens of millions of families.

02

A welfare issue

Shelters are overwhelmed; abandonment rates are rising. Affordability of care shapes animal welfare outcomes.

03

A market issue

Chains now dominate many national markets. Competition authorities are investigating concentration and pricing.

Costs are felt by households — and by animals

69%

of German shelters are working at capacity;

49% are full or overcrowded, only 18% can still take in animals.

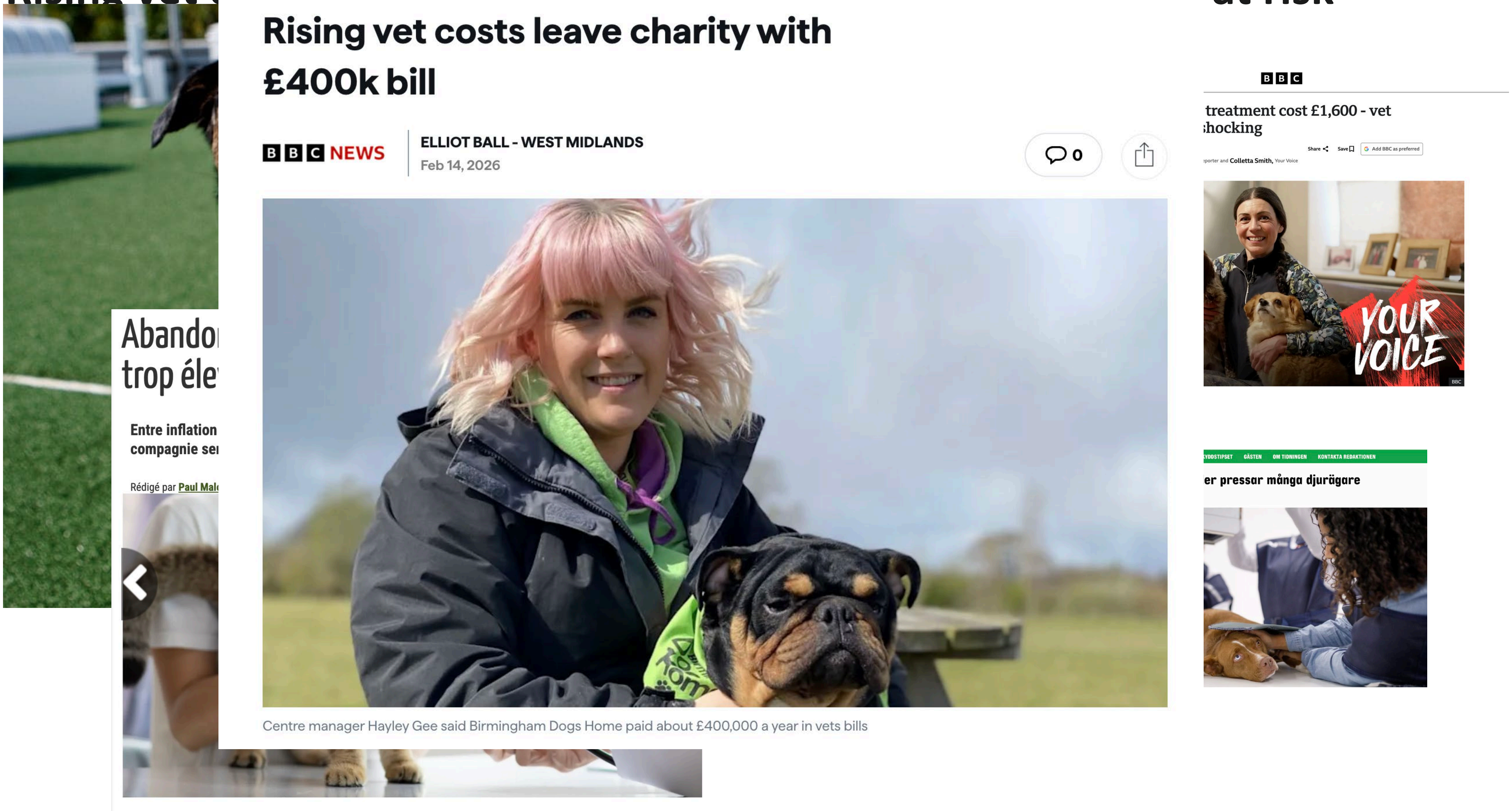
— German Animal Welfare Federation

Flow-through effects

- ~300,000 dogs abandoned in Spain in 2024; 100,000–200,000/yr estimated in France.
- FVE identifies "clients who can't pay" as a top-3 challenge for European vet businesses.
- Advanced diagnostics deepen affordability gaps: a dog MRI in the UK averages £3,789 (2025) vs. £1,500–2,500 for a private human full-body scan.
- Low insurance uptake outside Sweden: France ~5–6% of pets insured despite 94% awareness.
- Uninformed decisions during emotional, urgent moments undermine buyer power.

Sources: Euronews (Aug 2025); The Guardian (Apr 2026); Goullet et al., Pets 2026, 3, 9 (MDPI); FVE Survey 2023.

Rising vet costs and abandonment are putting Europe's pets at risk



Abando
trop éle

Entre inflation
compagnie se

Rédigé par Paul Mal

Rising vet costs leave charity with £400k bill

BBC NEWS | ELLIOT BALL - WEST MIDLANDS
Feb 14, 2026

0

Centre manager Hayley Gee said Birmingham Dogs Home paid about £400,000 a year in vets bills

BBC

treatment cost £1,600 - vet
shocking

Share Save Add BBC as preferred

porter and Colletta Smith, Your Voice

YDDSTIPSET GÄSTEN OM TIDNINGEN KONTAKTA REDAKTIONEN

er pressar många djurägare

Vet prices have outpaced general inflation

+30%

EU-wide rise in veterinary prices since 2015 (ECB/Eurostat HICP), outpacing general inflation.

+70%

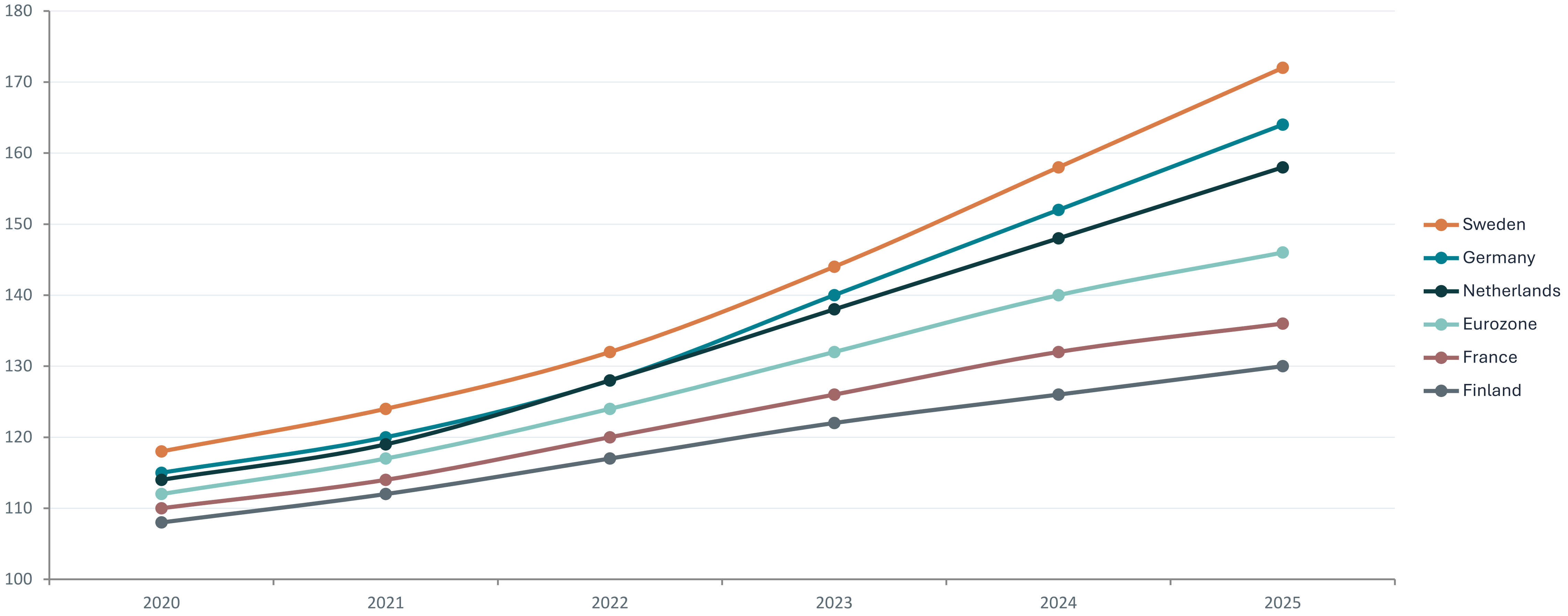
Cumulative rise in **UK vet prices** over the past 10 years, per CMA and VIN News.

+40–50%

Swedish price rise 2020–2025 for non-preventive small-animal care (Konkurrensverket, 2026).

Sources: ECB HICP (Veterinary and other services for pets), CMA final report (2026), Konkurrensverket Rapport 2026:1.

Price index for veterinary & pet services (2015 = 100)



Stylised from ECB HICP series (2015=100); indicative values through Nov 2025. See Konkurrensverket (2026), Figure 38.

The Big Picture – USA and Canada

~40%

Increase in US vet costs since 2020

Nearly 2× the general inflation rate

6-8%

Annual vet cost increase in Canada (recent years)

Well above 3.1% service inflation

60%+

Avg vet bill increase over past decade

Per AAHA & Pawlicy Advisor data

~$9.3B

Canada annual spend on vet & pet services

Up from ~$4B in 2019

DRIVERS

Four forces pushing prices upward

1 Corporatisation

Chains acquiring independent practices, often below merger-notification thresholds. Documented price increases post-acquisition in the Netherlands and Nordic countries.

2 Advanced medicine

MRI, CT and specialist surgery are now standard. Higher quality care, but far higher per-case cost — and costs are spread across fewer patients than in human medicine.

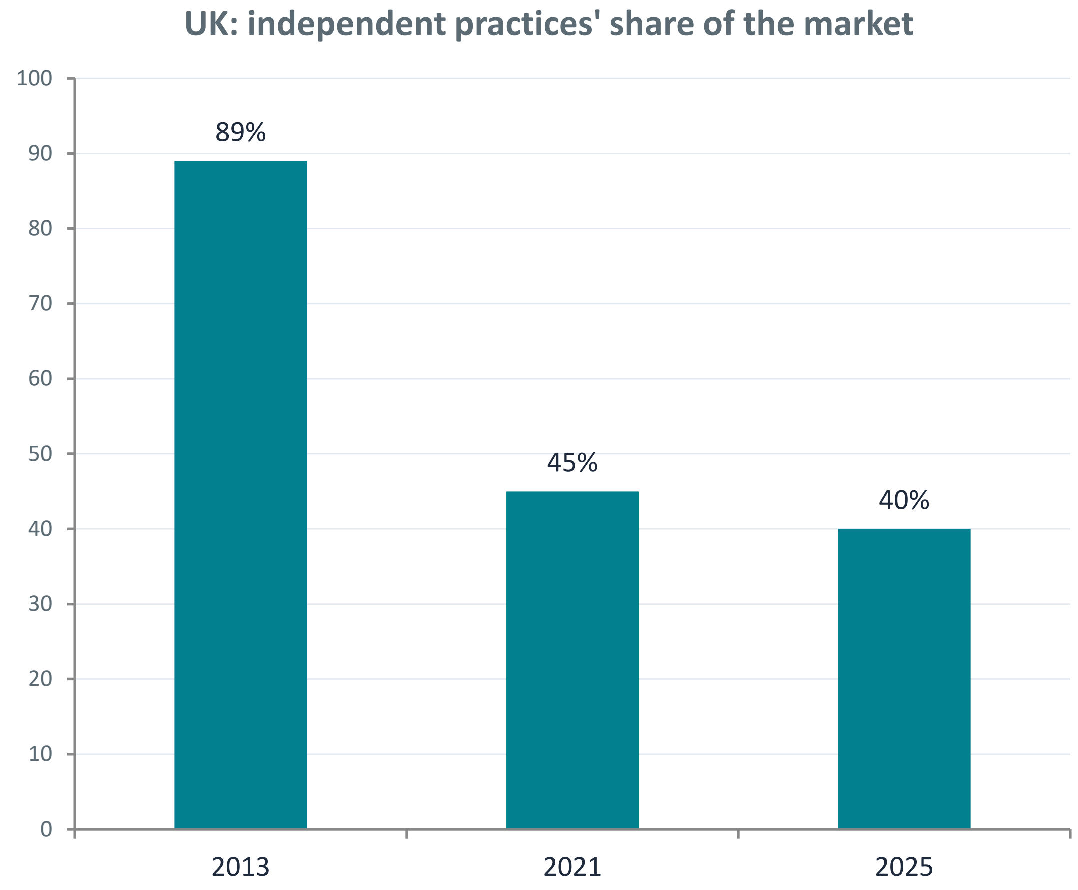
3 Input cost inflation

Wages, premises, medicines and equipment have all risen. Wageningen (2024) finds these underlying costs explain a large share of the increase across seven EU countries.

4 Weak price transparency

Owners rarely see prices before treatment. Lock-in effects, emotional decision-making and insurance dampen shopping around, muting competitive pressure.

The corporatisation of veterinary care



What the research shows

- 16% of European vets now work in corporate-owned practices; 51% in independent clinics (Euronews 2025).
- 43% of vets under 35 — and 57% under 40 — work for chains: a generational shift.
- In Sweden, ~30% of small-animal practices are chain-owned, and >50% of animal hospitals.
- Finland's two largest chains: 40–50% and 10–20% national share.
- UK Large Veterinary Groups: CVS, IVC, Linnaeus, Medivet, Pets at Home, VetPartners.

Sources: CMA (2026); Euronews (2025) on Veterinary Sciences study; Konkurrensverket (2026); Finnish KKV.

Konkurrensverket Rapport 2026:1 — key findings

The Swedish context

92% of all Swedish dogs are insured

Swedish pet owners have the EU's highest insurance coverage rate. Pet-insurance premiums nearly tripled from SEK 2.2 bn (2010) to SEK 6.4 bn (2024).

Sector revenue grew from SEK 9 bn (2018) to ~SEK 13.3 bn (2024). Yet owners complain of poor price transparency, particularly for non-preventive care.

What the Competition Authority concluded

- Non-preventive prices rose ~40% (regular) and ~50% (emergency) between 2020 and May 2025.
- Price transparency is poor or absent for sick/injured-animal care; clear when it is preventive.
- Owners lack buyer power: regional emergency monopolies, lock-in via insurance, consumer-law gaps.
- Insurers have passed costs through (higher premiums & caps) rather than contesting price rises.

Source: Konkurrensverket, "Åtgärder för att förbättra pristransparensen inom djursjukvården" — Rapport 2026:1.

Competition authorities are moving in parallel

Sweden — *Konkurrensverket*

Rapport 2026:1 — national treatment guidelines, industry price-publication agreement, consumer-law extension.

United Kingdom — *CMA*

Binding remedies + proposed new Veterinary Services Act giving an independent regulator power over businesses.

Netherlands — *ACM*

Market investigation ongoing (concludes Spring 2026). Consultation on price-transparency duties, revenue-based-bonus ban, referral disclosure.

Finland — *KKV*

Found chain concentration (40–50% and 10–20%) pushing prices up. New Veterinary Services Act in force 2025/2026.

Norway — *Konkurransetilsynet*

April 2025 probe into suspected competition-law breaches by veterinary clinics.

France — *Ordre des Vétérinaires*

A code binding individuals and corporate groups (Conseil d'État ruling, Jul 2023) Vets need to be majority owners of practices.

Source: Konkurrensverket (2026), Chapter 7 "Internationell utblick".

Germany: the GOT fee schedule

What is it?

The Gebührenordnung für Tierärztinnen und Tierärzte (GOT) sets **minimum** and **maximum** fees for defined veterinary procedures.

Medicines and materials are billed separately. The schedule was modernised in 2022 to cover newer treatments.

Effect on the overall price trend: modest. Germany's HICP still rose substantially — second only to Sweden in the 2020–2025 comparison.

Debate among regulators

Predictability: clients know the legal fee corridor.

Stability: supports rural and low-margin practices.

Rigidity: slow to incorporate new technologies.

Weak ceiling: prices still rose sharply after the 2022 update.

EU tension: never reconciled with EU services/competition law; justified on public-health grounds.

Sources: BMEL (Germany); Konkurrensverket (2026), §7.1.6; Wageningen UR (2024).

What reforms are on the table?

Transparency

Mandatory published price lists, written estimates, ownership disclosure, comparison platforms (Norway's Snute.io is an existing example).

Standardisation

National treatment guidelines to enable package pricing and cross-clinic comparability (proposed in Sweden and the Netherlands).

Merger review

Allow competition authorities to review sub-threshold acquisitions (Finland, Sweden and the Netherlands request this).

Conduct rules

Bans on revenue/profit-linked incentives for individual vets; transparency when referrals stay within the same corporate group.

Consumer protection

Extend consumer-services law to treatment of live animals (Sweden's Konsumenttjänstlag proposal); mandatory complaint mechanisms.

Insurance reform

Address lock-in, pass-through of price increases, and consider caps on premium growth or minimum reimbursement floors.

Key references

Konkurrensverket (2026). Åtgärder för att förbättra pristransparensen inom djursjukvården — Rapport 2026:1. Stockholm: Swedish Competition Authority.

Competition and Markets Authority (2026). CMA concludes market investigation with major reforms to veterinary sector. Press release, 24 March 2026. London: CMA.

Hogeveen, H., Jaspers, P. & Mourits, M. (2024). Reglering av veterinärvård i Europa — en jämförande analys. Wageningen UR, Business Economics Group.

Hajdari, U. (2025). "Rising vet costs and abandonment are putting Europe's pets at risk." Euronews, 25 August 2025.

Osborne, H. (2026). "Why do vets charge more to scan an animal than a private hospital would to scan a human?" The Guardian, 17 April 2026.

Goullet, Z., Máté, M. & Ózsvári, L. (2026). "Pet Health Insurance in France: Costs, Coverage Differences and Veterinary Care Implications." Pets, 3(1), 9. MDPI.

European Central Bank. HICP — Veterinary and other services for pets. ECB Data Portal, retrieved 2026.

Federation of Veterinarians of Europe (2023). Third Survey of the Veterinary Profession in Europe. FVE/CM Research.