

**Dog Tips** 

Cat Tips

# Feeling Squeezed by Inflation? These 6 Resources Can Help

Many pet owners are feeling the effects of rising prices, and some are making decisions that may not be in their pets' best interests. If you're feeling the pinch, check out these resources that may help you provide the pet food, supplies and veterinary care your pet needs.

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#### STORY AT-A-GLANCE

- Pet parents, like just about everyone these days, are feeling the effects of skyrocketing inflation
- A recent survey to gauge how pet owners are managing in today's economy paints a dismal picture 22%
  have applied for special assistance to help care for their pets, and 24% have considered rehoming or
  surrendering their pet to a shelter or rescue
- There are several resources worth investigating if you're in a financial bind and unable to afford pet supplies or veterinary care
- There are also steps you can take at home to keep your pet in good health and reduce the likelihood of a costly medical emergency

Like almost everyone these days, pet parents are feeling the pinch of rapidly rising prices for virtually everything, including vet care and supplies for furry family members. A few months ago in July, online information service Veterinarians.org surveyed 1,000 pet owners to gauge how inflation is affecting them and how they're managing it. Some of the survey findings:

- 50% of pet parents are buying less expensive pet food thanks to inflation
- 55% have cancelled their pet food subscriptions on Chewy, Amazon, or through raw food/pre-cooked meal services
- 73% believe a food pantry for pets would be helpful
- 46% of pet owners have cancelled or delayed veterinary treatments
- 28% are visiting the veterinarian less frequently
- 33% have canceled their pet's prescription medication on Chewy, Amazon, or 1-800-PetMeds
- 24% of pet parents have reduced doggy daycare expenses
- 20% have cut back on pet sitter or boarding facility expenses
- 44% have charged pet expenses to a credit card due to inflation
- 22% have applied for special services in their state that help them pay for pet-related costs
- 24% of pet owners have considered rehoming or surrendering their pet to a shelter or rescue

## Where to Turn for Help If You Need It

Here are a few resources for pet parents who need help with animal companion-related expenses:

 <u>RedRover</u> — The RedRover organization's mission is to "help animals in crisis and protect and strengthen the bond between people and animals through emergency sheltering, disaster relief services, financial assistance, and education."

At the RedRover site, you can find a comprehensive list of <u>state programs</u> that provide financial assistance to pet owners. There's also a list of <u>national organizations</u> that may be helpful, depending on your needs, as well as programs that provide assistance according to your pet's <u>medical condition</u> (e.g., cancer, diabetes, mobility issues), <u>breed</u>, or <u>need</u> (e.g., pet food, low-cost spay/neuter resources, other financial assistance).

There's also the <u>RedRover Relief Urgent Care</u> program that provides small financial grants for urgent veterinary care.

- The Pet Fund The Pet Fund is a 501(c)3 nonprofit organization that "provides financial assistance to owners of domestic animals in the United States who need veterinary care."
- <u>State veterinary medical associations</u> This list is provided by the American Veterinary Medical Association (AVMA) and includes contact information for each state's veterinary medical association, which should be able to provide pet parents with information about local financial assistance programs.
- Best Friends Animal Society: Financial Aid for Pets The Best Friends website offers a comprehensive list of
  resources for pet parents in need, including links to state specific programs, breed- and disease-specific
  resources, resources for those with assistance animals, and for animals of senior citizens, people with disabilities,
  and people who are seriously ill.
- Paws 4 A Cure Unfortunately, this 501(c)(3) organization is temporarily unable to accept applications because
  donations are at a critical low and applications for financial assistance are at an all-time high, so funds are
  extremely limited. However, the site also features a <u>Helpful Resources</u> page with links to a wide variety of other
  financial assistance organizations.
- Community Animal Rescue Effort (C.A.R.E.™) C.A.R.E. is an all-volunteer, nonprofit organization serving the
  communities of the North Shore (Illinois) by fostering and supporting healthy, positive relationships between
  people and companion animals. The organization's website has a <u>FINANCIAL Resources for Pet Owners in Need</u>
  page that includes several links to resources not found elsewhere.

## Things to Know Before Contacting a Financial Aid Resource

A few excellent tips from our friends at Best Friends:<sup>2</sup>

- Be aware that few, if any, organizations will pay for ongoing medication that pets will need for extended periods of time.
- It is unlikely that any one organization or program will pay for expensive procedures in their entirety. So, be sure to contact as many sources as possible. The grants may be very small, but they can add up if you get help from a number of sources.
- Try negotiating with your veterinary clinic for a better price or the ability to finance the cost of care over time.
   Also, consider getting price comparisons from other providers. <u>CareCredit</u> provides financing for veterinary care; check their website to see if you qualify.

- If possible, contact any possible sources of financial aid before procedures are done. Few sources are willing to pay bills for care that has already been provided.
- Most organizations take applications only through email or web forms on the Internet. If you aren't computersavvy, find a friend, relative or neighbor to help you.

### 5 D-I-Y Tips to Help You Save Money on Veterinary Care

Many health conditions in dogs and cats can be prevented or managed through a healthy lifestyle and preventive veterinary care, reducing the chances your pet will experience an expensive medical emergency. The top preventive strategies to help you save money on veterinary care include:

- 1. **Feed a fresh, balanced species-appropriate diet**, which will support immune health and keep your pet's weight in check.
- 2. **Maintain your pet at a healthy weight** with the right diet and daily aerobic exercise and active play. Exercise is free, and is the most under-utilized form of health maintenance, critical for preventing degenerative disease and essential for your pet's musculoskeletal and immune health.
  - Excess weight in dogs and cats can shorten lifespan and lead to expensive-to-manage conditions such as arthritis, torn knee ligaments, bladder and urinary tract disease, liver disease, diabetes and more.
- 3. **Minimize stress**, which includes removing stressors (including unnecessary exposure to vaccinations and medication) and providing daily outlets for mental stimulation. Chronic exposure to physical, mental, and chemical stressors is one of the biggest overlooked reasons for premature aging and degenerative disease.
- 4. Stay on top of routine hygiene care, such as tooth brushing, nail trims, and ear cleaning.
- 5. **Minimize exposure to household chemicals** which can damage DNA, leading to immune dysfunction, as well as increase your pet's risk for respiratory and endocrine problems. Less toxic home cleaners are safer and far cheaper.

It's important to schedule regular veterinary wellness exams, as well, which can help you avoid preventable disease. While some injuries and illnesses can't be prevented, many can, but if you wait until your pet is already sick to seek veterinary care, it may be too late (and considerably more expensive).

Ideally, schedule visits with a proactive, functional medicine veterinarian at least once a year to identify weak links in your pet's wellness lifestyle plan or subtle changes in health that can be addressed and reversed through early intervention.

Between visits, you can keep a close eye on your pet's health by conducting an at-home physical exam (I give a demo in the video below). By helping your pet lead a healthy lifestyle and seeking proactive preventive veterinary care, you can minimize health care costs while maximizing longevity.

#### **Sources and References**

<sup>&</sup>lt;sup>2</sup> Best Friends