

Steep vet bills, sour economy doom more pets

Owners facing hardship scramble for help or face 'economic euthanasia'



Daisy Mae, a 2-year-old beagle, racked up \$3,200 in vet bills after being hit by a car. Her family was on the brink of euthanizing her because they couldn't afford the bills.

By JoNel Aleccia

Health writer

msnbc.com



JoNel Aleccia

Health writer

E-mail

When Lara Yount saw her daughter holding the empty leash, she knew the news was bad. Daisy Mae, their 2-year-old beagle, had run away again, this time into the path of a passing car.

"You could tell the leg was broken," recalled Yount, 38, a mother of three from Bloomsdale, Mo., who found her dog in a ditch three weeks ago.

But when Yount got the bill to repair Daisy's injuries — a fractured pelvis and a shattered tibia — she knew the news was worse. It was \$3,200, a large sum in good times and an impossible amount since her husband, David, lost his steady construction job earlier this year.

"I tried to talk the vet down to \$1,500, but he couldn't do it," said Yount, who earns \$7.50 at a local feed store. "I talked to my husband on the phone and he said, 'We'll just have to put her down.' "

As the United States economy continues to spiral, pet owners grappling with financial troubles are facing terrible choices, animal care experts say. Confronted with steep bills for emergency

injuries or sudden illness, cash-conscious owners are delaying care, opting for less-aggressive treatments, or in some cases, choosing to destroy family pets they otherwise would save.

"They come straight from the vet and say, 'I can't afford to treat my animal,' " said Mark Kumpf, president of the National Animal Control Association and director of an animal shelter near Dayton, Ohio. "They'll say, 'The vet said he should be euthanized and I can't even afford that.' "

Kumpf said he's seen a 20 percent spike in people turning in animals at his shelter in the past year, and an equal hike in the number of people who request what's known as "economic euthanasia." No national figures track overall rates of relinquishment or euthanasia, but some veterinarians across the country say they're also seeing a rise.

Others are worried that they soon will.

"It is a big concern," said Dr. Kimberly May, a veterinarian and spokeswoman for the American Veterinary Medical Association. "We have been hearing anecdotal reports of people not going for treatment or not going as far with treatments as they were two years ago or a year ago."

72 million dogs, 82 million cats

In a nation where 72 million dogs, nearly 82 million cats and 11 million birds share people's homes, the human-animal bond would appear to be strong. Nearly half of U.S. households with pets regard the animals as family members, according to the AVMA.

But less than 3 percent of pet owners have insurance to cover veterinary care, according to industry estimates, including emergency care that can quickly exceed hundreds or thousands of dollars. Even then, nearly all vets require a deposit of at least half the estimated bill up front, with clear means to pay the rest. If owners can't pay, vets can't treat.

Increasingly, financial worries are prompting pet owners to seek alternatives at the vet counter, said Dr. Gary Stamp, a diplomat with the American College of Veterinary Emergency and Critical Care. They'll refuse certain diagnostic tests or ask for less expensive treatment options.

Ways to pay for vet care

Ask your vet about setting up a payment plan.

Nearly all veterinarians require at least half of the low estimate of charges to be paid before they'll treat an animal. Most can't accommodate payment plans, but some will.

Consider pet insurance. Only 3 percent of all pet owners have insurance for veterinary care, but many animal experts support the coverage. Read policies carefully and consider plans with low premiums and high deductibles that essentially provide catastrophic care, experts suggest.

Contact CareCredit. The firm is the nation's leading credit service for veterinary bills. For treatment plans from \$1,500 to \$25,000, the agency offers 24-, 36- and 48-month plans.

Contact your local humane society or animal shelter. Many agencies offer some limited financial assistance, though demand may outweigh resources.

Contact nonprofit animal rescue groups. Breed-specific groups often have funds to help owners in need.

More resources: [The Pet Fund](#), [IMOM.org](#), the [American Animal Hospital Association](#).

"There's the optimal option, then a less positive option," he said. "Then there's the option where you just put them on fluids and hope for the best."

Other desperate pet owners are swamping the few agencies that provide financial assistance for veterinary care. Demand for the Helping Pets Fund operated by the American Animal Hospital Association has tripled in the last several months, said spokesman Jason Merrihew.

200 calls a day

The Pet Fund, a California-based nonprofit, is fielding nearly 200 calls a day, more than double the volume of a year ago, said executive director Karen Leslie.

"This kind of response we have not had absent a national disaster," said Leslie, who tells clients their animals must be stable enough to outlast a four-month waiting list. "We can't do anything for people who need emergency care."

Many calls come from people like Tracy Blinn, 37, of Surprise, Ariz., who can't afford the cost of X-rays and blood tests to see what's wrong with her 8-year-old Rottweiler, Kona. A month ago, one of Kona's legs became too swollen and painful to use and the dog's right eye started drooping.

Even a few years ago, the \$360 cost for diagnostic tests would have been nothing, said Blinn. But her family runs a direct-mail marketing business that served the struggling local automobile industry; nearly all their work has dried up. And the four investment houses that once provided a tidy income have recently slipped into foreclosure, she said.

Blinn asked a local vet for a break on the costs to treat Kona, but he refused.

"He said he's been having a lot of issues with people not paying their vet bills," Blinn said. "I've looked everywhere on the Internet and called everyone. I even put an ad on Craigslist."

When she heard that Leslie couldn't provide emergency help, Blinn grew quiet. She has four kids and three dogs and a husband who has one solution in mind.

"He's just willing to put her down and I'm not willing. I have hope. Why not try?" she said. "I just think it's sad. You get these animals and it's a trust issue. I'm feeling terrible that just because

 VIDEO



Pets abandoned in home foreclosures
March 9: A center in Florida is providing homes for pets left behind by families foreclosed upon. Msnbc.com's Dara Brown reports.

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of finances, she might die.”

Kumpf said he wished more pet owners facing financial crisis would try harder to keep their animals. He’s been known to waive fees and to provide some free medical care. This month, he’s launching a program that lets people earn \$10 an hour toward paying off fines and fees for services. But that hasn’t yet stopped the steady parade of relinquished pets, despite their owners’ obvious distress.

“Many people are embarrassed to the point of complete shame,” he said. “They feel like they’re abandoning a family member.”

Animal care experts have a few suggestions for pet owners in financial trouble. They suggest applying for CareCredit, a veterinary credit service that essentially provides loans for care. They urge pet owners to borrow from friends and family, to hold personal fundraisers or to cut back on unnecessary — even necessary — expenses to pay for their animals’ treatment. And they urge pet owners to be persistent.

‘He’s my little baby’

Lisa Vigilo, 41, a marketing executive in New York, lost her \$80,000-a-year job in January 2008. It took her eight lean months to get another one, and by that time, her 16-year-old cat, Oreo, was diagnosed with diabetes.

With a job pending but no immediate money, Viglio quickly racked up more than \$3,000 in vet bills. Friends and family charmed by years of Oreo’s photos helped. Vigilo applied for CareCredit, her vet allowed a payment plan and she was awarded a \$500 grant from The Pet Fund for Oreo’s medication.

“Somebody else would have said, ‘He’s getting older, put him down,’” she said. “I’m so grateful I was able to reach out for help and be able to get it at the point I needed it. I know he’s not a child, but in my world, he’s my little baby.”



Image: Courtesy of Lisa Vigilo
Lisa Vigilo paid for medical treatment for her cat, Oreo, with a combination of help from friends and family, a payment plan from her vet and a \$500 grant from The Pet Fund.

Lara Yount was persistent as well. She had \$1,500 that she’d been saving for badly needed auto repairs, so she gave that to Daisy Mae’s vet, Dr. Mark Anderson of Veterinary Specialty Services

in St. Louis. Then she turned to the Internet, where an agency called IMOM.org offers an online fundraising service for emergency veterinary care. The Web-only resource was launched a decade ago by Jacki Hadra, a 64-year-old New Jersey woman, in memory of Magic, Hadra's beloved black cat.

Online donations save Daisy

Within days of posting Daisy's predicament, Yount had raised the remaining money — some \$1,600 — that she needed. A week later, the beagle was back at home with Yount's kids, Catelynne, 11, Catarina, 13 and Cody, 17.

"To have people you don't even know donate that kind of money is just phenomenal," she said.

But it will take more than intermittent donations to resolve the crisis of affordable veterinary care, said Leslie, the director of The Pet Fund. Her agency is working to raise awareness about the need for resources to pay for treatment, but also for education to help ensure more people are prepared to care for their pets.

"As eager as people are to see universal health care for people, we're eager to see a larger fund for veterinary care for animals," she said. "It's not that pet owners are irresponsible, it's that pet owners aren't prepared for that \$10,000 emergency."

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