

Managing pet debt can be a challenge

BY CHRISTINA FUOCO-KARASINSKI
Tribune Executive Editor

Pets bring joy and companionship, but along with the wagging tails and purring snuggles come financial responsibilities that can strain the budget.

The American Pet Products Association estimates that pet owners in the United States spend more than \$147 billion annually on their furry friends. That 2023 figure includes everything from pet food and grooming to medical expenses and wellness treatments. About \$38.3 billion of this spending is on veterinary health care.

“Every pet deserves quality care, regardless of their owner’s financial situation,” said Doug Patriquin, co-founder of Dr. Kelly’s Surgical Unit, a low-cost veterinary clinic in Queen Creek.

A recent survey from Forbes found that over one-third of pet owners in the United States have gone into debt due to unexpected veterinary expenses and a recent Bank Rate study found 60% of Americans are concerned they do not have enough in an emergency fund.

These expenses often include surgeries, cancer treatments or chronic condition management, which can cost thousands of dollars. For example, the cost of treating a dog with hip dysplasia can range between \$1,500 to \$7,000, while cancer treatments generally start at \$3,000. Cancerous mass removal costs vary based on the location, size and type of cancer can start at \$300

Patriquin said Dr. Kelly’s is always on the lowest end of these ranges as part of his business.

“Many pet owners are caught off guard by the high costs of medi-

cal treatments, leading them to use credit cards, take out personal loans, or dip into their savings,” Patriquin said.

“This can result in a financial burden that lasts long after the pet has recovered. Unfortunately, some pet owners are even forced to make heartbreaking decisions to surrender their pets or opt for euthanasia due to unaffordable medical bills.”

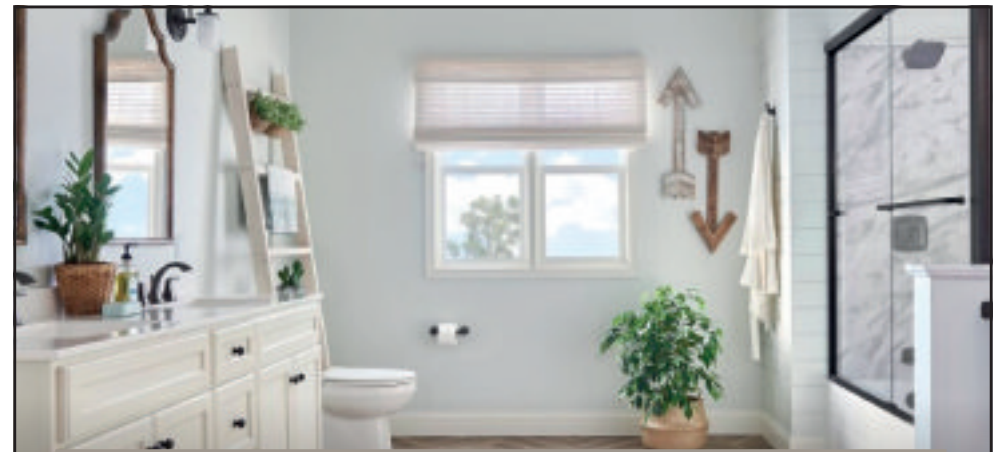
Pet insurance options can be helpful, but they require the pet parent to pay for services ahead of time and then ask for a reimbursement. This certainly cannot help those without the funds to start, and many known preexisting issues can be excluded, such as chronic ear infections, hip and joint issues, and eye diseases in some breeds,

Dr. Kelly’s Surgical Unit specializes in affordable vaccination and surgical care such as dental procedures, spays and neuters, mass and tumor removals, and bladder stones, he said. By focusing solely on these services, the practice can provide procedures at up to half the cost of other clinics in the area.

He said proper planning and resources can mitigate these challenges. First, make sure to schedule routine veterinary check-ups and preventative care. Regular vet visits are essential for the early detection of health issues. Skipping annual check-ups might save money in the short term but can lead to more significant health problems, resulting in even higher expenses. Budgeting for this essential service should be a priority and can be from \$200 to \$400.

“It’s essential that pet owners prioritize preventive care, as it can save not only money in the long run but

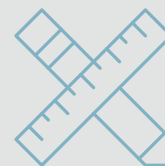
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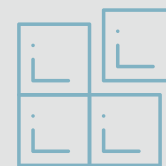
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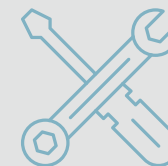
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also extend the quality of life for their beloved companions,” Patriquin said.

Vaccinations are also a cornerstone of preventive care and protect pets from potentially life-threatening diseases like rabies, parvovirus and distemper.

Most of the diseases these basic vaccines protect are contagious, and the treatment to heal once contracted is expensive and can be fatal. Depending on the clinic, a puppy or kitten series can run between \$100 to \$300. However, the treatment of distemper, for example, can cost \$3,000 or more, with a low chance of survival.

“Vaccines are one of the simplest and most cost-effective ways to protect your pet’s health and ensure a safe environment for both pets and humans,” Patriquin said.

Next, proper nutrition is vital for pets to thrive. Like people, pets need a balanced diet to support their energy, immune function, and overall well-being. Investing in high-quality pet food is a preference and shows commitment. Premium foods are formulated to meet the specific nutritional needs of pets, with quality ingredients that help avoid fillers and artificial additives that can disrupt digestion and lead to allergies.

Look for foods with understandable ingredients. Ideally, the first three to five ingredients should contain meat-based products. Remember that many treats may be high in calories.

“Poor nutrition, on the other hand, is linked to various health issues, including obesity, joint problems, dental diseases, and more,” Patriquin said.

“By prioritizing nutritious food, pet owners can help ensure their pets maintain a healthy weight, have

a glossy coat, and enjoy a more active lifestyle — reducing the risk of costly health problems down the line.”

Routine grooming is crucial for pet health. Regular baths, brushing, nail trimming and dental care can help prevent skin infections, matting and periodontal disease. While professional grooming services are helpful, many grooming tasks can be done at home with the right tools, saving costs over time.

“Grooming helps with early detection of skin issues, lumps, or abnormalities, allowing pet owners to catch potential health problems before they worsen,” Patriquin said.

“Many of our clients do not realize there was anything wrong until their groomer mentions something they found. Training is not only about teaching obedience but is also essential for safety and mental stimulation.”

Proper training reduces the risk of behavioral issues that could lead to accidents, damage, or costly legal situations. Training from a young age can help prevent these issues, fostering a positive bond and reducing stress for pets and their owners. Group classes, professional trainers, or at-home training resources can all provide valuable support.

“Investing in your pet’s health is just as important as investing in your own,” Patriquin said.

“Whether it’s starting a pet emergency fund or leveraging wellness plans, being prepared can make all the difference. It’s about giving pet owners peace of mind, knowing that they’re equipped to handle any situation that arises.” ■

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