



## 2022 Trend Report: U.S. Veterinarians' Work-Life Experience

AVMA TRUST  
AVMA **LIFE**® AVMA **PLIT**®

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“I love the connection with animals, the challenges and opportunities of medicine.”

## Introduction

The AVMA Trust *2022 Trend Report: U.S. Veterinarians' Work-Life Experience* was designed to take the pulse of the work and life domains specific to veterinarians and gain new insight into ways we can meet the many challenges and needs of the veterinarians we serve.

More than 2,500 practicing veterinarians lent their voices to the survey, providing thousands of valuable nuggets of wisdom, insight, and perspectives on life as a veterinarian. They shared detailed information about work schedules, job satisfaction, priorities, coping mechanisms, and strategies to increase the success and satisfaction in both work and life domains.

Additionally, more than 300 retired veterinarians shared details about what life looks like in retirement, how COVID-19 has affected that journey, and shared their optimism for the future and support for the younger veterinarians entering the field.

## About this Study

In the fall of 2021, AVMA Trust fielded an in-depth national survey of veterinarians to:

- Better understand the landscape of the profession and take the pulse of the work and life domains specific to veterinarians.
- Gain a holistic understanding of veterinarians' work-life experience by giving veterinarians a chance to share their voice.
- Find ways to serve this population through enhanced communications and relevant resources.



Joseph Kinnarney, DVM  
Board Chair  
AVMA Trust

## Key Findings:

- Veterinarians are working harder than ever before as practices struggle with staff retention and efficiency issues due in large part to the COVID-19 pandemic.
- Working “very often” beyond scheduled hours significantly and negatively affects a veterinarians' overall job satisfaction and leads to strong dissatisfaction with work-life balance, and low participation in activities that support health and happiness.
- Despite work-dominated lives, nearly half of veterinarians say they are generally satisfied with their work-life balance and offered specific strategies to help those who may be struggling with their work and life integration.
- Larger national practices provide significantly more employee benefits than independently owned practices. The gap was most pronounced with regards to retirement savings plans, health plans, life insurance, and disability insurance.
- Most retired veterinarians are satisfied with their retirement, confident that their savings will last through retirement, and generally optimistic about the future.

We could not have completed this report without the veterinarians who participated and generously shared details of their veterinary life so others could benefit from their experience.

Thank you.



Tracey Gray-Walker  
Chief Executive Officer  
AVMA Trust



Cynthia Smith  
Member Experience Officer  
AVMA Trust

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“You will never know everything, so never stop learning.”

## Study Methodology

The AVMA Trust 2022 *Trend Report: U.S. Veterinarians' Work-Life Experience* is the result of an in-depth national email survey sent to a representative sample of AVMA member veterinarians aged 24-85+ during August and September 2021. Practicing veterinarian respondents included practice owners and partners; practice associates; mobile, relief, and independent veterinarians; as well as those working in other areas of the field of veterinary medicine, including academia, government, business, industry, and nonprofit.

The data was analyzed in the aggregate and by age, gender, employment situation, family situation, and job satisfaction among other life and work domains.

The study was designed and conducted by independent market research firm, LightForce Marketing, and survey data was collected through Qualtrics®.

- Total sample of practicing veterinarians N=2,553; analyzed at a 95% confidence interval  $\pm$  3% margin of error
- Total sample of retired veterinarians N=327; analyzed at a 95% confidence level  $\pm$  3% margin of error

## About AVMA Trust

AVMA Trust was created more than 60 years ago by AVMA to leverage the buying power of veterinarians to negotiate unparalleled professional and personal insurance programs exclusively to benefit AVMA members.

Today the AVMA Trust, through AVMA LIFE and AVMA PLIT, is steadfast in its member focus and committed to growing a reputable, highly rated network of resources for practicing veterinarians, practice owners, and veterinary businesses.

### The AVMA Trust veterinarians are your advocates.

When you call AVMA Trust, you can speak directly with a Trust veterinarian regarding any professional liability matter. With many years of practice experience, they can provide professional guidance, serve as a sounding board, and provide educational resources to support you. Our veterinarians review every reported professional liability claim and can refer insurance carriers to qualified veterinary experts to assist in defense. All dedicate their time to educating AVMA members and students as they navigate their career in veterinary medicine.



**Linda Ellis, DVM**  
Director of Trust Veterinarians



**Nina Moledous, DVM**  
AVMA Trust Veterinarian



**Cynthia MacKenzie, DVM**  
AVMA Trust Veterinarian



**Jennifer Frey, DVM**  
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“Work-life balance is a moving target.”

## Study Construct and Analysis

For the purposes of this report, researchers considered the following work and life domains of a working veterinarian:



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# U.S. Veterinarian Respondents

I admired medicine and doctoring and always have had (and have) great affection for animals. | **It's all I ever wanted to do** since I was 5 years old! | I loved science and medicine. Being a veterinarian was really all I ever wanted to do. I focused on becoming one from a very early age even though I was always told "girls don't become veterinarians"! Being around animals while growing up I admired the veterinarian who came to our farm to care for our horses. He inspired me to enter the profession. | My father was a veterinarian and I loved the **diversity and challenges** that the field offered. | Veterinary medicine became a calling to be able to **help all our creatures, great and small**. | I was completely immersed with animals and their care as a child. | I grew up in an agricultural community and wanted to continue to be around agriculture. | **I grew up on a farm** and enjoyed working with animals | I loved fixing things and taking care of things — especially animals! | It's what I have wanted to do since second grade. | It is all I wanted to do from childhood to adulthood - work with animals. | It was my **childhood dream**. | My father was a veterinarian, and it runs in the family. | It combined **my love of animals** with my love for medicine. | It just felt like the right



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“I believe strongly that the human animal bond is a source of joy and emotional support.”

## Respondent Profile

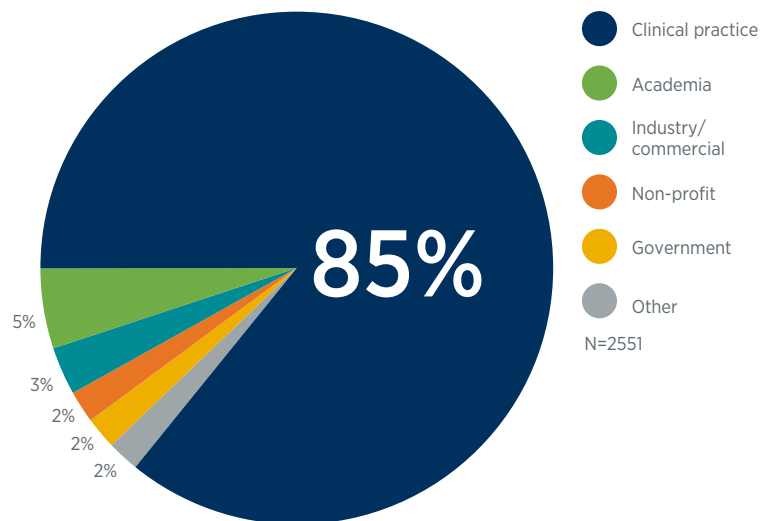
Most practicing DVM respondents work in a clinical setting (85%) or academia (5%). Others work across the field with different types of employers, including government, industry, commercial, and non-profit organizations.

Respondents also included independent veterinarians, consultants, researchers, emergency providers, zoo veterinarians, and shelter medicine specialists.

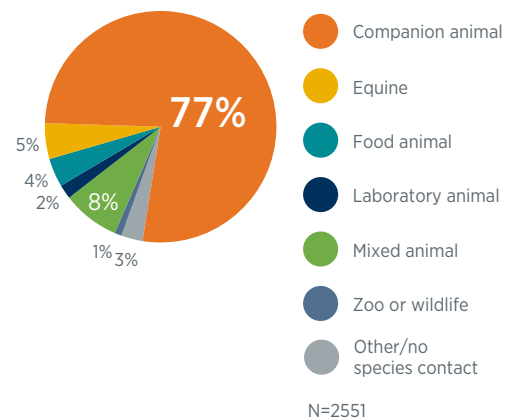
While most work with companion animals or equines, all species categories were represented, including veterinarians working with food and laboratory animals, mixed animals, zoo animals, or wildlife.



Which best describes your employment type?



Which species category describes your work in the profession?



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“I am constantly amazed at the skill set veterinarians achieve.”

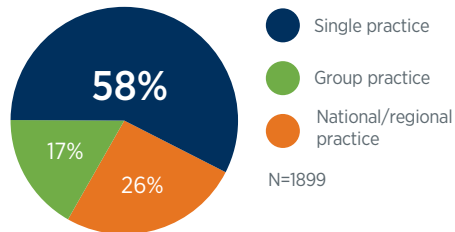
### Clinical Practice Demographics

Within clinical practice settings, more than half of responding veterinarians (58%) are employed in an independently owned single practice. An additional 26% work for regional or national practices. The remaining 17% work in an independently owned group practice.

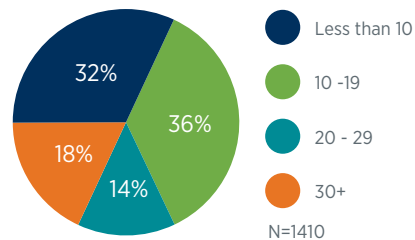
52% are practice associates, 36% are practice owners or partners, and the remainder work as mobile, relief, or independent veterinarians.

Across the country, more than half of veterinarians work in a suburban setting, 22% in urban, and 22% in rural areas.

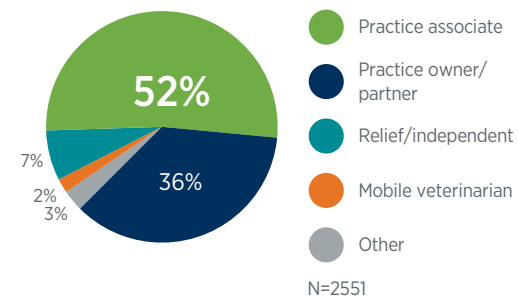
Which best describes the clinical practice in which you work?



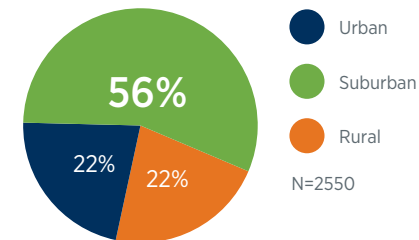
How many employees work at your practice?



Which best describes your current position?



In what type of community do you practice?



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“Do your best to try and make time for family.”

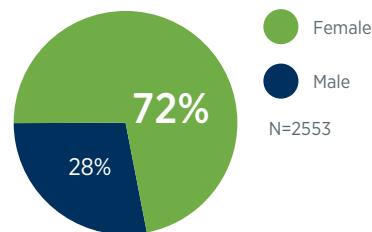
Among all survey respondents, nearly three-quarters are women and 28% are men.

Practicing veterinarian respondents ranged from age 24 to age 85, with a mean age of 48.

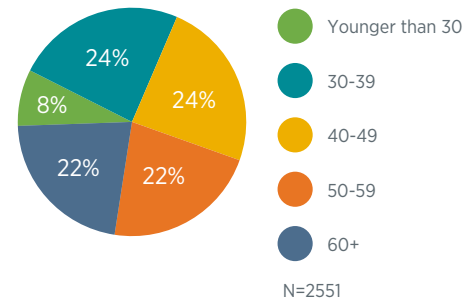
Female respondents tend to be younger (mean age 45), while males tend to be older (mean age 55).

Responding DVMs come from all different types of households, including single, married, or unmarried with a partner. Approximately one-third of responding veterinarians' households (33%) include children under the age of 18.

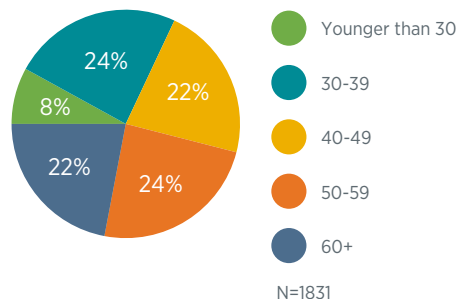
What is your gender?



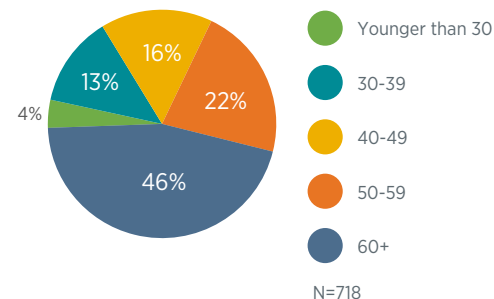
What is your age?



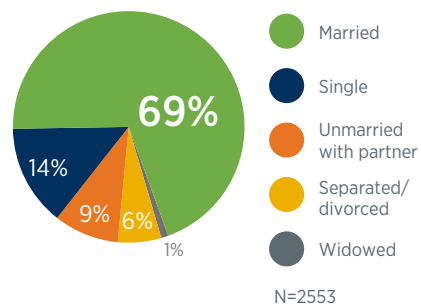
What is your age? *Female*



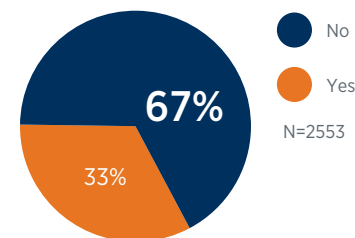
What is your age? *Male*



What is your marital status?



Do you have children under age 18?



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## Work Domains

Continue to do a job that may work for you. **Don't settle.** | Make sure you like what you do. Make sure you understand the commitment involved, and especially make sure your partner understands it as well. | Be honest... "I'd rather turn you down than let you down" | Find a mentor that you are comfortable communicating with. | Advocate for yourself - if you are struggling, make changes to allow yourself to have work life balance that you desire. | **Allow yourself to be human.** Don't do unto yourself what you would not do to others. | We, as veterinarians, are in the best position to guide & lead our profession, especially in practice. Please stay active in leading the next generation of veterinary professionals. | **Set goals and follow through** on those goals that are more than you have thought you could be. Have a short-term set of goals, one-year goals, five-year goals, **set lifetime aspirations.** | If you decide not to be a specialist, find a practice niche or special interest in which you can excel. | **Do your very best** every day, and keep learning new information throughout your career. Find a great mentor who is recognized as an exceptional veterinarian and develop a support system to help you cope with euthanasia, client financial limitations and client communication issues.



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“Realize that no one can do everything. We are not ‘superpeople’.”

## Work Domains

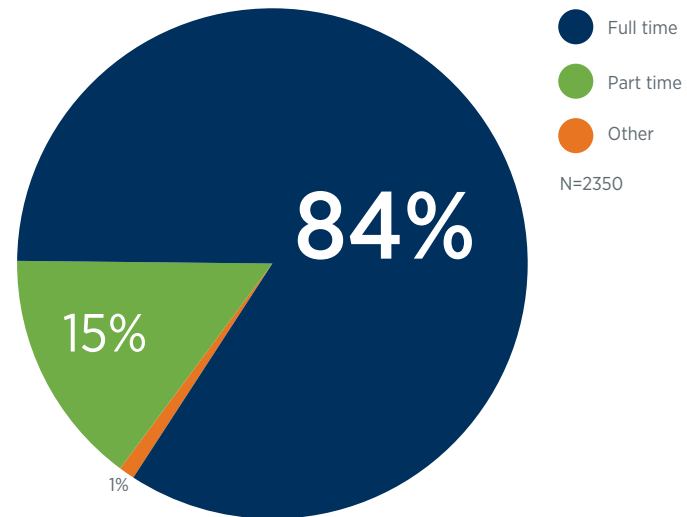
Regardless of their practice environment, age, gender, practice size, or position, most responding veterinarians are scheduled to work full time. Fifteen percent work part time.

Due in large part to staff shortages and pandemic-related issues, nearly two-thirds of surveyed veterinarians are dealing with the realities of a work-dominated life. More than 63% saying that they routinely work additional hours, including 38% who say they **very** often work beyond their scheduled hours.

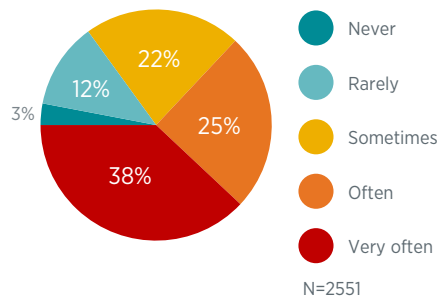
It's important to note that despite the additional required hours of work each month, more than half of the polled veterinarians say they are satisfied with their work schedule, and 36% say they are dissatisfied or very dissatisfied.

For veterinarians who report working beyond their scheduled hours often or very often, their satisfaction with their work schedule decreases dramatically.

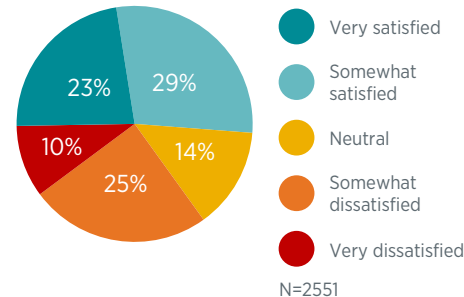
Which best describes your work schedule?



How often do you work beyond your scheduled hours?



How satisfied are you with the hours you work?



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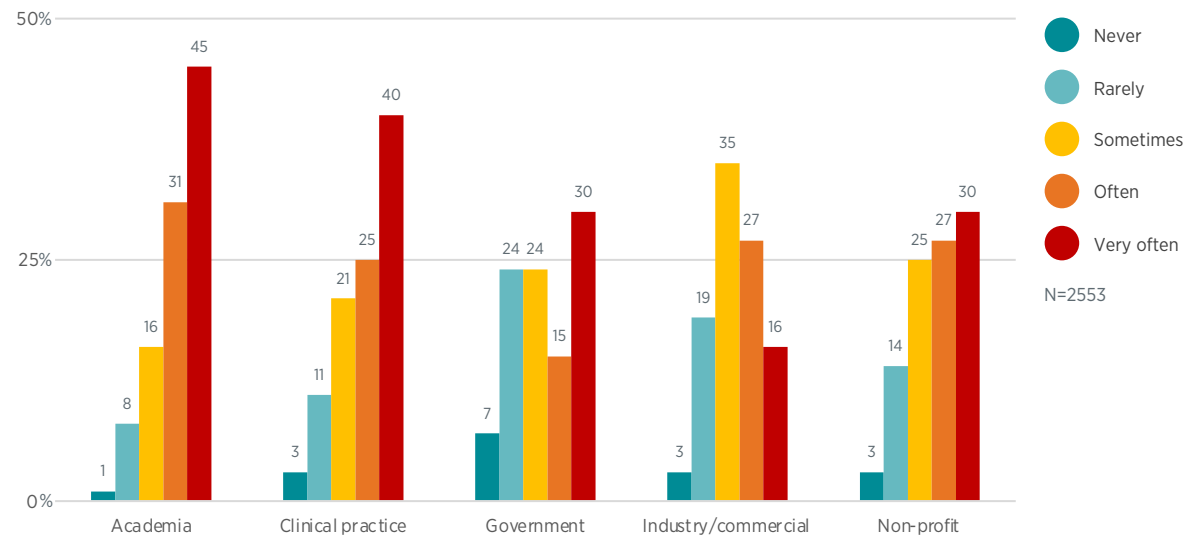
“I spend more time at work than I do at home.”

Working beyond scheduled hours is not just a reality for those working in a clinical practice. Data showed 76% of responding veterinarians who work in academia and 57% of those in non-profits also tend to regularly work beyond their scheduled hours.

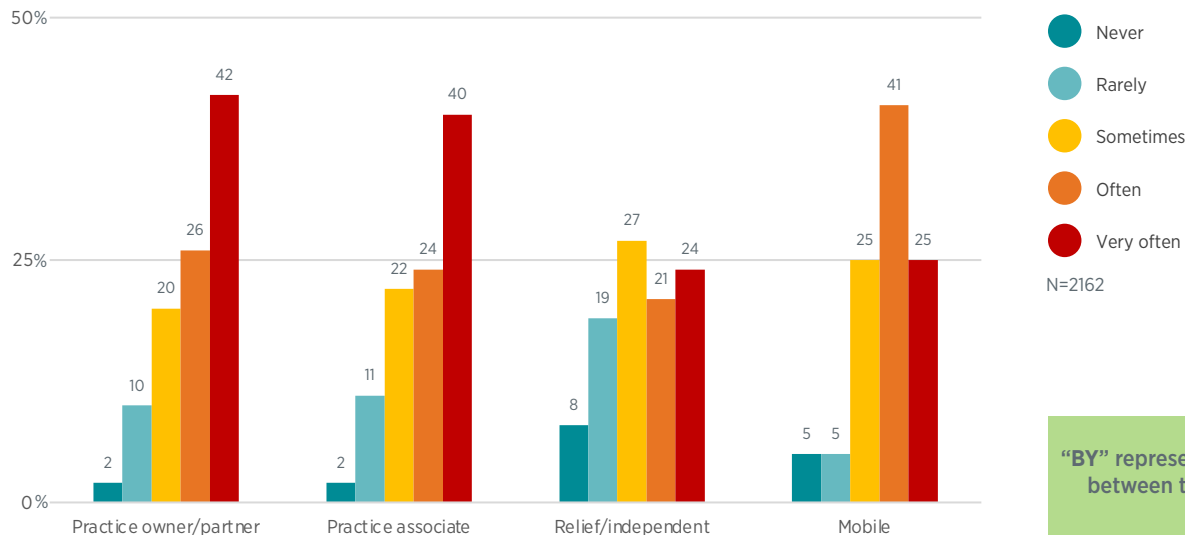
Within clinical practices, practice owners and partners are as likely as practice associates to work well beyond their schedule.

Relief and independent veterinarians are least likely to report working often or very often beyond schedule.

How often do you work beyond your scheduled hours? **BY** Which best describes your type of employment?



How often do you work beyond your scheduled hours? **BY** Which best describes your position?



“BY” represents a correlation between two questions.

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“Put in a full day, then leave it at the office.”

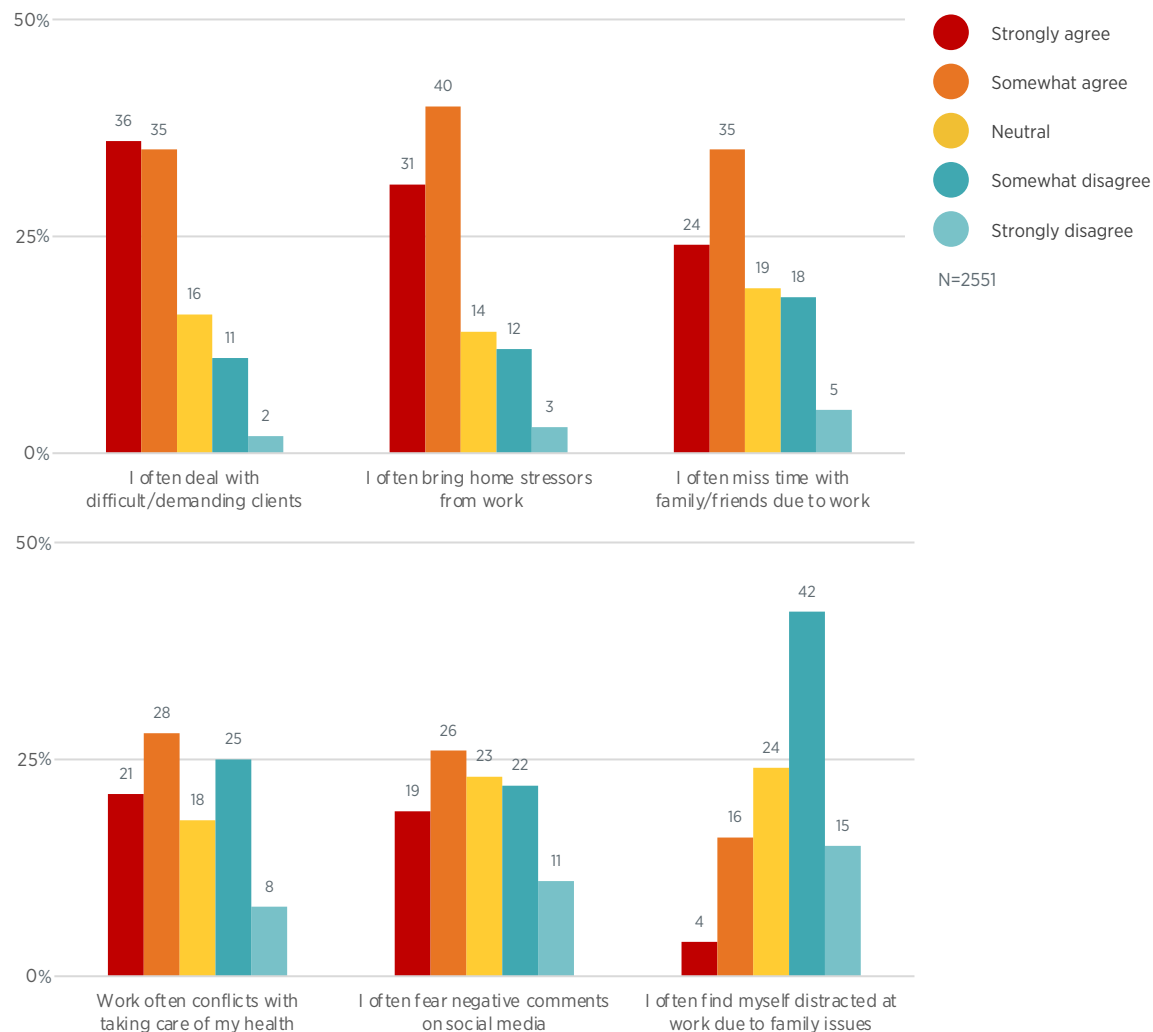
Beyond hard work and long hours, veterinarians said they regularly experience work stressors including difficult client interactions or bringing home frustration, grief, and anger from work. Many said work often conflicts with their desire for quality time with loved ones.

Additionally, respondents say that their heavy workloads often conflict with their ability to take care of their health, including health management activities and keeping appointments.

Some worry about negative social media attention from clients who experience a negative outcome.

Responding DVMs over age 60 are the least likely to regularly experience the common work stressors such as bringing work issues home or missing out on important life events. Those under age 40 are more likely to say they often suffer from work stressors.

How strongly do you agree or disagree with the following statements?



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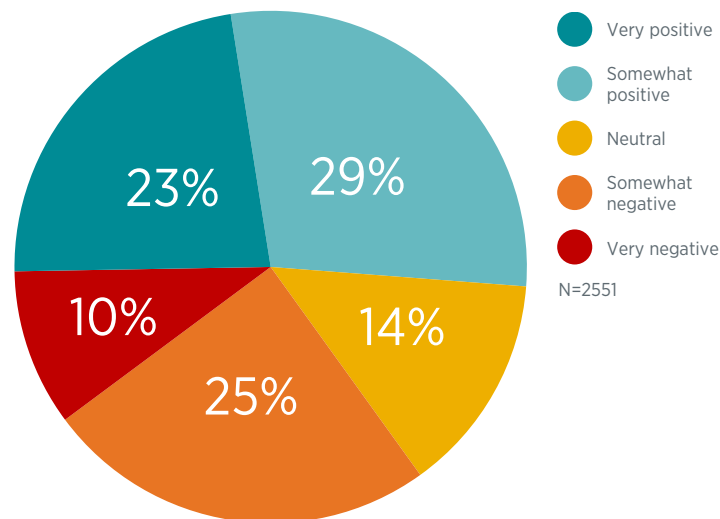
“Find an employer who will value you and treat you like a human.”

## Workplace Environment Rating

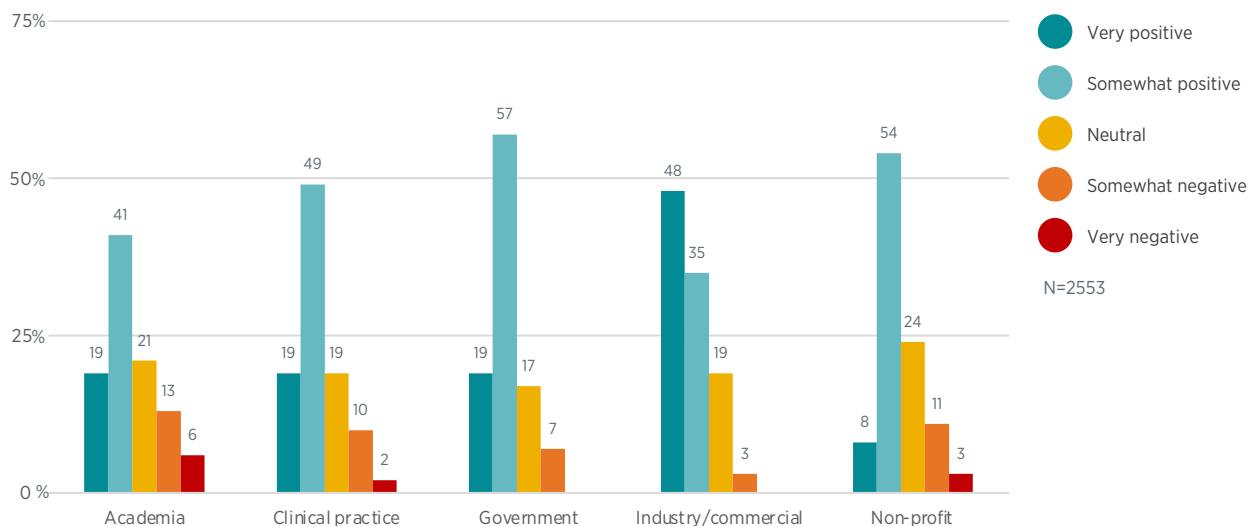
When asked to rate their overall work environment on a scale from very negative (1) to very positive (5), half of responding veterinarians in all fields of veterinary medicine rate their environment positively. Fourteen percent are neutral, and 35% say it's somewhat or very negative.

Veterinarians practicing in a government, industry, or commercial setting were more likely to rate their environment positively.

How would you rate your workplace environment overall?



How would you rate your workplace environment overall? **BY** Which best describes your workplace?



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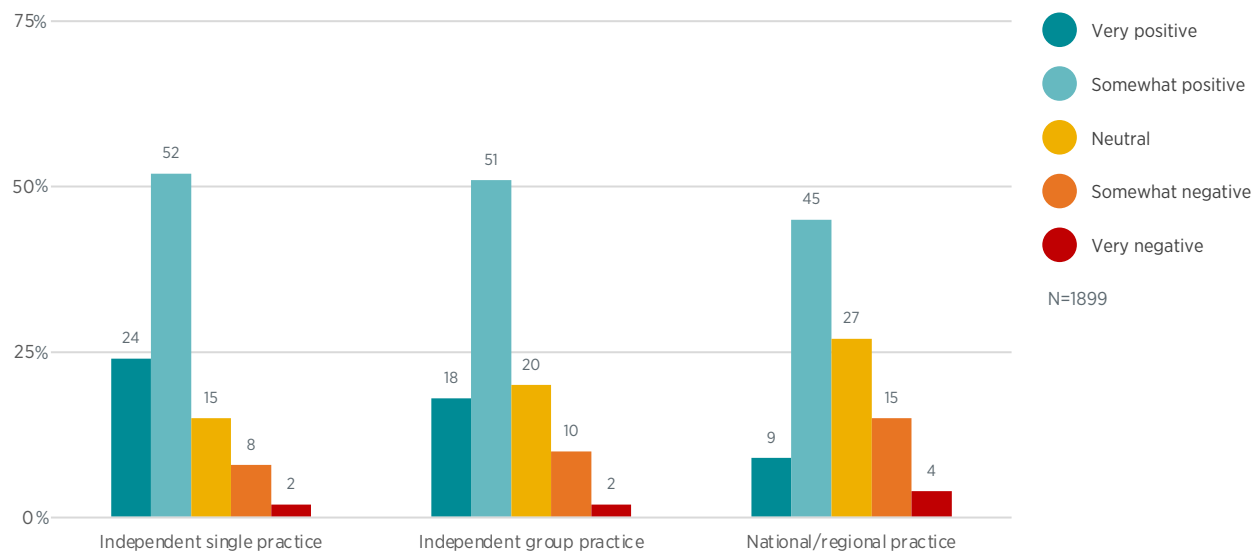
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“The stronger your team, the better you can balance your own work with life.”

Among those working in clinical practice, responding DVMs employed by a regional or national practice were somewhat more likely to rate their environment negatively than those working in an independently owned single or group practice.

How would you rate your workplace environment overall? **BY** Which best describes the clinical practice in which you work?



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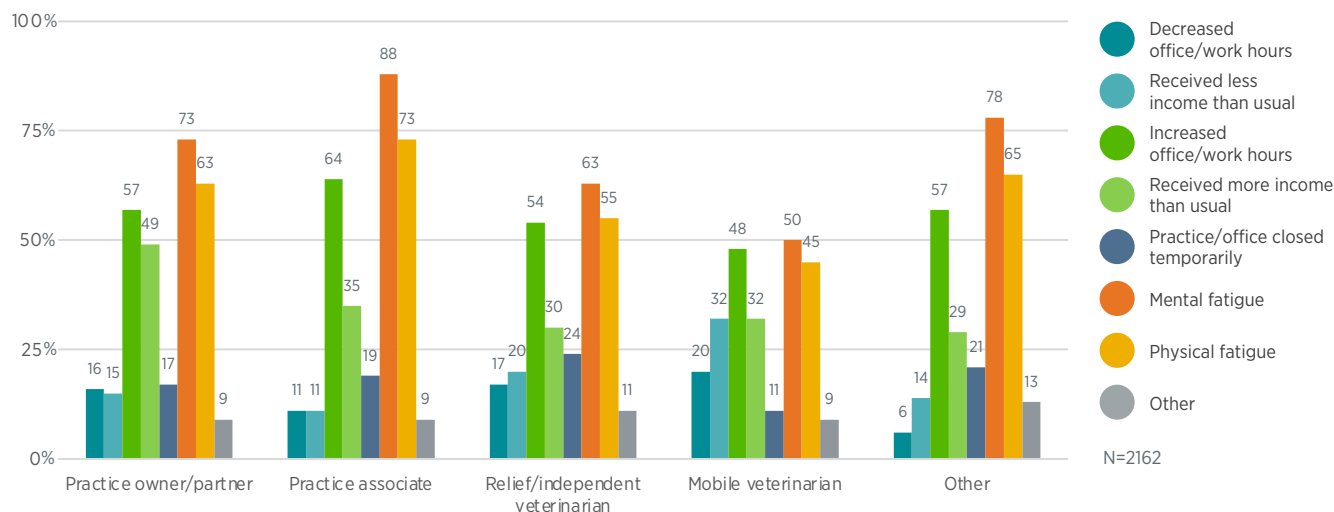
“Be very mindful of your health and recognize the signs of fatigue and burn out.”

## Effects of Covid-19

Prior to the pandemic, the veterinary profession was already grappling with overworked and stressed veterinarians. COVID-19 added new and complex challenges.

Veterinarians who are parents (33% of respondents) found themselves assisting children with homeschooling, others were laid off or furloughed. Professionally, veterinarians said they have experienced mental and physical fatigue during the pandemic. Practice associates were significantly more likely to say they experienced mental and physical fatigue.

Which of the following have you experienced since the COVID-19 pandemic began? **BY**  
Which best describes your position?



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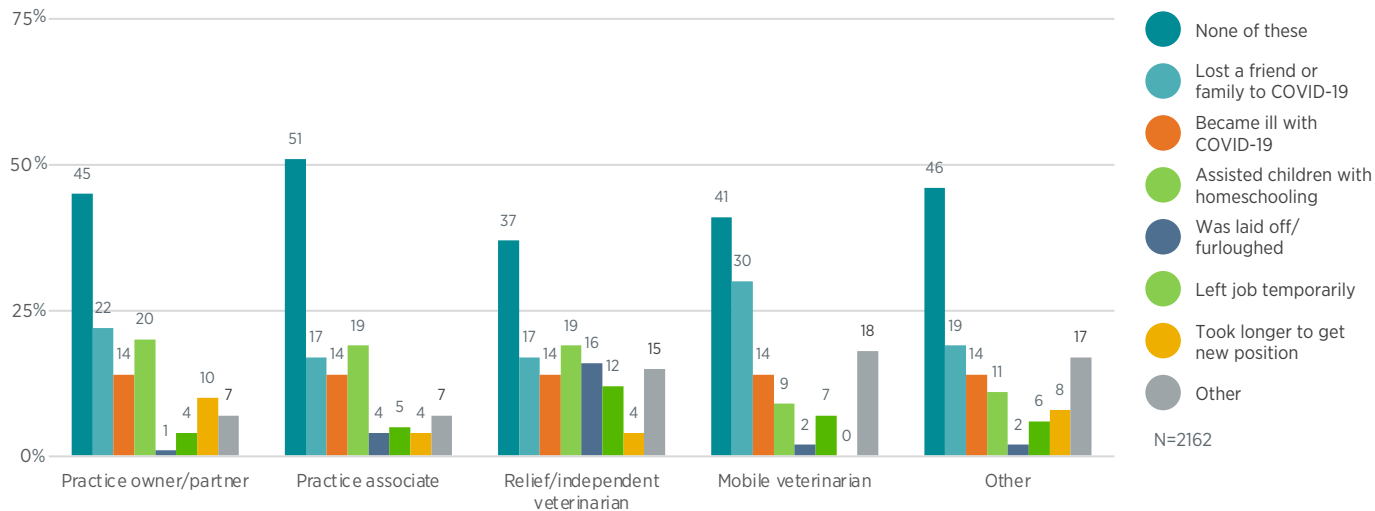
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“My animals, even with all the hard work, are my greatest sanctuary at the end of another rough day working through COVID.”

Among survey respondents, 14% of veterinarians reported that they became ill with COVID-19, and 20% lost a friend or family member to the virus.

Which have you experienced personally since the COVID-19 pandemic began? **BY**  
Which best describes your position?



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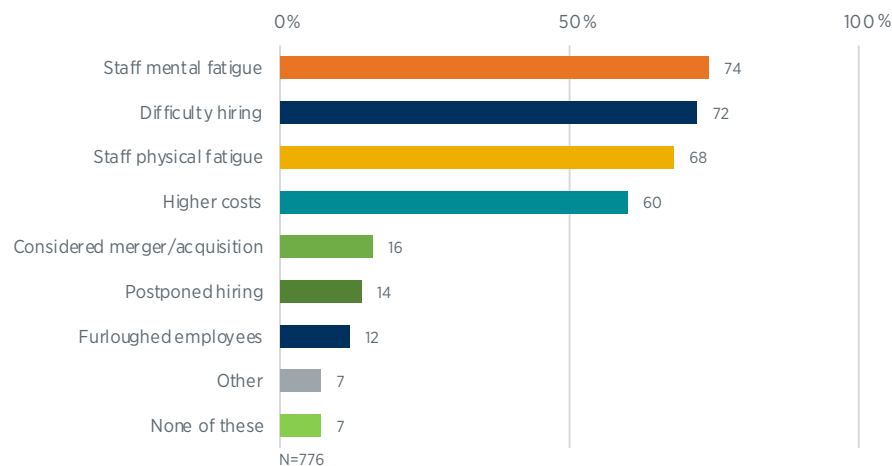
“Learn how to create a positive work culture and a healthy business.”

Responding clinical practice owners and partners acknowledged high rates of staff mental and physical fatigue and noted other impacts from COVID-19, including difficulty hiring and higher costs.

Sixteen percent began to consider a merger or acquisition.

Only 7% of practice owners or partners said they did not experience any of these additional impacts.

As a practice owner, what other COVID-19 impacts did you experience?



*“Developed consensus approach to COVID response to make sure entire staff felt safe at work.”*

*“Began conversations about closing the business.”*

*“Less profit. Very busy.”*

*“Overhead and cost of goods extremely increased. Difficulty sourcing supplies.”*

*“Several staff members opted to stay home and collect unemployment, then never returned to work.”*

*“Lost staff to practices offering shorter hours, no weekends, and no after hours.”*

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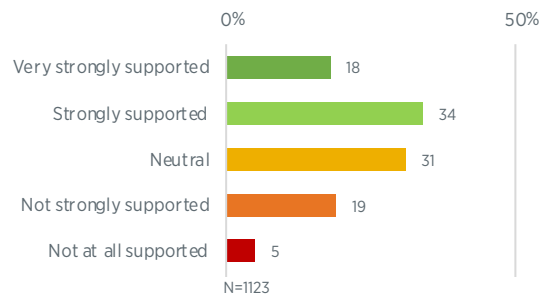
“Make sure  
you are valued  
and supported  
in your  
workplace.”

When asked specifically about the support they have felt at this point in the pandemic, one-half of responding veterinarians said they felt strongly or very strongly supported by their employer and their colleagues.

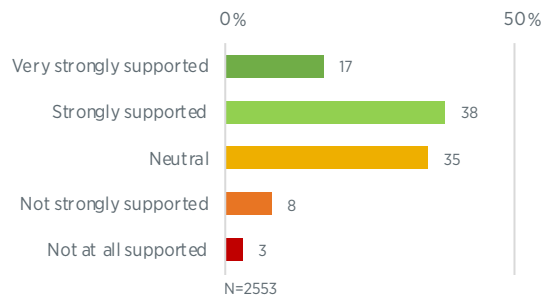
Approximately one-third of veterinarians felt *neutral* while the remaining veterinarians said they did not feel *strongly supported* or *not at all supported*.

There is a strong statistical correlation between veterinarians who have not felt supported during the COVID-19 pandemic and those who rate their overall work environment as negative or very negative.

How supported did you feel from your *employer* during COVID-19?



How supported did you feel from your *colleagues* during COVID-19?



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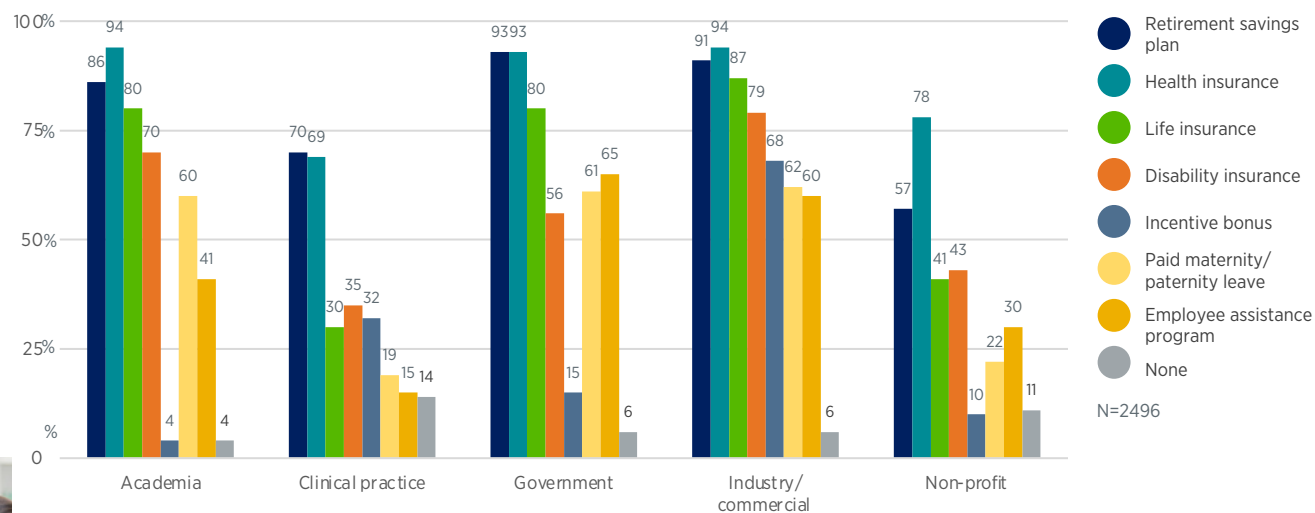
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“Try to learn from experience and all resources around you.”

## Employee Benefits

Polled DVMs who work for large national or regional practices, government, industry, commercial businesses, or academia are most likely to receive employment benefits such as a retirement savings plan as well as health, life, and disability insurance. They are also more likely to have paid maternity and paternity leave and an employee assistance program.

Which employee benefits are you offered? **BY** Which best describes your type of employment?



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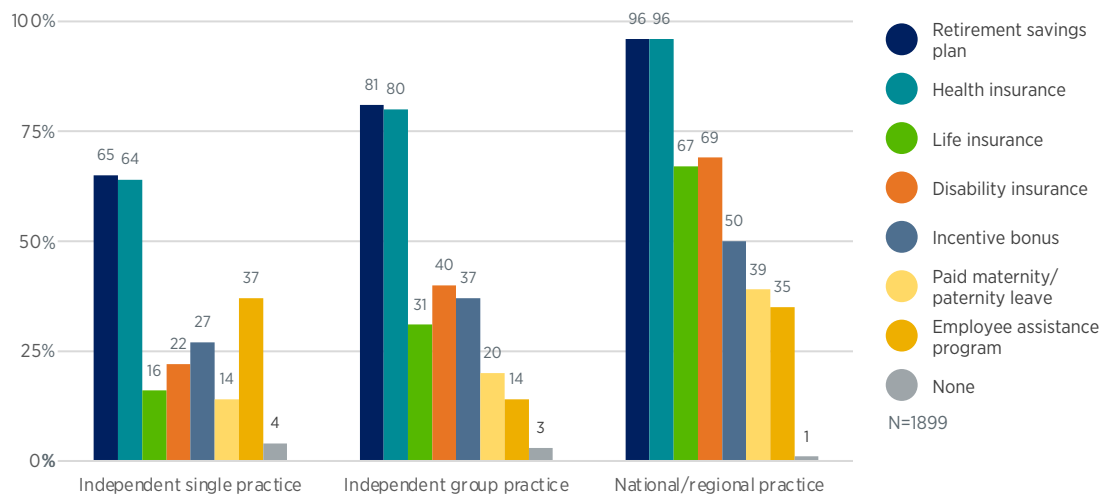
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“Find the type of practice that has the philosophy that works with your life.”

Approximately one-third of surveyed veterinarians who work in clinical practice say they are offered incentive bonuses as a benefit. Those working for regional or national practices are more likely to be offered health, life, and disability insurance and, to a lesser extent, paid maternity/paternity leave.

Which employee benefits are you offered? **BY** Which best describes your clinical practice?



The survey revealed a significant gap between the benefits offered by independently owned single and group practices and those provided by larger national and regional practices. The gap was most pronounced with regard to retirement savings plans, health plans, life insurance, and disability insurance.



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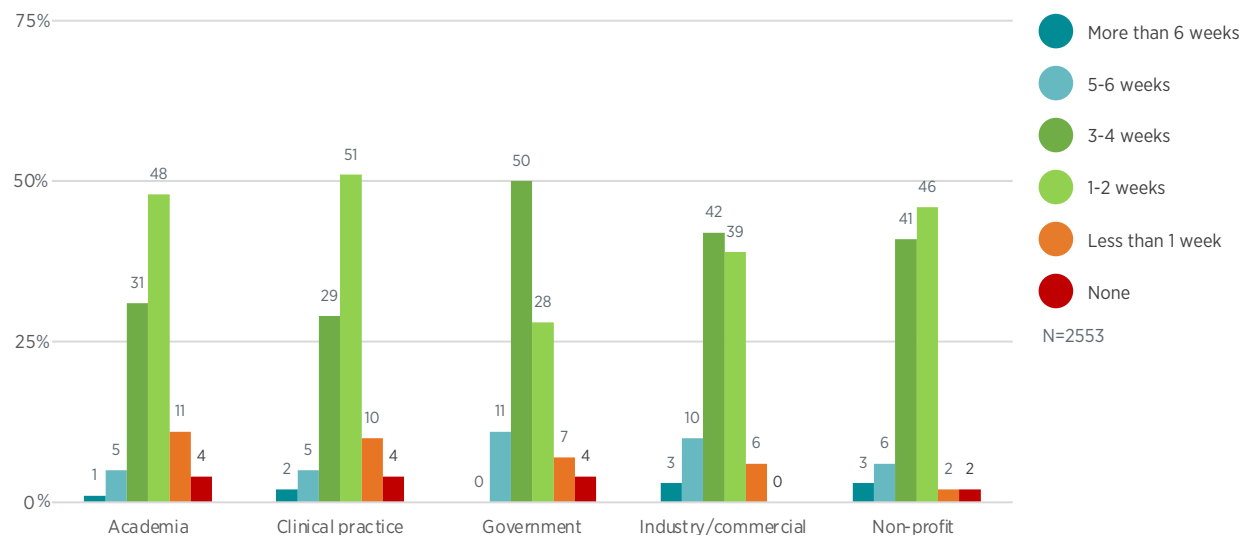
“Don’t be afraid to use your PTO!”

## Vacation

Most surveyed veterinarians take 1-2 weeks of vacation per year (pre-pandemic).

Veterinarians who work for a large employer — including government, industry, commercial and non-profits — are significantly more likely to take 3-4+ weeks of vacation per year compared to those working in academia or in clinical practice.

How many weeks of vacation do you typically take per year (pre-pandemic)? **BY** Which best describes your employment type?



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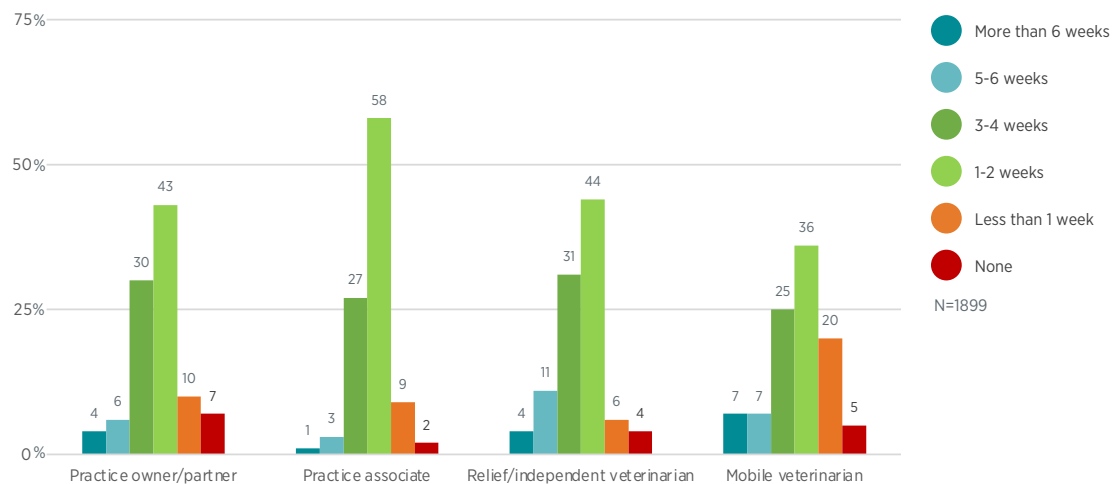
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“Take a vacation. Even if you don’t have one scheduled.”

Within clinical practices, most responding DVMs take one to two weeks annually. About one-third of practicing veterinarians take three or more weeks of vacation, and just under 15% take less than one week or none at all.

How many weeks of vacation do you typically take per year (pre-pandemic)? **BY** Which best describes your position?



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“Take control of your veterinary career.”

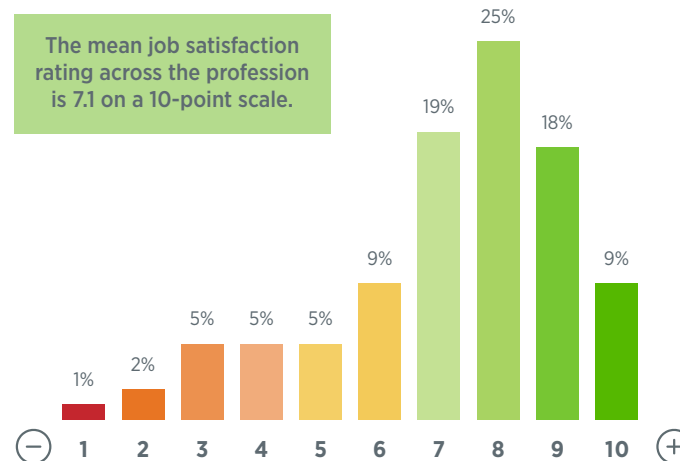
## Job Satisfaction

Responding veterinarians were asked to rate their overall job satisfaction on a 1-10 scale.

Most veterinarians (71%) say they are somewhat satisfied (7 or 8) or very satisfied (9 or 10) with their job.

14% are neutral, and 13% are dissatisfied or very dissatisfied with their job at this point in time.

Overall, how satisfied are you with your job? (1-10)



### Factors that Contribute to Job Satisfaction

- Work beyond scheduled hours (but not **very** often) and are satisfied with the hours they work
- Rate their overall workplace environment as somewhat or very positive
- Feel supported by their employer and/or colleagues, especially during the pandemic
- Describe their life as work-dominant, but say they are satisfied with their current work-life balance
- Experience job stressors — including mental and physical fatigue and to some extent difficult client situations — but are less likely to bring work stress home
- Are significantly more likely to regularly participate in activities or spend time with family or friends outside of work than those who are dissatisfied or very dissatisfied with their job

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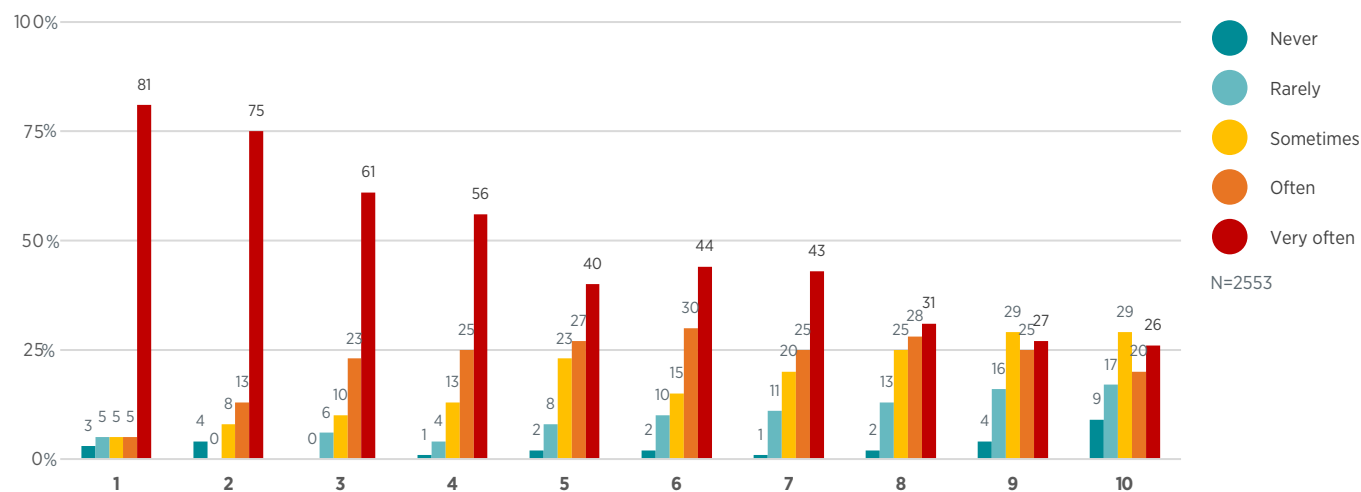
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“Talk to your employer. Many are willing to work with you.”

### Factors that Contribute to Job Dissatisfaction

- Work **very** often beyond their full-time schedule and are somewhat or very dissatisfied with their work schedule
- Rate their workplace environment as negative or very negative
- Feel largely unsupported by their employer and/or colleagues, especially during the pandemic
- Describe their life as work-dominant or very work-dominant at this point in their career and are somewhat or very dissatisfied with their work-life integration
- Are more likely to experience job stressors — including compassion fatigue, difficult client interactions, and stressful work days — and are more likely to bring work pressures home
- Are significantly less likely to regularly participate in activities or spend time with family or friends outside of work

How often do you work beyond your scheduled hours? **BY** How satisfied are you with your job? (1-10)



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# Life Domains

Reach out to friends and listen to the voice in your head when it says it is time to make a change. | Take life one day at a time and be the best that you can be each day. | **Take time for yourself.** | Trust yourself and follow your heart. | Ask for help. You're not alone, and you're not a failure. | Reach out to a friend, family member, or other person for support and assistance. Reach out to someone. You may be surprised by the number of people that may be able to help. | Breathe. **Set boundaries.** Identify what is most important to YOU. What helps you feel satisfied and healthy. Eat well. Move your body however you can. | **Be with those you love every chance you get.** | Take time for interests that are perhaps outside veterinary medicine. | Allow grace for yourself and others. | Share both the good and bad days with your partner. Always remember that **there is good in everything**, even if we may not understand at the time. | Get help coping. You are not alone. | Try to eat healthy and get out. | Try to get 7 to 8 hours of sleep a night. The world is open to you. Take time for yourself. | **Try to laugh every day.** | It's not all on you. | Use your vacation and sick time. Life outside of work is more important than work. | We are as people. | There are some things you cannot fix. Learn to recognize and accept.



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“Prioritize yourself and your family. No one will look out for your needs more than you will.”

## Life Domains

While many veterinarians share a similar work life, the nuances in their life domains are the lens through which they view their situation and consider their satisfaction.

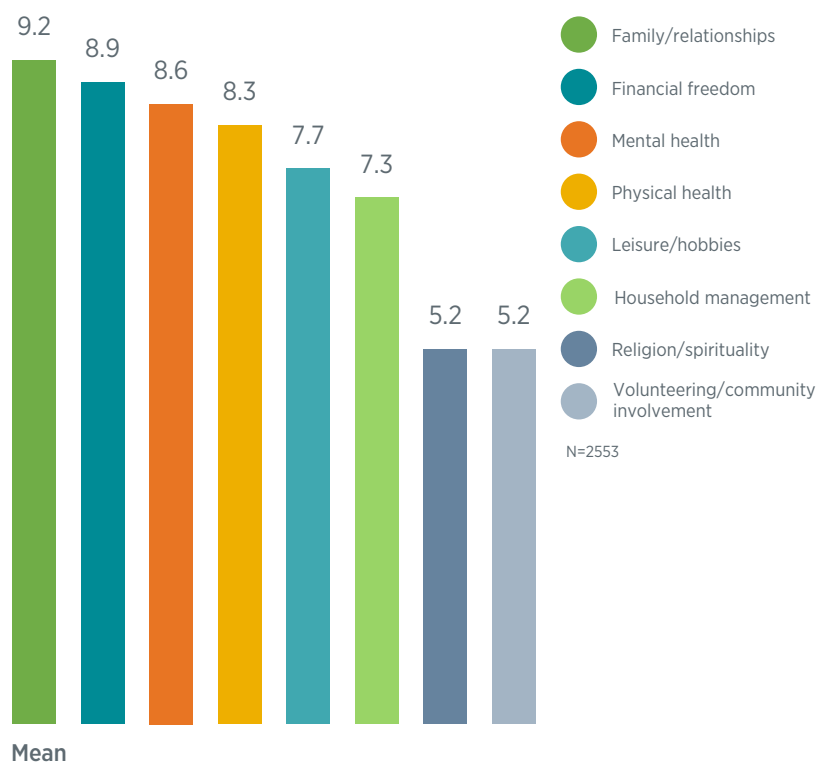
Respondents considered eight different life domains, ranking each in importance in their lives on a scale from 1-10.

Overall, the top three life domains for surveyed veterinarians regardless of age are family/relationships, financial freedom, and mental health, followed closely by physical health.

Other important life domains include leisure activities and household management.

Responding veterinarians were divided, however, when it comes to volunteering/community involvement and religion/spirituality with each being very important to some, while not at all important to others.

How important is each life domain to you? (1-10)



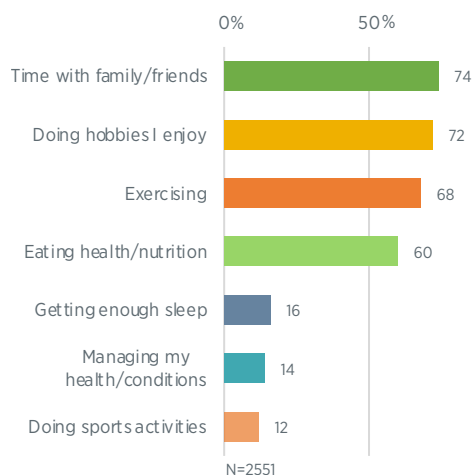
“Find a creative outlet you enjoy.”

## Health and Happiness

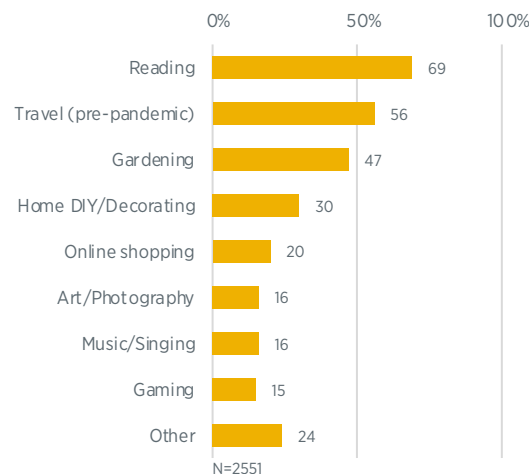
Outside of work, veterinarians reported a wide range of health and happiness strategies in their lives, including spending time with people, doing hobbies or sports they enjoy, exercising, and volunteering as time permits.

Popular activities to decompress include reading, traveling, gardening, hiking/climbing, bicycling, walking, and camping.

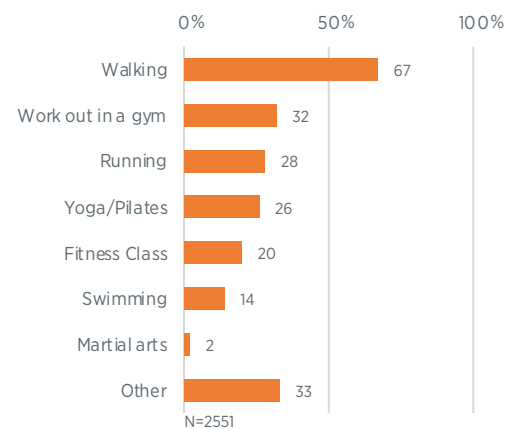
What are you doing to maintain your overall health and wellness?



What hobbies do you enjoy on a regular basis?



What do you do for exercise?



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“Connect to your community and profession by volunteering.”

## Volunteering

Although less than 30% of DVM respondents volunteer in their spare time, many said they used to but are unable to do so anymore likely due to lack of time.

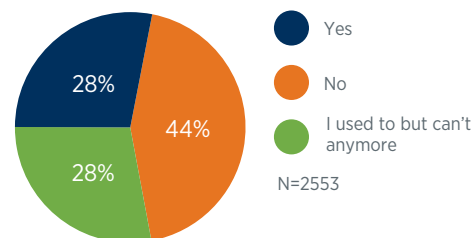
Those who volunteer do so in many capacities, including on behalf of their church or community, and enjoy mentoring, teaching, and providing pro bono veterinarian services.

Other popular volunteer roles include coaching, 4-H, Scouts, and Rotary Club. Animal and human rescue activities such as volunteering as firefighters and first responders were also top mentions.

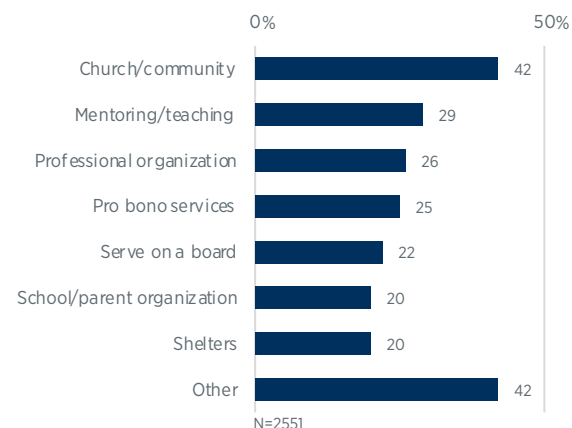
Pet therapy (canine or equine) were also mentioned, as were horse shows, wildlife rehabilitation, and environmental causes.



Do you volunteer in your spare time?



What type of volunteer work did you/do you do?



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“Money can’t buy happiness (except maybe if you buy a dog).”

## Pets

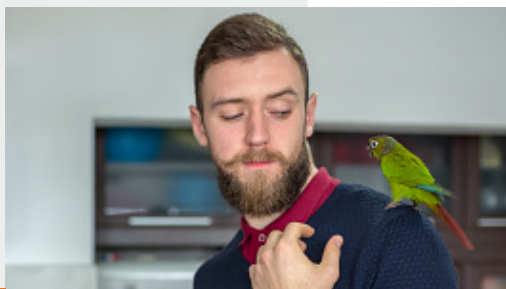
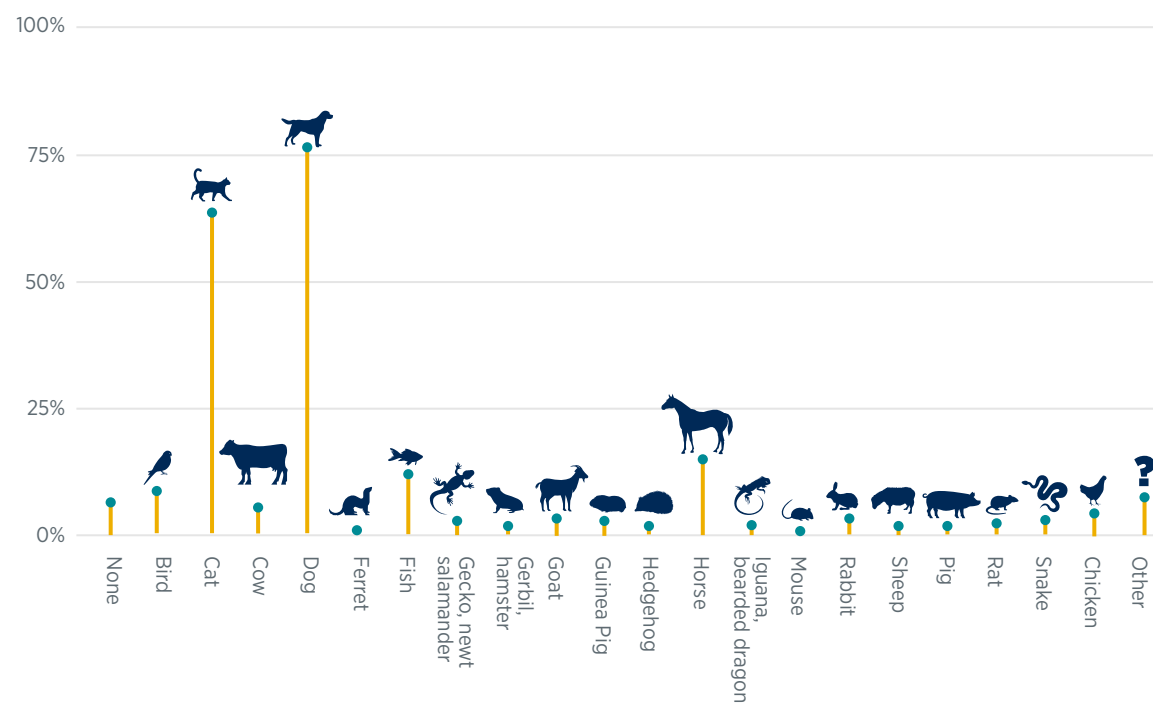
It may not be a surprise that 93% of veterinarian respondents have at least one pet in their family. Favorites are dogs, cats, horses, fish, birds, and cows.

In total, the 2,553 veterinarians surveyed provide homes to more than 3,700 dogs and 3,600 cats.

Other popular pets include chickens, rabbits, goats, and snakes along with rats, mice, iguanas, and sheep.

Top write-ins include alpacas, bees, chinchillas, donkeys, frogs, hermit crabs, and skinks.

Please indicate which type of pet(s) are currently in your life. (Select all that apply.)



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“Save for the future, no matter how small you have to start.”

## Personal Financial Life

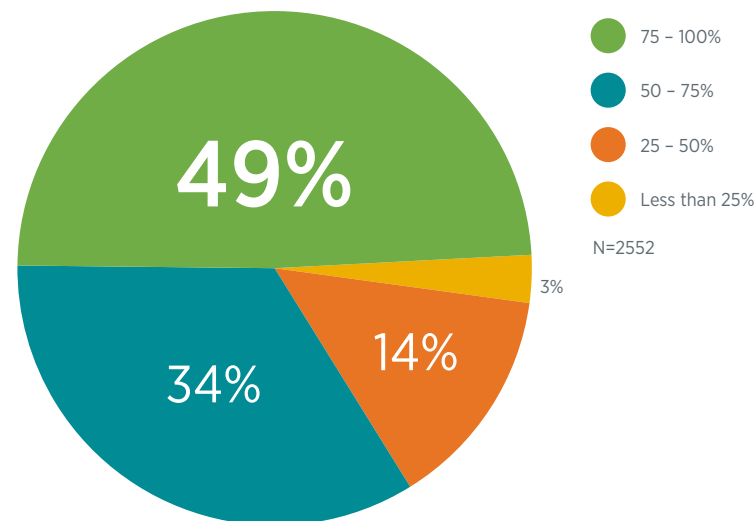
Financial freedom is the second most important life domain to responding veterinarians after family and relationships.

About one-half of veterinarians (49%) said they are their household's primary breadwinner, earning 75%-100% of their household income. Additionally, one-third contribute 50%-75%.

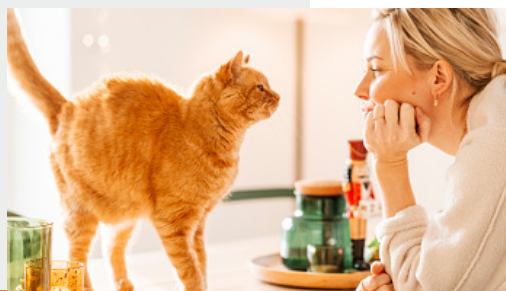
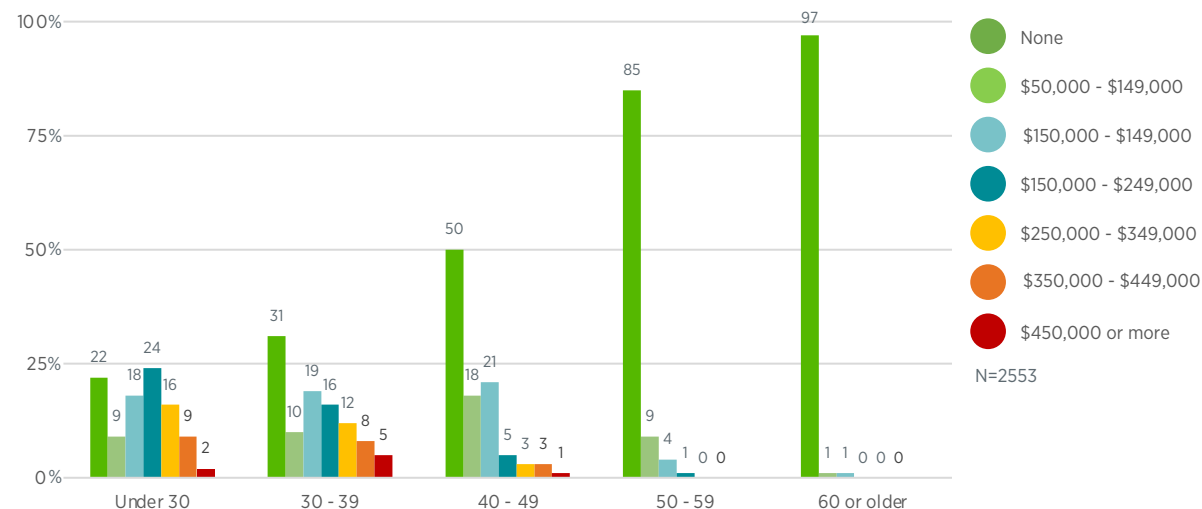
While 62% of veterinarians no longer have student loan debt, 38% of practicing veterinarians are currently paying off student loan debt ranging from less than \$50,000 to more than \$450,000.

As expected, those with student loan debt are typically under age 40.

Your income makes up approximately how much of your household income?



How much veterinary school student loan debt do you still have? **BY** What is your age?



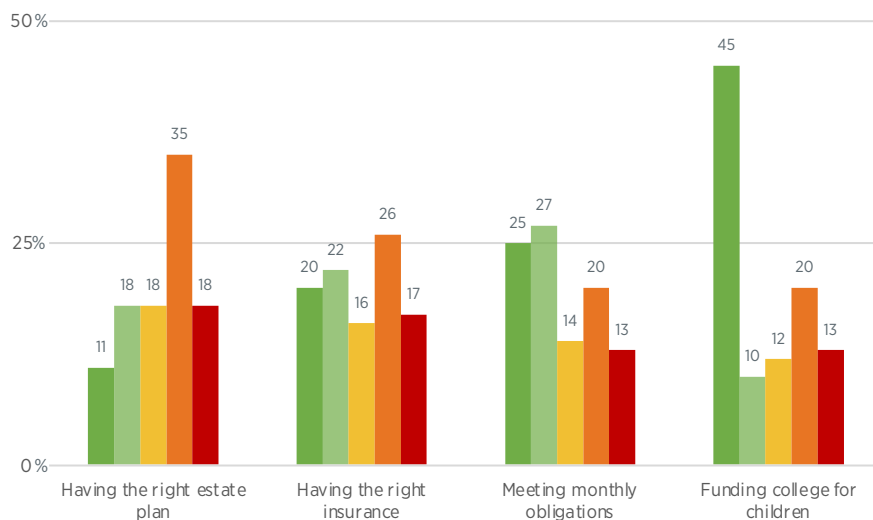
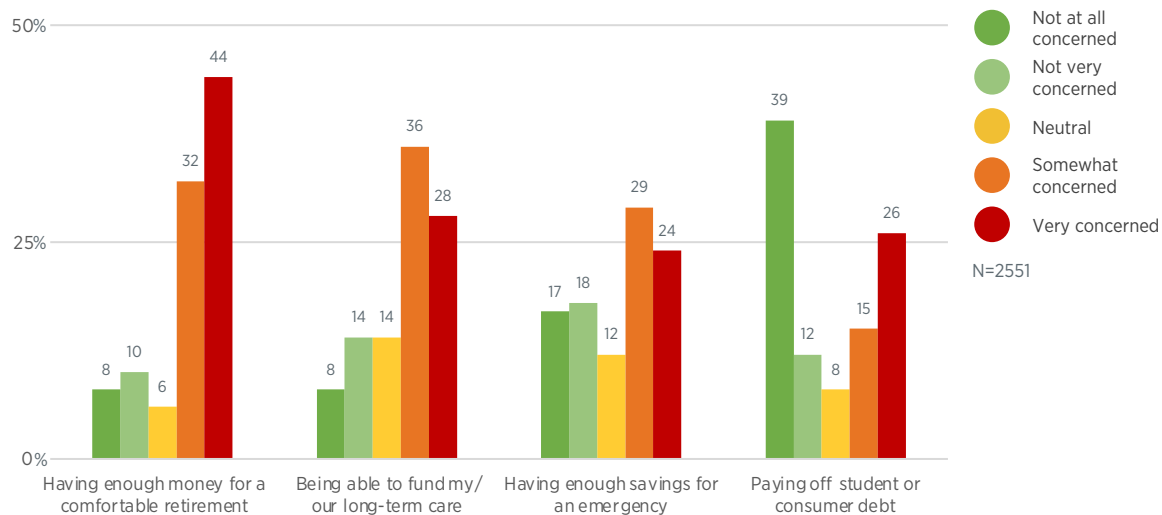
“Focus on financial planning early.”

## Personal Financial Concerns

When asked about specific financial concerns, having enough money for a comfortable retirement rose to the top of veterinarians' concerns, followed by funding their long-term healthcare, having the right estate plan, setting aside emergency savings, and having appropriate insurance protection.

Student debt continues to affect 38% of responding veterinarians, typically under age 40.

How concerned are you about the following personal financial issues?



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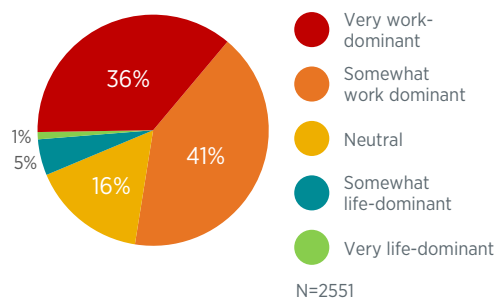
“If you’re unhappy with your work-life balance, change it.”

## Work-Life Balance

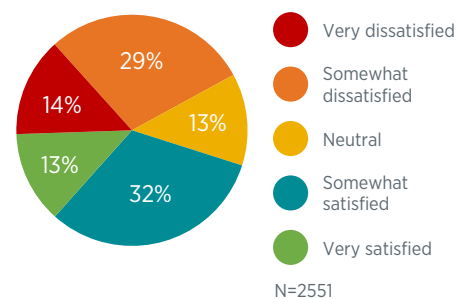
More than two-thirds of veterinarian respondents say they are experiencing a work-dominant work-life balance. Nearly half of veterinarians are satisfied with their equilibrium, but those who are struggling are seeking answers. Content veterinarians advise their peers to practice coping mechanisms, make changes in their lifestyle to find a more satisfying balance, seek help sooner rather than later, and advocate for themselves.

Respondents also recommend finding a therapist, mental health professional, or mentor.

Overall, how would you describe your work-life balance?



Overall, how satisfied are you with your work-life balance?



Being diligent about boundary-setting and maintaining separation between work and life are healthy ways to find a balance that fits one’s individual needs. A popular theme from respondents’ advice was accepting, processing, and letting go of feelings that come with grief, stress, and overbearing responsibilities.



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“Make time for life. Don’t miss important events because of work.”



## What are those who are satisfied doing differently?

To understand why similar veterinarians are having very different experiences, we found **eight characteristics** shared by respondents who are satisfied or very satisfied with their work-life balance.

### 1. They advocate for themselves.

These veterinarians said it’s important to put oneself first and ask for what they need without expecting others to advocate for them. They are diligent about setting boundaries and keeping life commitments, even if it means leaving an employment situation to find balance elsewhere.

### 2. They make time for what’s important to them.

The most satisfied veterinarians make time for loved ones and activities outside of medicine that support their health and happiness. They have higher rates of participation in hobbies, sports, exercising, and social interaction. Finding time to renew, taking a vacation, and spending time on a hobby are all strategies to prioritize life domains.

### 3. They accept the realities of the demands of the profession.

Most veterinarians said that work-life balance “doesn’t mean working 9-5 and going home.” Animals get sick after business hours, and veterinarians have long understood that the profession requires longer hours, especially in the early years when building skills. They advise building communication and empathy skills to deal with difficult client conversations.

### 4. They make changes.

Responding veterinarians who are satisfied suggest finding the opportunity to make changes or even to leave jobs rather than settle into a toxic workplace. Many suggested diligently pursuing a new position or aspect of professional activity that is energizing rather than anxiety-provoking.

### 5. They change their attitude.

While it’s easy to get caught up in the struggle of increased hours and difficult client conversations, veterinarians who are satisfied said they have learned to appreciate the positive client interactions, celebrate medical successes, and don’t dwell on the negatives. Others suggested focusing on the power of positive aspects of life, faith, and developing an attitude of gratitude that starts with self-love.

### 6. They live within their means.

Managing budget finances, getting a professional financial advisor, and decreasing over-spending can relieve stress and provide financial freedom in the short and long term, said veterinarians. Examine what you need in your life, what you really desire, and have a plan to save, invest, and prepare for the future.

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“It may seem selfish to you but you really must take care of yourself first.”

### 7. They do their best.

In the end, veterinarians advise others to believe in themselves, do their best at work, and then let go of stress or disappointments from work. Others focused on the need to trust their instincts and training, invest in themselves, and build skills to be the best veterinarian they can be. Importantly, they also acknowledged that doing your best work happens when self-care is a top priority.

### 8. They seek help.

Veterinarians advised those struggling with mental fatigue to find a therapist, mental health professional, or mentor outside the profession with whom they can express their feelings and develop coping mechanisms. Many emphasized the importance of “shamelessly prioritizing your own mental and physical wellbeing” and not waiting until the struggle becomes overbearing.

### Work-Life Balance Is a Moving Target

Even though they may be routinely working beyond scheduled hours, 45% of veterinarians say they are somewhat or very satisfied with their current work-life balance. Satisfied veterinarians say that even small changes such as writing down priorities, building interpersonal skills, and managing finances can create a more satisfying work-life balance.

Importantly, those who are satisfied with their work-life balance also tend to have higher overall job satisfaction and are more likely to rate their overall work environment as positive or very positive.

[Read more](#) advice from peer veterinarians.



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## Advice from Veterinarians

Continue to find what may work for you. **Don't settle.** | Make sure you like what you do. Make sure you understand the commitment involved, and especially make sure your partner understands it as well. Be honest... "I'd rather turn you down than let you down" | Find a mentor that you are comfortable communicating with. | Advocate for yourself - if you are struggling, make changes to allow yourself to have work life balance that you desire. | **Allow yourself to be human.** Don't do unto yourself what you would not do to others. | We, as veterinarians, are in the best position to guide & lead our profession, especially in practice. Please stay active in leading the next generation of veterinary professionals. | **Set goals and follow through** on those goals that are more than you have thought you could be. Have a short-term set of goals, one-year goals, five-year goals, **set lifetime aspirations.** | If you decide not to be a specialist, find a practice niche or special interest in which you can excel. | **Do your very best** every day, and keep learning new information throughout your career. Find a great mentor who is recognized as an exceptional veterinarian and develop a support system to help you cope with euthanasia, client financial limitations and client communication issues.



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“Surround yourself with people who build you up.”

## Peer Advice and Strategies

The veterinarians who participated shared more than 3,000 individual pieces of heartfelt and thoughtful advice to help colleagues across the profession.

### Advice: Achieving a satisfying work-life balance

*“Work hard. But ONLY when you are at work. LEAVE IT THERE. Do not have an office at home. Never EVER give your personal contact information to clients.”*

*“As vets, we are trained to ask clients about the QOL of pets. What if you asked yourself those questions about yourself? If the quality of life is poor, you need to intervene. Switch jobs, perspectives!”*

*“Meet with a life coach or mentor to improve work-life balance, develop time management skills and have a trusted person to talk through frustrations and stresses. Personal exercise is a must for both mental & physical health.”*

*“Imagine what your personal work-life balance looks like, then make it happen! You would be surprised at how the veterinary field bends to your wishes. You just simply have to ask. Be confident in your worth. Vets are in demand.”*

*“Don’t settle on a practice. If it doesn’t work out, change jobs. I found the perfect practice that truly cares about work-life balance, but it took a while to find. Don’t give up.”*

*“Find something that gives you joy outside of Vet Med. Find a hobby that gets you outside and moving.”*

*“Be kind and forgiving to yourself.”*

*“Learn how to lead your team to the clinical, financial, and cultural success you want and deserve. Learn to trust and delegate to capable people, and you will find patient care improving and your work-life balance improving.”*

*“Prioritize sleep.”*

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“Find a job that may work for you. Don’t settle.”

### Advice: Changing jobs and practice ownership

*“If you are uncomfortable or unhappy in your current situation (and you’ve done your best to adapt) give yourself permission to move on. You may have to go it alone, but it will be worth it.”*

*“Don’t be afraid to own your own practice. It can be fun and rewarding. If you have good ethics and take care of your people and your clients, you’ll make a very successful career and plenty of money.”*

*“It is okay to change jobs until you find one that is a good fit. Walk away from a toxic work environment. No job is worth sacrificing your physical or mental wellbeing.”*

*“If you’re in a toxic work environment, find the courage to keep looking for a supportive one.”*

*“Don’t be afraid to change jobs and go outside your comfort zone.”*

*“Everyone is hiring. No better time than NOW. Find a human employer who will value you and treat you like a human, not a worker bee in their colony.”*

*“Even if you feel ‘stuck’, you can make a change. You may need to make small changes that will add up to big results. On the other hand, you may need to make big changes. Big changes (like leaving a job) are scary, but often lead to a sense of relief and renewed enthusiasm.”*

*“Be sure and work with ethical, progressive veterinarians.”*

*“Do not work in a toxic environment just for money.”*

*“Become a practice owner and set boundaries for your work life so it doesn’t overwhelm you. The best thing I ever did was purchase my practice. If I wanted time off to watch the kids in sports, I took it and didn’t have to get permission from anyone.”*

*“Take control of your veterinary career.”*



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“Allow yourself to be human. Don’t do unto yourself what you would not do to others.”

### Advice: Prioritizing yourself

*“You only have one life. If your job is causing severe anxiety, stress or depression, NOW is the time to make a change. This life is yours, NO ONE ELSE’S. Choose yourself first.”*

*“Make yourself a top priority so that you can be the best you in all areas of your life.”*

*“Absolutely MAKE the time for yourself. There is a shortage of veterinarians, and your boss would rather have you take the time for yourself than lose you and have to find someone else. Be bold, just do it, they won’t fire you now! They can’t afford to!”*

*“Sometimes you have to take a leap of faith, hire an associate, or commit to taking off one day a week, and just vowing to make it work even if you are scared or unsure how it will affect the practice’s bottom line. The bottom line will benefit most from you being rested and making better decisions because you are happier.”*

*“Remember why you got into this profession and how special you are.”*

*“Don’t let your older bosses guilt you into thinking you shouldn’t take your vacation days.”*

*“Boundaries in professional and personal life are essential. You can say NO to things you are not comfortable with. No one can make you do anything.”*

*“Make time for yourself — exercise, have hobbies, and, I can’t repeat enough, everyone should go to therapy.”*

*“We give vaccines and heartworm/flea/tick meds as a prophylactic treatment. Taking time for your mental and physical health must be something you do before it gets away from you.”*

*“Suicide is a permanent solution to a temporary problem. If you’re even drifting towards those thoughts, remember that veterinary medicine is a job at the end of the day, and your identity should not be solely encompassed by it. Taking time off or dropping to part time for your mental health is a far better direction than trying to power through until you feel yourself overcome by stress.”*

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“No one will advocate for you better than yourself.”

### Advice: Advocating for balance

*“Veterinarians are amazingly talented people. Entities are not worth our lives and souls. The animals are amazing, but do not give yourself to the people. You have to separate the two to survive. Hang in there and know there is always someone my age who has your back and will talk you off the cliff.”*

*“Speak up to the boss about mental stressors and work on a schedule change or adjustment.”*

*“Advocate for yourself and family. If we all fight for it, it will soon be the norm!”*

*“Be honest. ‘I’d rather turn you down than let you down.’”*

*“Work will always be there. It never stops for you. So make sure to take time for yourself. Be your own advocate. Take the night off.”*

*“Breathe. Set boundaries. Identify what is most important to YOU. What helps you feel satisfied and healthy. Eat well. Move your body however you can. If able, set up services to help with your day-to-day and lighten your load (cleaning, yard work, etc.). Find things that help you.”*

*“Be your own self-advocate. No one is going to care about or protect your work-life balance except for you, so make it a priority and stand up for it.”*

*“Advocate for yourself because generally no one will do that for you.”*

*“Don’t let your life at work dictate who you are when you get home.”*

*“Figure out priorities and what changes are possible to improve balance. Ask for help if needed!”*

*“Determine your perfect work scenario and then determine your ‘deal-breakers.’ Talk to your employer. Many are willing to work with you.”*

*“NO is a complete sentence.”*

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“Trust your training. You’re the expert in the room.”

### **Advice:** Dealing with difficult client interactions

*“Learn to appreciate all the positive client interactions and celebrate medical successes and don’t dwell on the negatives. Train your mind to develop an attitude of gratitude. Be kind to yourself.”*

*“Do your best when you are at work and then let it go. We are not perfect. When you make a mistake, learn from it, and then put it behind you.”*

*“Remember you can’t please all your clients and you can’t save every animal.”*

*“Clients are DEMANDING and impatient, but they come and go. Focus on your family, they are there forever. You won’t be disappointed.”*

*“Come to the realization that, at the end of the day, clients who ‘love’ you really love what you can do for them and their pet.”*

*“When at work, I’ve learned to just try to prepare clients well in advance of the wait time, not apologize so much for it, but instead thank them for their patience, which shifts their perspective from one of blaming us (like we have something to apologize for) to one of congratulating themselves for being patient. Little things like that :)”*

*“You are not responsible for clients’ situations or decisions. Give them the information and discuss options. They are financially responsible for their pet. It is okay to charge for your knowledge and service and make a profit.”*

*“There is ALWAYS someone willing to take advantage of your availability for their own convenience. Teach your clients to respect your time and then be free to go above and beyond for the good ones, if you desire.”*

*“Focus on your good clients. Don’t be afraid to ask problematic clients to find another clinic. Problematic people don’t change.”*

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“Find a therapist or life coach to help organize priorities.”

### Advice: Seeking help

*“Change is inevitable. Suffering is optional. The moment you begin to feel burned out or stressed beyond what is tolerable, begin to seek help. Talk to classmates, colleagues, therapists, doctors. Help is available. Don’t fear opening your life to those who can help.”*

*“Find a good friend that is a veterinarian and talk to them a lot. Veterinarians understand veterinarians. Find someone upbeat but realistic to act as a sounding board.”*

*“Talk to someone outside of the field to help you navigate your feelings and try to help you develop tools to set healthy boundaries and not feel bad about saying ‘no’ or setting limits.”*

*“GET HELP!!!”*

*“Definitely find a therapist that you trust and are able to talk to. Express your feelings with your family and employer to help find a solution. Things will work out....there are low points for sure, but just keep trying and do not give up. There are too many people out there who love you.”*

*“Ask for help and advice when you need it and don’t assume that you are being judged if you ask for help/advice.”*

*“Develop a support system to help you cope with euthanasia, client financial limitations, and client communication issues.”*

*“Your mental health is every bit as important as your physical health. Once I reached out for help, life became so much easier. I should have done it sooner.”*

*“Ask for help. You’re not alone and you’re not a failure.”*

[More resources](#) for veterinarians.



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“Even in the darkest moments there is always something, although it might be small, to be grateful for.”

### Advice: Staying positive

*“Being the best person you can be makes you the best veterinarian. Taking time to take care of yourself physically and mentally allows us to be our best selves.”*

*“Exercise, eat well, get lots of sleep, meditate and be grateful every day for the good things in your life (e.g., write in a gratitude journal). Good things will happen!”*

*“Don’t get into tunnel vision when life gets hard. Every negative impact on your life has to be seen as an opportunity. Stay positive! Reach out to family and friends for help. It’s not a weakness.”*

*“Point out to yourself one thing you’re grateful for each day.”*

*“Every day, hold a kitten or puppy. Go outside and breathe. Think of 10 affirmations that you can thank God for. Every morning I am woken up by hungry cats. My first affirmation is ‘Thank you, God, for cats!’”*

*“Force yourself to focus on positive aspects of your life. It’s easy to get caught up in the struggle of increased workload, clients being more demanding, people in general seem less tolerant, and more easily becoming difficult. Try to brighten someone’s day.”*

*“Be tough. Early years are stressful, but they toughen you up. Then the middle years level out, stress drops because of the early toughening. Then as age starts to slow you down, you can cut back. This is a profession not a job. It is a life course not a nine to five. If this fact is accepted, stress reduces.”*

*“Think of your profession as God’s gift to you. Go about it and do your best daily and know you did your best. Then go home and love and enjoy your family. You cannot save the world. You can Honor God by doing your best on a given day. Others will be okay if you cannot get to them.”*

*“Positivity can be hard to practice but being grateful is easy. Focus on gratefulness when the days are overwhelming.”*

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“Expense control is more important than income.”

### Advice: Achieving financial freedom

*“Get a financial advisor. Max out retirement and pay off debt for a few years. The freedom that comes from this down the road is well worth hardship for a couple of years early on.”*

*“If you can financially afford to, put your mental health and happiness over the demands of work. Sacrifice some worldly goods for the freedom to have a work-life balance that makes you happy.”*

*“Manage your budget finances (live within your means), over-spending creates tremendous stress!”*

*“Focus on financial planning early. The expense of hiring someone to help you do this will be beyond worth it.”*

*“Make sure to have a financial plan, monitor it and adjust as necessary.”*

*“Work hard while you’re young. Save and invest wisely and don’t spend money on needless and meaningless junk.”*

*“Investing well is key. Find mentors and peers willing to share their experiences and knowledge in investing. Utilize professional (CFP) advice but become knowledgeable and invest according to your own personal needs and comfort level.”*

*“There are always other options within this profession. The sky is the limit which is what I love about being a veterinarian.”*

*“Be open to many career pathways that veterinary medicine offers. Pursue those that match with your passion.”*

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# Snapshot: Retired Veterinarians

Always save what you make, and seek professional advice. Do what you love to do. | **Live more simply.** Going into debt for the sake of appearances really has very little value. | Don't retire too soon. Remain curious and busy. | **Consult a financial advisor early.** | Don't overlook the things that have given you the greatest pleasure, and your insights and wisdom gleaned from past decades. | Enjoy what you have. | Realistically identify what you want or may need during retirement. | **Set aside funds very early on in your career.** | Use an honest professional to help manage your assets. It should be simple to understand and easily reversible. | **Expense control is more important than income.** | When you retire, make sure you do something else that you are passionate about. | Don't wait until you're near retirement to get things in order. | **Diversify your portfolio!** Perhaps take an evening course in retirement planning. | Don't be too conservative. | Use a Roth IRA to the maximum amount available. | Be sure you are debt-free and have plenty of savings before you completely retire. | Be careful of underestimating your spending the first years after retiring. | **Do what you love to do.** | Always, live within your means. | Remain curious and busy. | Don't wait until you are ready



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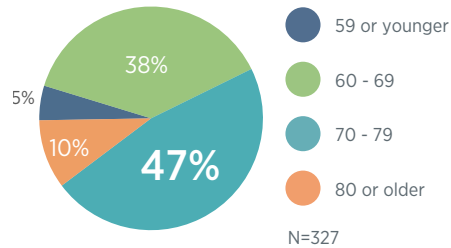
“Travel while you are young, age can prevent your ability to do so.”

## Retired Respondent Profile

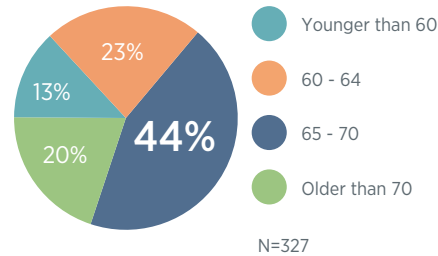
More than 300 retired veterinarians shared details of their retirement experience. The most common age range for a veterinarian to settle into retirement is between 65-70 years old.

71% of retired veterinarians who responded to the survey are male and 29% are female.

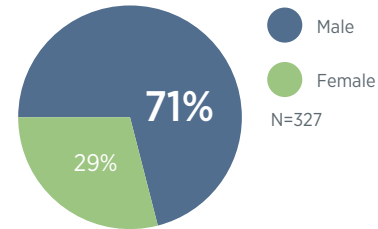
What is your current age?



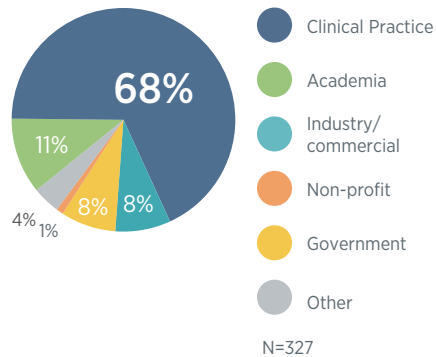
At what age did you retire?



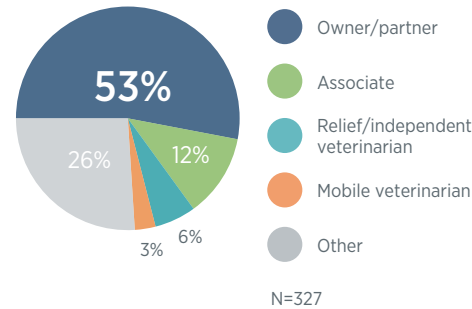
What is your gender?



What best describes your field of work prior to retirement?



Which best describes your last position before you retired?



Prior to retirement, 68% of retirees report that they were employed in a clinical practice. Over one-half of these veterinarians filled the role of either practice owner or partner.

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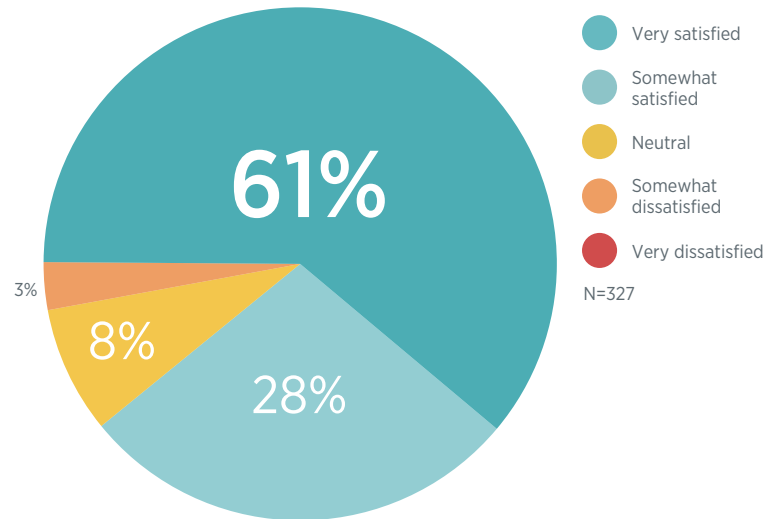
“Pursue what brings you satisfaction and increases your knowledge.”

## Satisfaction in Retirement

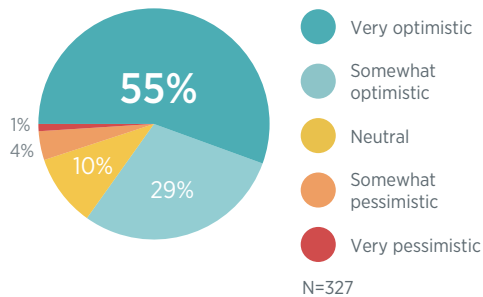
Nearly 90% of retired veterinarians reported being very or somewhat satisfied with their retirement so far, including 61% who said they are very satisfied.

The majority (89%) feel very or somewhat optimistic as they look ahead on their retirement journey, and 97% said they are somewhat or very confident that their savings will last throughout their retirement.

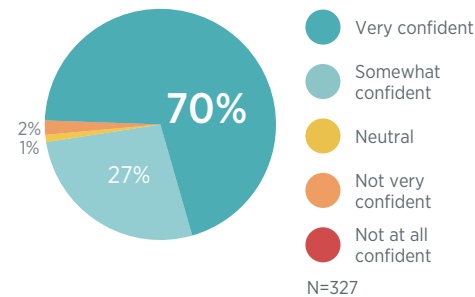
How satisfied are you with your retirement at this point?



Looking ahead, how do you feel about your retirement?



How confident are you that your savings will last through retirement?



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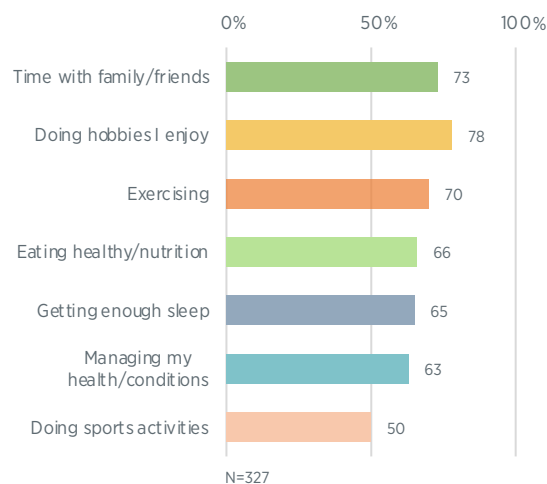
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“Don’t wait too long. Enjoy life while you still can.”

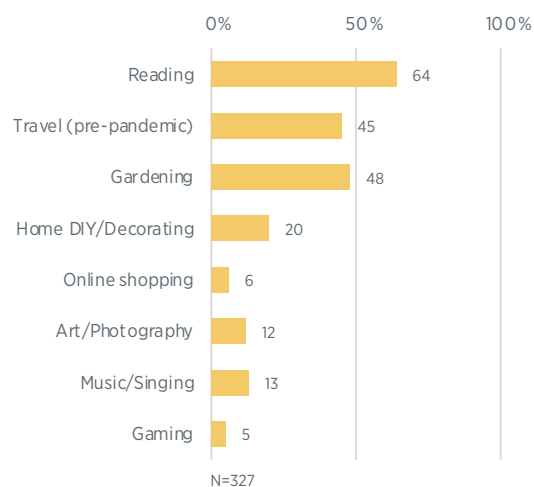
## Health and Happiness in Retirement

In order to maintain their health and happiness during retirement, retirees reported enjoying time with their loved ones, participating in hobbies or pastimes, and staying physically active by going on walks, working in their yards, swimming, or joining a gym. Retired veterinarians especially tend to engage in hobbies that keep them connected with their community, nature, and former field.

What are you doing to maintain your overall health and wellness?



What hobbies do you enjoy on a regular basis?



Veterinarians often are known as people who have a deep respect for nature, which explains why nearly half of retirees reported a love for gardening. The two most popular garden varieties included flowers and enjoying the crops of vegetable gardens.



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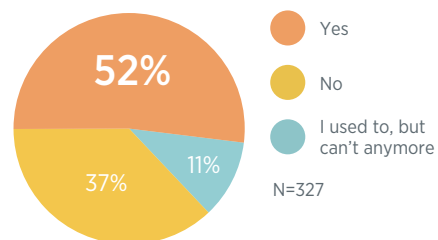
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“Make sure you have hobbies or volunteer opportunities lined up.”

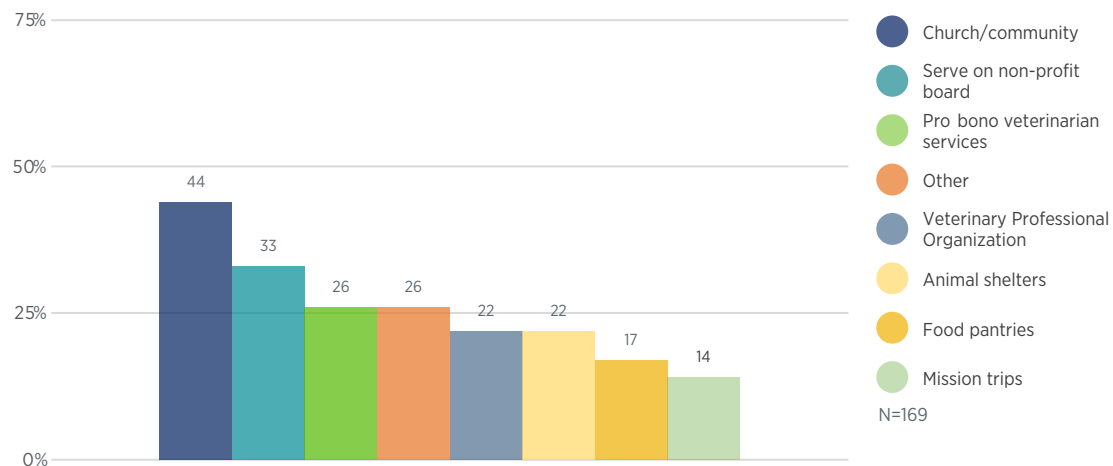
## Volunteering in Retirement

Another common pastime for polled retirees is dedicating time to volunteer work within their communities. The types of volunteering most commonly seen include serving on non-profit boards, participating in a faith-based or religious community, and providing pro bono veterinarian services. Plenty of retirees also enjoy maintaining a hobby in the veterinary field and often mentor or teach the next generations of veterinarians.

Do you volunteer in your spare time?



What types of volunteering do you do?



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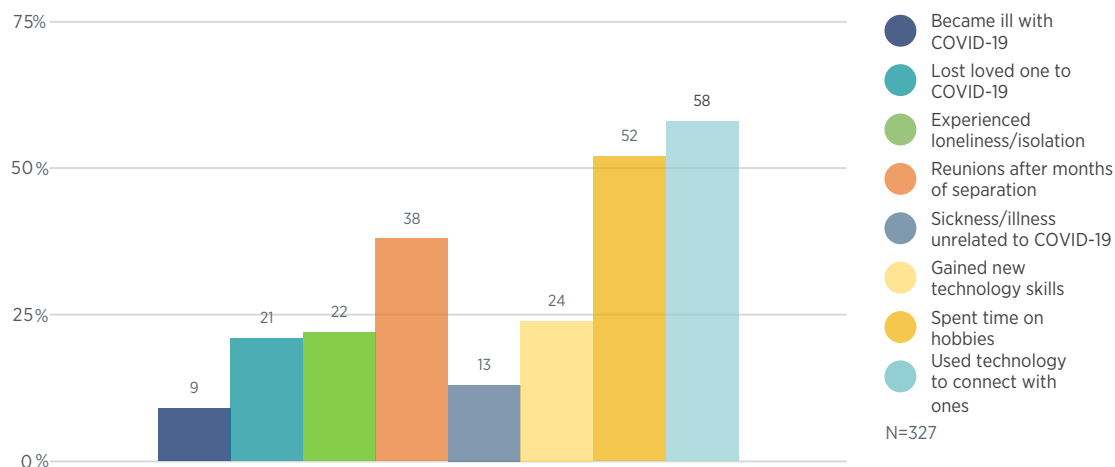
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“Retire *to* something, not *away* from something.”

## Effects of COVID-19 on Retirement

When asked what changes the COVID-19 pandemic caused, many of the retired DVM respondents said they continued most of their normal activities and picked up some new hobbies and skills. By the fall of 2021, tragically, 21% reported losing a friend or family member to the virus, and 9% became sick with COVID-19 themselves.

Which of the following have you experienced since the COVID-19 pandemic?



Retirees were asked for advice they would like to pass to the younger generations of veterinarians. The most common responses included the importance of loved ones, financial planning, and mental health preservation.

A common piece of advice was to offer mentorship to those who need it and to accept insight from seasoned veterinarians as one enters the field. Retirees expressed a hope for their successors to relish in their love for animals, science, and healthcare as much as they did in their younger years. After all, a large number of respondents reported joining the veterinary field out of a love for natural science, family legacy, and paying respect to animals who had served them in the past.

*“Enjoy this amazing career — the ability to connect with people and their animals and make a real difference for them and for your community. And you will never be bored — stay curious!”*

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“Have eclectic interests outside of work.”

### Advice: Getting ready to retire

*“Don’t wait too long. Enjoy life while you still can. Travel, spend time with your loved ones, do stuff that you have been putting off. Veterinary medicine is very demanding; it is now time to do stuff for you and your family who have all sacrificed for your career.”*

*“Don’t retire too soon. If possible, wean yourself from the 40+ work schedule you have had. If you have been in private practice, it will give you a chance to slowly lose contact with clients that in many cases have become friends.”*

*“Ease into it slowly. Work several days a week or half days. It’s very hard to stop saving and start to take money from your lifelong savings.”*

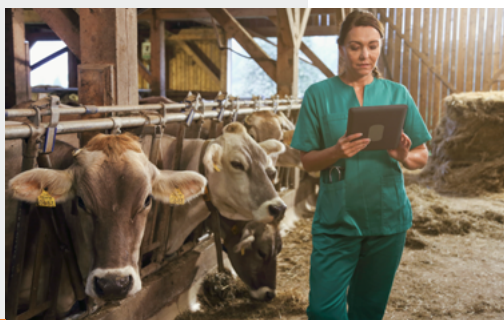
*“Employ a financial advisor to help you plan for your retirement. Ideally, veterinarians should start planning for their retirement from the start. Don’t wait for retirement to plan. The Boy Scout motto was ‘Be Prepared.’”*

*“For those of us who love our career, it can be a difficult transition to retirement. But there comes a time when you MUST retire. Our skills, our education, our health depreciate over time. Retire before any one of those affects the quality of your work.”*

*“If you have prepared well, you need not worry (much) about the financial aspect of your life. The bigger concern is what will you do with your time. Time, like money, is a limited resource — but you can’t spend either as if you were going to die in x years. You might live 2 or 30 years.”*

*“It is important in the years pre-retirement that you develop interests to serve you well in retirement: a side business, new hobbies, travel, involvement with church and non-profit organizations.”*

*“Have a plan, volunteer and keep busy with things you enjoy. Read and share what you read with others, interact with people, be a kind person and help those in need.”*



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Mentor with a successful vet. | Take advantage of all opportunities for mentoring that are available. | **Use compassion fatigue resources** when needed. It will be ok. | Enjoy a field of flexibility and variety where you learn something new every day. | Find yourself a mentor, preferably someone who has achieved the goal that you want. | Try to work with someone who will mentor you. | I would encourage you to look around and add to the pressure for employers to make things better and offer better resources for you in this role. | Don't be in competition with the clinic down the road, be their friend and work with and support them. **Be involved in local and state VMAs and the AVMA.** | Please reach out and get help. Talk to a colleague, your primary care doctor, a friend or call a veterinary resource line. You can be happier. | No one knows everything — **develop resources and people to help you find answers.** Be honest, be kind, be fair — to clients, colleagues. Learn from mistakes and make the same ones twice. | Try to learn from experience and all resources around you. Talk to another veterinarian you to seek out resources and tools. resources are there to figure this out and find the balance. It all falls on you to make it happen! | Utilize a financial professional



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“Reach out!  
There are so  
many options  
for support  
out there  
today.”

## **AVMA** | Recommended Resources and Tools

Knowing when to reach out for help – and doing it – might be the most important part of your wellbeing plan. No one can do everything alone, which is especially true where mental health is involved.

If you believe that you're in crisis, please get help immediately by calling 1-800-273-8255 or contacting the [National Suicide Prevention Lifeline's Crisis Chat](#) team. Find more resources [here](#).

### Wellbeing

[Assess your wellbeing](#)

[Create a self-care plan](#)

[Discover strategies to improve work-life boundaries](#)

[Review your stress-management checklist](#)

[Suggest a wellbeing program at your workplace](#)

[Evaluate the feelings of compassion fatigue](#)

[Explore educational webinars on balance, self-care, and boundaries](#)

[Enroll in the Workplace Wellbeing Certificate Program](#)

[Partake in QPR suicide prevention training](#)

### Practice Resources

[View the value-based model on veterinary practices](#)

[Customize your business plan](#)

[Get insight into your profits and losses with this calculator](#)

[Receive a monthly digest of practice data, trends, and insights](#)

[Communicating with veterinary teams and clients](#)

[100 Healthy Tips to Support a Culture of Wellbeing](#)

[Connect with other veterinarians to find relevant information](#)

[Strengthen your team's rapport and mutual support](#)

[Introduce a workplace wellbeing program to boost team morale and support](#)



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“Take advantage of the AVMA for support.”

## Recommended Resources and Tools

### Practice Resources continued:

[Tools to strengthen your veterinary team](#)

[Online reputation management and cyberbullying](#)

[Course on team retention: linking satisfaction and wellbeing](#)

### Personal Finance

[Evaluate your finances with the Personal Financial Planning Tool](#)

[Watch webinars focused on financial wellbeing and freedom](#)

[Explore alternative ways to repay your student loans](#)

[Learn about loan consolidation](#)

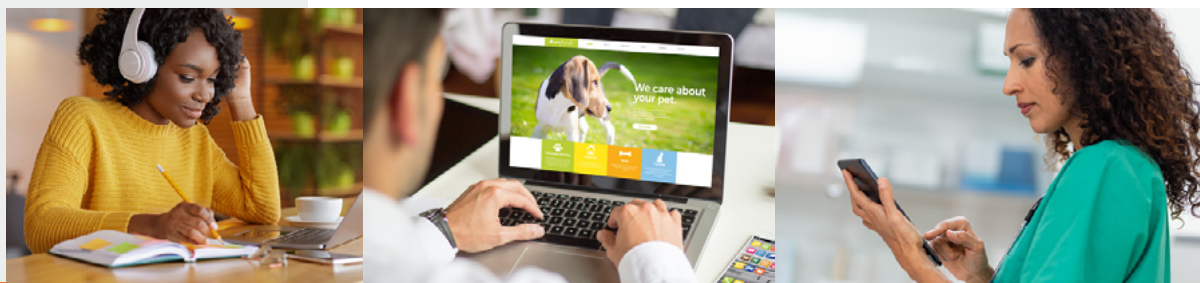
[Read up on government policy about veterinary student loan debt](#)

[Review peer-based benchmarks and valuable advice](#)

[Refresh your knowledge with Business 101](#)

[Check out Mint, a mobile budgeting app](#)

[Start early with retirement savings knowledge](#)



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