

Getting Pets the Veterinary Care They Need

Close to 50 million pets in the US don't have access to basic veterinary care, and when they do have access, finances can get in the way. It's estimated that 66% of pets in low-income households have never been to a vet. Here are some options to help your pet get the care he or she needs.

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Mar 5, 2023 • 5 min read

STORY AT-A-GLANCE

- Close to 50 million U.S. pets don't have access to even basic veterinary care
- The most common barrier to pets receiving the veterinary care they need is finances; in low-income households, an estimated 66% of pets have never been to a vet
- In California, the San Diego Humane Society's mobile veterinary services clinic is making veterinary care more accessible
- The Humane Society's Community Veterinary Program is targeting areas where veterinary care is hard to access, including lower-income neighborhoods and areas where many surrendered animals are coming in from
- The clinics offer general medical veterinary care, including both preventive and basic sick care, along with wellness resources and pharmacy services
- Financial planners advise setting aside a pet emergency fund that you regularly contribute to; there are also financial aid resources available to help with pet-related expenses

Regular preventive veterinary care is key to helping your pet live a long and healthy life. Ideally, your pet should visit a vet at least once a year to identify medical problems early — and twice a year if she's older. However, in one study only 46% of dogs and 44% of cats had an annual veterinary visit for preventive health care.¹

The most common barrier to pets receiving the veterinary care they need is finances.² In low-income households, an estimated 66% of pets have never been to a vet,³ and close to 50 million U.S. pets don't have access to even basic veterinary care.⁴ In California, the San Diego Humane Society's mobile veterinary services clinic is aiming to change that by making veterinary care more accessible.

Mobile Vet Clinic Travels to Areas in Need

Among pets surrendered to the San Diego Humane Society, 20% end up there because their owners can't afford veterinary care.⁵ The Humane Society's Community Veterinary Program is therefore targeting areas where veterinary care is hard to access, including lower-income neighborhoods and areas where many surrendered animals are coming in from.

“The two biggest reasons people don’t get veterinary care are, No. 1, finances and, No. 2, accessibility,” veterinarian Dr. Geoffrey Ball told The San Diego Union-Tribune. “A lot of the neighborhoods that are under-resourced — with food, with medical care, with anything — are also under-resourced with veterinary care. When you go outside, just look around and see where the next veterinary clinic is. The short answer is there is none.”⁶

In addition to offering clinics at their San Diego campus two days a week, their mobile clinic goes out into the community twice a week, focusing on different locations each month. So far, the mobile clinic has traveled to southeastern San Diego neighborhoods such as Barrio Logan, Lincoln Park and Valencia Park, as well as communities in Mexico, but it plans to expand gradually.⁷

While the program is intended to help families in need, no financial verification or proof of need is required. The clinics offer general medical **veterinary care**, including both preventive and basic sick care, along with wellness resources and pharmacy services.⁸ San Diego Humane Society’s Community Veterinary Program was started with a \$100,000 grant from PetSmart Charities.

They hope to provide veterinary care for 10,000 pets and eventually expand the program with additional veterinarians to target a larger area. Ball hopes the program can also serve as a model to help shelters across the U.S. provide low-cost veterinary care for those in need.⁹

Options to Help Pay for Veterinary Care

When you add a pet to your family, I recommend adding the cost of an annual veterinary visit (including basic diagnostics to check organ function and parasite screenings), as well as the cost of professional teeth cleaning to your budget. It’s much more difficult, however, to plan for unexpected expenses that may occur due to illness or injury. This is why financial planners advise setting aside a pet emergency fund that you regularly contribute to.

While low-cost clinics may be available in your area, they may not offer emergency treatment or care for complex conditions. It’s a good idea to familiarize yourself with a local emergency facility for your pet ahead of time, along with the types of payment they accept.

Some pet owners set a credit card aside to use only for pet care emergencies, while others purchase pet health insurance coverage. You can also try negotiating with your veterinary clinic for a better price or the ability to finance the cost of care over time.

There are also **financial aid resources** available to help with animal companion-related expenses. RedRover.org, for instance, provides financial assistance for pets in life-threatening situations and also offers a directory of resources to find state and national programs, condition-specific assistance and more.¹⁰

You can also try contacting your state veterinary medical organization or a veterinary medical college, which may offer lower cost surgery or other care. They may also be able to provide you with a list of programs that help with financial assistance or low-cost veterinary care for families in need. If you have a specific budget for your annual visit, let your veterinarian know ahead of time so she can develop the most effective treatment plan.

Be Proactive About Keeping Your Pet Healthy

Sometimes the unexpected happens no matter how diligently you care for your pet. However, you can take proactive steps to avoid lifestyle-related conditions and toxic exposures that could injure your pet or make her sick.

Adding as much fresh food as you can afford to feed is always a wise choice. Share your fruits and veggies with your pets as antioxidant-rich toppers or treats, replacing expensive ultraprocessed treats. Maintaining your pet's weight is one of the easiest (and cheapest) ways to extend healthspan. Regular, vigorous physical activity should be a priority, as should providing daily mental stimulation, and thankfully both are also free.

You'll want to minimize stress from unnecessary vaccines and chemical exposures, while staying on top of routine hygiene, such as tooth brushing, ear cleaning and nail trims.

While it's important to schedule regular veterinary wellness exams, which can help you avoid preventable disease, you can also conduct your own at-home wellness assessments on a regular basis. This can help you spot any changes in your pet early on, when treatment will likely be simpler — and less expensive.

An annual veterinary visit — or visit to a low-cost clinic — can also help to serve this purpose. By staying on top of your pet's preventive care, you can often avoid much more costly treatments later on.

Sources and References

¹ [Animals \(Basel\). 2020 Mar; 10\(3\): 483](#)

^{2, 3} [Talk Poverty November 12, 2021](#)

^{4, 8} [San Diego Humane Society, Community Veterinary Program](#)

^{5, 6, 7, 9} [The San Diego Union-Tribune August 26, 2022](#)

¹⁰ [RedRover.org](#)
