

# ECONOMIC EUTHANASIA CAUSES AND RESOLUTIONS



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A WHITE PAPER BY THE  
Regional Animal Protection Society

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## **DEFINITION:**

**Economic euthanasia can be defined as a condition in which euthanasia is elected based primarily, principally, or to a large degree on the cost of veterinary medical care; a condition in which veterinary care is bypassed based on the anticipated cost of care, and the progression of illness leads to euthanasia; or a condition in which veterinary care is sought and minimal or no testing/treatment is elected based on the costs of care, resulting in eventual euthanasia.**

## SUMMARY

Economic euthanasia is a sad reality of veterinary medicine and animal rescue agencies. It occurs primarily on two fronts: Institutional economic euthanasia, in which animal-serving organizations make life-and-death choices based on organizational resources, and individual economic euthanasia, in which individual pet guardians make the choice to euthanize based on costs of veterinary care.

This paper considers some of the causes of economic euthanasia and offers a number of methods to reduce and, ideally, over time, eliminate the practice. These solutions are divided into steps that can be implemented by pet guardians themselves, by veterinary care providers, by corporations and insurers, and by governments and regulatory bodies. These recommendations range from simple steps that could reduce vet costs to a revolutionary reimagining of the entire veterinary service sector.

The paramount steps this paper identifies to make the most significant and immediate improvements to address the issue of economic euthanasia are:

**Advocating that governments encourage and reward animal companionship through tax policies that allow pet guardians to deduct from their taxes veterinary expenses;**

and

**Encouraging employers and group insurance providers to recognize the centrality of animals in the lives of employees and their families by supporting animal companionship through benefits packages and corporate policy innovations.**



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**RAPS** | Regional Animal Protection Society

**RAPS**  
ANIMAL   
HOSPITAL

## ABOUT THE REGIONAL ANIMAL PROTECTION SOCIETY

The Regional Animal Protection Society is a registered charity that operates the RAPS Cat Sanctuary, the RAPS Adoption & Education Centre, a fostering network, social enterprise thrift stores and the full-service, community-owned RAPS Animal Hospital. RAPS began more than 25 years ago and has grown into one of Canada's largest and most innovative animal-serving agencies.

RAPS is proud to be an innovative organization that strives to meet the highest standards of the no-kill ethos, which is among the reasons we have built a strong and devoted community of animal-loving allies.

## CURRENT SITUATIONS AND CHALLENGES

# 1.

### SCOPE OF ANIMAL EUTHANASIA AND UNDERLYING CAUSES

According to Humane Canada statistics, based on a comprehensive survey of animal humane societies across Canada, about 2% of dogs and 7% of cats who were deemed “healthy, treatable or adoptable” were euthanized in facilities in 2018.<sup>ii</sup>

With respect to the animal agencies and the survey initiators, both the numbers and the definitions of “healthy, treatable or adoptable” are debatable and suspect.

Euthanasia statistics are based primarily on self-reporting surveys from participating animal shelters, making an apples-to-apples determination of causes difficult to discern. Subjective criteria are applied by agencies, in which legitimate-sounding causes for euthanasia are employed to justify the procedure on healthy and sociable animals.

The Regional Animal Protection Society is a no-kill animal-serving organization. Yet even the term “no-kill” is a disputable term. Of course, RAPS euthanizes animals for humane reasons. Our euthanasia guidelines are largely in line with Canada's federal laws around human medical assistance in dying. Specifically, an animal in our care is euthanized when it is:

- **in an advanced state of decline that cannot be reversed**
- **experiencing unbearable physical or mental suffering from an illness, disease, disability or state of decline that cannot be relieved under conditions that are reasonable and humane**

## NO-KILL PROMISE

The RAPS no-kill promise states:

**Under our care, no animal is ever euthanized due to lack of space, treatable illness, physical defect, age, behavioural or socialization issues.**

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Many “no-kill” animal organizations state that they “do not euthanize healthy animals.” RAPS does not euthanize *unhealthy* animals. The criteria many or most animal agencies use to determine an animal’s health (and therefore its fate) are not subject to any national or transnational standards or enforcements. Therefore, some shelters that call themselves “no-kill” may deem an animal “unhealthy” merely because of a manageable and/or chronic condition. For example, of the hundreds of cats at the RAPS Cat Sanctuary, a great number, possibly most, would have faced euthanasia in other jurisdictions. This is because they have conditions such as FIV, feline leukemia, diabetes or comparatively minor physical disabilities. In many instances, these conditions do not preclude a long and happy life. However, it does reduce the likelihood of adoption, simply due to the wide availability of fully healthy animals, which makes any challenging case far less likely to find a forever home. As a result, shelters may deem an animal “unhealthy” and euthanize it when it is fully capable of enjoying years of well-being with medications or moderate medical care.

**Due to the variations in definitions like “unadoptable” and “no-kill,” as well as no centralized, standardized reporting procedures, there is no way to realistically gauge how many healthy animals are euthanized each year. The statistic of 2% of dogs and 7% of cats being euthanized is undoubtedly grievously low.**



In a great number of cases, the choice to perform euthanasia comes down to an economic calculation. Many animal organizations do not have the financial or staffing resources to care for animals for the duration of their natural lives. Their facilities may be designed only to accommodate a limited number of animals for a limited period. Unlike a sanctuary, for example, which is constructed to provide long-term or forever homes for unadoptable or difficult-to-adopt animals, shelters tend not to be ideal settings for long-term residency. Further, any disease or injury that requires costly (or even moderate) veterinary interventions can be justification for euthanasia. Organizations must make difficult choices based on available resources. Some may weigh the ability to spend \$5,000 providing lifesaving surgery to a single animal against the potential that the same \$5,000 could be utilized to provide food and shelter to a larger number of animals without physical challenges. These are sad, but understandable, realities.



**One of the purposes of this paper is to identify a range of opportunities to reduce and (ideally) eliminate these choices for euthanasia of healthy animals through unprecedented innovations in policy and service delivery.**

While there are a range of structural factors that lead to euthanasia of healthy animals or those with manageable health conditions, most of these can be said to fall under the broad category of “**economic euthanasia.**” Lack of space, lack of human labour to care for animals long-term, lack of funds to provide even modest medical interventions – all of these rest on availability of financial resources.



Euthanasia, however, is not an issue limited to institutions. If there is no clear standard for euthanasia policy in shelter settings, the criteria are far murkier in the cases of individual pet guardians.

Veterinarians and veterinary technicians, who are responsible for euthanasia, have limited legal authority to prevent euthanasia requested by pet guardians. This is one area in which the law has not caught up with changing societal views of animals not as chattel but as sentient beings deserving of rights. Stress and suicidality among veterinary staff is dangerously high and the issue of euthanasia is one of the most serious factors. Not only do veterinarians face difficult predicaments in discouraging euthanasia of healthy (or comparatively healthy) animals, they also face the opposite challenge: Some pet guardians delay euthanasia too long and subject their pets to unnecessary suffering, sometimes against the judgment and advice of veterinary professionals.

Pet guardians are “customers” of veterinary facilities. A veterinary professional can advise a pet guardian against euthanizing a healthy animal or one who requires moderate interventions, but ultimately that decision is left to the guardian. A veterinarian who opts not to perform the procedure cannot prevent the individual from finding a veterinarian who will do so.

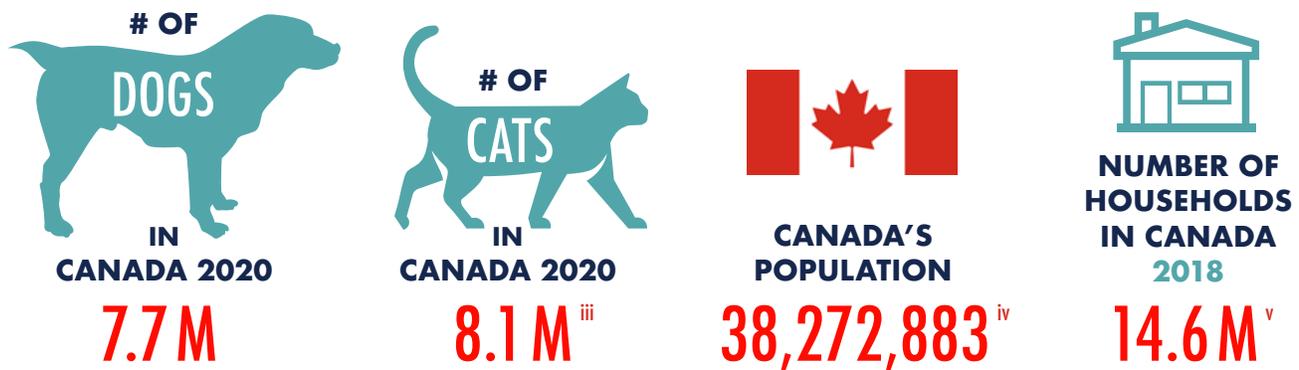
As an example, RAPS Animal Hospital refuses to euthanize any animal that has a manageable medical condition, even if the owner requests it. RAPS offers a variety of other choices not commonly provided in the veterinary sector, examples of which are provided in this document.

There are anecdotal cases of arbitrary euthanasia but, to be fair to responsible pet guardians, most euthanasia cases involve terrible emotional choices and – again – often or usually come down to economic demands. With surveys indicating that a great proportion of Canadian households are just a few hundred dollars away from insolvency, a significant vet bill can be catastrophic. The choice between euthanasia and valiant efforts to save a life, which could cost thousands of dollars, is an impossible choice. In this paper, we offer a range of options for individual pet guardians, agencies, institutions, oversight bodies, veterinary facilities and governments to reduce euthanasia by ameliorating the economic conditions that lead to euthanasia.

# 2.

## SCALE OF ANIMAL COMPANIONSHIP IN CANADIAN HOUSEHOLDS

Canada's population is 38,272,883, living in 14.6 million households. The number of feline companions in Canadian homes is estimated at about 8.1 million. The number of canine companions in Canadian homes is estimated at 7.7 million. While some households have more than one cat and/or more than one dog, as a rule of thumb, it is safe to generalize that about half of Canadian homes have at least one companion animal.



# 3.

## MACROECONOMIC AND MICROECONOMIC ASSESSMENT OF COMPANION ANIMAL GUARDIANSHIP IN CANADA

Canadians spend about \$8 billion annually<sup>vi</sup> on their companion animals, and this number is on a strong upward trajectory. In the past five years alone, it is estimated that spending on pets has increased about 30%.

Expenses associated with animal companionship vary significantly by species and breed. Cats, on average, do not cost as much to care for as dogs. Smaller dogs, on average, do not incur as many expenses as larger dogs. Larger dogs eat more, of course, which is a daily expense, and many large breeds experience health issues that are less likely to affect smaller dogs, such as hip dysplasia, cancer and other impacts caused by body size and weight. Genetic health issues that affect particular breeds can lead to greater veterinary expenses.

Veterinary expenses also tend to be higher, on average, for larger dogs. The amount of anesthesia alone required for a large dog undergoing a procedure can be exponentially greater than that required for the smallest breed of dog.

A sad economic fact about size differentials in pets is that, on average, the larger the dog, the shorter the average lifespan. While larger dogs may incur higher veterinary expenses, they are likely to live shorter lives than smaller dogs, which may have the effect of equalizing lifetime veterinary costs. This sort of accounting, of course, is no comfort when discussing a beloved companion animal. ***This is a caveat to consider when proceeding through this white paper: We are discussing economic factors affecting animal welfare. Economics may be the definition of an unemotional discipline, but applying it to human or animal healthcare endows it with weight that goes far beyond numbers.*** This paper deals with the incongruity of humans being forced to balance economic factors against the health and well-being of their companion animals who are members of their family, and addresses the ultimate negative consequence of this association: economic euthanasia. This unpleasant discussion is necessary to identify solutions that reduce and, ideally, eliminate undesirable outcomes, the most dire of which is euthanasia forced by a family's inability to pay for veterinary care ("economic euthanasia").

On average, estimates are that annual expenses for a dog – everything included, such as food, veterinary care, toys, grooming and incidentals – amount to around \$3,500. Costs for caring for a cat are estimated at somewhere slightly over \$2,000 annually.<sup>vii</sup>

These figures do not include "exceptional" expenses, such as doggy daycare or kenneling, which may be required depending on dog breeds and household lifestyles.

Expense calculations for both cats and dogs identify pet insurance as the second largest expense. This statistic somewhat disrupts broader consideration of pet expenses. While the proportion of guardians who opt for pet insurance is growing at a significant rate (mid- to high-teens annually), it still represents a tiny fraction of total households with pets (low single digits; about 2.3%, according to recent American statistics).<sup>viii</sup> This means that, for households with pet insurance, that line item is one of the largest single expenses. For those without, obviously it is eliminated. On the other hand, households with insurance will see average expenses for veterinary-related expenses decrease except where the insurer declines to cover certain procedures due to the type of insurance purchased and pre-existing conditions, or annual limits to the type of coverage. Statistically, however, this is a minor factor because of the infinitesimally small number of guardians who choose to insure their pets at this time.

Of the annual expenses (excluding insurance), food accounts for about one-third and veterinary health care about 50%. In other words, combined veterinary expenses account for the largest share of costs associated with companion animal guardianship.

Interestingly, a separate study indicates that British Columbian pet owners spend considerably more than the national average on their pets' veterinary care. B.C. pet guardians spent, according to this study, an average of \$1,159 on the health of their animals in 2019, when the national average was \$872, according to the Canadian Veterinary Medical Association (CVMA).<sup>ix</sup>

Any actions or initiatives intended to ameliorate the burden of cost on companion guardianship must focus foremost on veterinary expenses.

## ANNUAL COST OF CARING FOR A DOG IN CANADA

2020



**\$3,500<sup>x</sup>**

FOOD → \$1,083

PET INSURANCE → \$979

DENTAL CARE → \$582

HEARTWORM/FLEA/TICK PREVENTION → \$235

EXAMS WITH VACCINES → \$162

ANNUAL WELLNESS PROFILE → \$122

ANNUAL HEARTWORM/LYME TEST → \$88

TOYS → \$65

FECAL EXAMS → \$46

COLLAR → \$30

LICENSE → \$25

## ANNUAL COST OF CARING FOR A CAT IN CANADA

2020



**\$2,500+<sup>xi</sup>**

DENTAL CARE → \$582

PET INSURANCE → \$509

FOOD → \$490

LITTER → \$180

EXAMS WITH VACCINES → \$162

FLEA PREVENTION → \$131

ANNUAL WELLNESS PROFILE → \$122

FECAL EXAMS → \$46

TOYS → \$25

LICENSE → \$15

COLLAR → \$10

# 4.

## CHANGED LEGAL AND EMOTIONAL CONCEPTIONS OF COMPANION ANIMALS

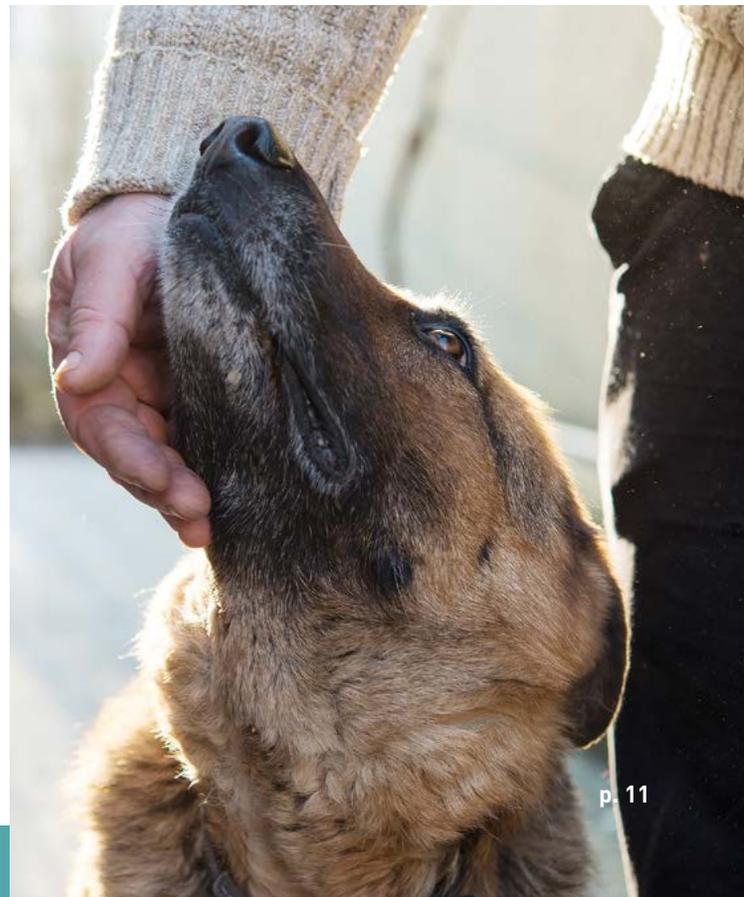
For thousands of years, humans have kept animals as pets. But only during the past 40 years or so have they come to be viewed as family. In terms of inter-species relationships that go back to prehistoric times, the changing conception of the relationship between people and pets in the past generation has been dramatic and swift.

In a recent study, 95% of dog owners and 94% of cat owners agreed (strongly or somewhat) that they considered their dogs or cats to be a part of the family. These extraordinarily high numbers are even greater among millennials.<sup>xii</sup>

The legal reconsideration of human-animal relations has not changed as rapidly as societal attitudes. With rare exceptions, courts continue to view animals as chattel.

While legal conceptions have been slow to change, the reconsideration of animals among the general population, from something that is “owned” to a member of the family, has had a dramatic impact on the willingness of people to expend significant amounts of money on every aspect of their animal’s health and happiness. This has been most pronounced in the area of veterinary care. As the most significant, on average, expense associated with animal guardianship, changed perceptions of the value of a pet’s life have altered ideas about appropriate amounts of money budgeted toward procedures that maintain health and prolong life. This has been accentuated by the dramatic expansion of medical interventions and modalities available to companion animals. (See Section 5, below.)

The emotional commitment to saving an animal’s life that is a natural extension of the perception of a pet as a member of the family comes into conflict with financial limitations of an individual household. That is, pet guardians who are emotionally committed to extraordinary efforts to save the life of their pet are conversely encumbered by financial limitations. This paper includes approaches that individual pet guardians can take to ameliorate this conflict, in addition to structural and policy approaches that can improve animal welfare on a macro level.



# 5.

## IMPACT OF IMPROVED CARE AND MORE INTERVENTIONS ON VETERINARY COSTS

The nature of veterinary care has changed significantly in recent years and decades, both because of advances in veterinary science, including the expansion to animal healthcare of treatments and interventions previously limited to human healthcare, and also by social norms. Coinciding with the medical advances in veterinary science has been the changing conception of our relationship with pets. As people have transitioned from viewing pets as property (or “chattel”), and begun considering them as companion animals who are part of the family (reflected in the changing terminology from “pets” to “companion animals” or, less formally, “fur babies,” or similar), economic considerations have altered accordingly.

In decades past, a dog with cancer would have been euthanized when the disease progressed to a certain level. Now, cancer interventions once limited to human healthcare, such as surgery, chemotherapy or radiation, are increasingly common for companion animals.

A notable example is hyperbaric oxygen therapy (HBOT), a medical treatment that involves placing the patient in a pressurized environment of pure oxygen. The higher ambient air pressure allows the body to absorb considerably more oxygen than under normal conditions. The ability for oxygen to travel or be transferred from the blood to the tissue in need is enhanced by hyperbaric oxygen therapy. HBOT has been used for decades in human medicine to treat a vast range of issues. It has slowly been adopted by leading veterinarians in the United States and elsewhere. The RAPS Animal Hospital is Canada’s only HBOT facility for cats and dogs.



While these advances are all positive, holding the potential to increase both the life span and the quality of life for companion animals, there is an inevitable economic impact.

As veterinarians have been increasingly applying human therapeutic modalities to animal healthcare, the options for saving an animal’s life (and, ideally, preserving quality of life for as long as possible) have increased. So, naturally, have the costs of care. Families who in times past would not have had opportunities to save their animal through advanced procedures now, in many cases, have that option – but at a cost. This has raised ethical and economic dilemmas.

# 6.

## SCARCITY OF AVAILABLE VETERINARIANS

Complicating all of the factors that drive up the cost of veterinary care is an acute shortage of veterinarians. British Columbia, like most jurisdictions in North America, has a severe shortage of veterinarians.

**In 2019, the [Society of BC Veterinarians] looked into predicted labour shortages, finding that, at the current rate of growth, there would be a shortage of 500 veterinarians in B.C. by 2024.<sup>xiii</sup>**

Already, this situation has led to months-long wait lists for routine veterinary care. Clinics are telling would-be clients that they are not accepting new patients. This situation is being exacerbated by an increase in the number of household with pets, which was a consequence of the pandemic and its social isolation.

The shortage of professionals is dangerous for pets, frustrating and frightening for pet guardians and adds to the stress on the veterinary staff who are struggling to care for all the animals they can. Says one Calgary veterinarian:

***“It hurts when I have to say no. When we say we can’t see your cat in our clinic it’s not because we don’t want to. It’s because we can’t physically and mentally do it.”***

In Prince George, for example, which is the largest urban centre in central and northern B.C., pet guardians are being advised to transport their pets to Vanderhoof (100 kilometres west) or to Quesnel (120 kilometres south) for veterinary care.

In veterinary care, as in everything else, supply and demand affect prices. In some cases, veterinary hospitals are charging emergency-rate fees for routine exams and treatments.

An additional consequence of this shortage is that pets may not see veterinarians as frequently as is optimal and, as a result, may develop medical conditions, or have conditions aggravated over time, because they are not detected early. The economic impacts of this are that some conditions that would be simple and affordable to address early become significant and costly.



# 7.

## STRESS AND MENTAL HEALTH AMONG VETERINARY CARE PROVIDERS

A study has indicated that one in six veterinarians has considered suicide.<sup>xv</sup> This number is presumably the tip of an iceberg around broader mental health issues in the sector.

There is certainly a range of factors contributing to this disturbing statistic, including the work load caused by a shortage of veterinarians (see Section 6, above) and the emotional costs of turning patients away due to lack of capacity.

Among the additional and most significant stresses experienced by veterinary professionals are the ethical choices around euthanasia, some of them outside of their control.

A professor of veterinary ethics writes of the stress facing veterinarians, support staff and workers in rescue agencies and shelters:

**Many chose their profession out of a desire to improve the lot of animals; instead, they invariably ended up euthanizing large numbers of them, often for unethical reasons.**

**These ranged from “I got the dog to jog with me, and now it’s too old to run,” to “If I die, I want you to euthanize the animal because I know it can’t bear to live without me.”**

**In other cases, the animal is experiencing considerable suffering, but the owner is unwilling to let the animal go. With owners increasingly viewing pets as family members, this has become increasingly common, and many owners fear the guilt associated with killing an animal too soon.**

**Ironically this, too, can cause veterinarians undue trauma: they know the animal is suffering, but there’s nothing they can do about it unless the owner gives them permission.<sup>xvi</sup>**

In addition to the personal impacts of this stress on veterinary professionals, it is also responsible for additional burdens on the larger veterinary system, with burnout and sick days further reducing capacity for animal health care.

# 8.

## LOOMING POST-PANDEMIC CRISIS

All of the aforementioned components combine to create an untenable situation that is certain to be exacerbated by a looming crisis.

During the COVID-19 pandemic, large numbers of households added a companion animal. Now, studies and early anecdotal information suggest that, as the lockdown eases, humans are finding it hard to adapt their new pets with their routine lifestyles.

**Almost a quarter of dog owners fear they will no longer be able to provide a suitable home for their dog post-lockdown, with one in five owners saying they are considering rehoming their pet when life returns to normal, new research has found.**

**Bill Lambert, a Kennel Club spokesperson, said: "This new research worryingly shows that if dogs can't go to places with their owners and fit their lifestyle post-pandemic, some will be left home alone for too long, or even sadly rehomed or abandoned. These consequences could be quite devastating for the nation's dogs, who frankly don't deserve to be left behind after being a lifeline for so many during lockdown."<sup>xvii</sup>**

Individuals and families who rashly bought or adopted pets during the pandemic did so, by definition, without adequately considering long-term consequences. It is probably safe to extrapolate, then, that these guardians were no more thoughtful in considering the expenses associated with companion animals. While many households struggle to manage unanticipated vet expenses, those who added pets on a whim during the pandemic will almost certainly be more inclined than the average pet guardian to abandon or surrender them when health care bills arrive.

This situation portends a deeply worrisome glut of surrendered (or, worse, abandoned) animals, with the potential to flood shelters and overwhelm their capacity to care for animals.



# 9.

## EMERGENCY CARE COSTS AND PREDATORY LENDING

There are a number of financing options available for veterinary expenses. In some cases, these “solutions” are accompanied by problems of their own.

Most veterinary facilities offer some sort of financing program, whether an in-house option or one that is part of a larger corporate finance provider.

There are fundamental problems with financing in these situations that are immediately clear and problematic. Pet guardians facing an unmanageable bill are, at the same time, grappling with the ethical and emotional issue of weighing the life of their pet with their ability to pay (or go into debt) while trying to assimilate possibly complex credit terms, options and conditions. These situations invite trouble.

The problem creates concentric circles of complications when professionals and guardians should be focused on the health of the animal. Says one veterinary professional:

*“If we’re trying to do an urgent care case and we’re spending 90 per cent of our time going over finances with the owner, we’re not able to do our job.”*

In-house financing may work for many clients, though for many it may be an entryway to dangerous debt, with ever-increasing interest charges.

More alarming are some third-party financing schemes that could be classified as “predatory lending.”

The New York state attorney general’s office investigated the lending practices of CareCredit, one of North America’s largest veterinary financing companies.

Consumer complaints revealed that some consumers were led to believe that they were signing up for an in-house, no-interest payment plan directly with their provider. Others thought that they were applying for a line of credit with zero percent interest, while other consumers believed that the information they gave to their providers was being used to check their creditworthiness only, and was not an application for financing.

**The federal Consumer Financial Protection Bureau, which ordered the company to pay \$34.1 million in restitution to customers that same year, determined some customers of CareCredit were apparently not aware that they were signing up for a high-interest credit card.**

**[R]esearch found that many people incorrectly believe the interest on certain kinds of loans — at CareCredit, sometimes as much as 26.99 percent — is charged to whatever balance remains once the teaser rate expires. What they fail to understand is that the high-interest rate starts adding up that first day.**

Negotiating a significant financing agreement at a time of life-and-death stress is not an ideal situation. Dealing with a for-profit finance company whose bottom line is increasing profits while in the same compromised emotional condition can be a recipe for disaster.

## POTENTIAL SOLUTIONS

# 10.

## SOLUTIONS INVOLVING PET GUARDIANS



### MANAGING VETERINARY EXPENSES: A GUARDIAN'S ROLE

There are systemic and macroeconomic conditions that exacerbate the challenges facing pet guardians. These issues, and some innovative solutions, are addressed in this paper.

There are, however, a number of simple, possibly underappreciated, steps that pet guardians can take to prevent or ameliorate unexpected and possibly catastrophic economic and health outcomes.

**Visit the vet regularly.** While it may be counterintuitive – most people associate merely walking in the door of a vet clinic with a sometimes surprisingly big bill – but this may be the single most important step in avoiding unwieldy veterinary expenses. As in human medicine, regular doctor's visits are key to early detection of possible issues. Something as simple as being reminded to watch a pet's weight can prevent a vast range of negative health outcomes from organ diseases to joint function. The comparatively low price of regular wellness exams is fractional to the shock of extensive and possibly invasive interventions later.

**Know your pet.** This seems obvious, of course. But it is important to be aware of changes in behaviour. Is a normally active and playful pup acting lethargic? Changes in body weight (increase or decrease) can be hard to observe by people who see their cat every day. Are eating and drinking habits changing? Is your pet regular? Are their bowel movements usually healthy looking? Paying attention to your pet's behaviour when they are well is key to noticing quickly when behaviours change.



**Be proactive and preventative.** Depending on a trusted veterinarian to ensure your pet's well-being is only a part of the solution. Responsible pet guardianship means being proactive and engaging in preventative care. As ideas about a companion animal's relationship with their human family has evolved, so have approaches to protecting their well-being. Dogs and cats used to run free in neighbourhoods. It is now very rare in Canada to see dogs unattended off their own property. The implications of this are not only a reduction in the number of car accidents injuring or killing dogs, but also infections, injuries and potentially fatal side-effects of dog fights (or even unintentional infections resulting from playful interactions). Finding and eating toxic substances is another effect of unsupervised (off-leash or free wandering) dogs. Likewise, free-roaming cats are endangered by all these factors and more. They are more likely than dogs to be threatened by wildlife (to say nothing of the grave impacts on food chains and the environment caused by millions of free-roaming domestic cats maiming and killing birds, rodents and other small animals). Transmission of diseases is also minimized when animals are supervised. Of course, ensuring up-to-date vaccinations is absolutely key to maintaining health and reducing veterinary interventions (and expenses). Most pet parasites are also preventable through controls and preventives. These parasites pose threats to dogs, cats and people (especially children). Some parasitic diseases are incurable, but most are avoidable.

**Be attentive to hygiene.** Dental disease is a serious issue that can lead to grave, sometimes fatal, conditions. Ask your veterinarian to teach you how to brush your pet's teeth or review this [video about brushing your dog's teeth](#) or this one about [brushing your cat's teeth](#).

Diseases of the ears and skin are another serious concern, causing discomfort to your pet and possibly leading to chronic problems. Ensure that your pet is well groomed and clean. Check their ears for discharge, odor or anything abnormal. Ask your veterinarian how best to keep them clean.

**Prevent pet obesity.** It is estimated that more than half of all dogs and cats are significantly overweight, according to [petobesityprevention.org](#). As it does in humans, obesity puts dogs and cats at risk for serious health problems. You might not think four or five pounds sounds like a lot. For a pet, that could be 10 or 20% of their body weight. The impacts on joints and internal organs can be significant.

## HANDLING UNEXPECTED EXPENSES

Most Canadian households are just a few hundred dollars from insolvency. Even for households with a more secure financial footing, an emergency veterinary procedure costing thousands of dollars can create severe hardship and stress.

For those not facing immediate veterinary bills, advance preparation can take several forms:

**Pet insurance.** Only a tiny percentage (<5%) of pet guardians in Canada have veterinary insurance for their pets. Like all forms of insurance, pet insurance is something whose cost-benefit cannot be measured in advance. A client could pay \$35 per month for 12 years (\$5,040) and never have more than routine vet care needs. Conversely, a client could pay \$35 per month and, after a year (\$420) experience an emergency surgery costing \$8,000. One cannot predict whether the expense will be worth it in the end. One certainty: with insurance comes peace of mind. Even if the premiums, in the end, exceed the costs of any utilized services, the expense is spread out monthly rather than landing with one sudden, unexpected thud.

**Pet Savings Account.** For those with willpower, a pet savings account is an ideal solution. It ensures a cushion of funds available in the event of an emergency. Unlike insurance, if the emergency never comes, the money remains.

**In-house credit.** Some for-profit veterinary facilities offer limited payment plans or third-party financing options. Each case will vary and, as noted above, discussing financing options while simultaneously stressing over the health of a beloved pet can be emotionally exhausting and lead to confusion and possibly poor choices. It would be wise, if possible, to discuss financing options now, before your pet requires extensive care. Your relationship with your veterinarian and their reputation in the community should assist you in determining whether in-house financing is likely to be ideal for your situation.

**Third-party financing.** Many veterinarians offer financing through what amounts to a veterinary health credit card or similar third-party financing agency. These are almost exclusively for-profit ventures whose objective is to profit from your situation. Again, if you are in position to review options before you find yourself in an emergency, you will be better prepared to make a proper decision when the time comes. This is a confusing and, in some cases, deceptive and predatory, field.

**Donations.** Some veterinarians, especially non-profit clinics (which are sadly rare) have special funds in which generous benefactors contribute to help cover special cases in which the guardian is unable to cover expenses.

**Crowdfunding.** Crowdfunding is an option that depends on the goodwill of many people, often strangers, to step up and assist someone in need to meet their funding goals. General crowdfunding platforms (like GoFundMe or Kickstarter) can be used. Each of these takes a percentage of funds raised. Pet-specific crowdfunding sites (like PetFundr and Waggle) target animal allies specifically. Some are entirely free and some have free and premium components.

Among the challenges to this approach are complexity and urgency. When unexpected veterinary bills arise, it is almost always because of an urgent illness or injury. Crowdfunding, by definition, takes time. Moreover, the variety of platforms and programs available demand a degree of research to find the most effective approach for the case at hand. Then there is the need to devote time and energies into promoting the case. All of these factors, when a family's emotional and time resources are invested in caring for an ill or injured companion animal, can add stress and anxiety to an already fraught situation.



# 11.

## SOLUTIONS INVOLVING VETERINARY PROFESSIONALS

### INNOVATIVE FINANCING OPTIONS

It is in the interest of both veterinarians and their clients to make animal health care as affordable and accessible as possible. Several comparatively simple initiatives can help all clients, especially those facing economic challenges.

**In-house financing.** Many veterinary clinics offer in-house financing through third-party financiers. When third-party finance companies are found to be unethical or charging usurious rates of interest, this reflects negatively on the reputation of the veterinary facility that uses and recommends the agency. Implementing and administering an in-house financing program can be onerous and place on staff additional burdens of credit checks, paperwork and collections. However, while in-house financing allows a degree of control and ethical oversight that third-party financing does not, very few veterinary clinics offer this option. It is a potential source for additional revenue, through interest payments. However, in the interest of customer relations (especially given current historically low interest rates), interest-free financing presents very little downside for the clinic. If the practice is in a state of financial stability, delaying revenue on a small number of client accounts should not be financially onerous and it would almost certainly build community goodwill.

**Create an emergency cases fund.** While common among non-profit agencies and rescue organizations, there is no reason why a for-profit veterinarian could not create an emergency cases fund through which generous community members contribute to alleviate the burden on neighbours facing financial hardships.

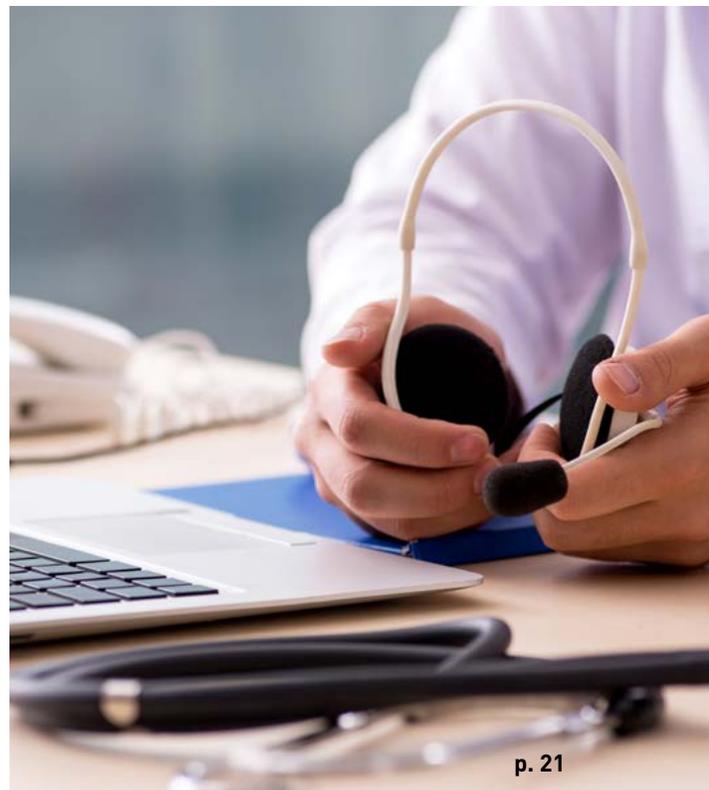
## TRANSITION TO A NOT-FOR-PROFIT MODEL

Some animal rescue agencies in North America have created and operate their own in-house veterinary hospitals. The Regional Animal Protection Society opened the RAPS Animal Hospital in 2018. The hospital represents the culmination of a unique “RAPS Model” of sustainable, no-kill animal care that rests on a mutually supportive network of shelters, sanctuaries, fostering, community-owned vet facilities, education, advocacy and social enterprise. While almost all of the non-profit vet facilities in North America were founded under the umbrella of preexisting charities, there are economic and social benefits that could be gained through a for-profit clinic transitioning to a not-for-profit model. In an economic environment where recruiting veterinarians is extremely challenging, the not-for-profit model is a strong inducement for professionals who seek a work environment where saving and improving the lives of animals supersedes the bottom line. A not-for-profit model can also instill greater client trust, as they are aware that the priority in any interaction is their companion animal’s health and not increasing profits for owners or shareholders. (Many veterinary clinics in Canada and the United States that appear locally focused are actually owned by for-profit large companies with hundreds of animal hospitals in their portfolios.)

The not-for-profit model also opens doors to a range of untapped revenue-generation sources, including philanthropic supports such as foundation grants, tax-receipted contributions to programs such as community spay/neuter clinics or emergency cases funds, and meaningful partnerships with socially responsible corporations, educational facilities, governments and others. Charities can also operate veterinary clinics as social enterprises, generating revenues that are reinvested for the public good. None of these funding opportunities or partnerships are available to for-profit veterinary clinics. As an example, expensive diagnostic equipment (dental x-ray and ultrasound machines) were donated to the RAPS Animal Hospital, as was the 6,000 square feet of space that houses the hospital facility.

## TELEMEDICINE

Increasingly common in human healthcare, telemedicine can be implemented prudently to increase the productivity of veterinarians – an important evolution in an economic situation where veterinarians are in short supply. While there are limitations to the efficacy of telemedicine, judicious application of the method for routine consultations could significantly increase staff productivity and client convenience and satisfaction.



# 12.

## SOLUTIONS INVOLVING CORPORATIONS AND INSURERS

### EMPLOYEE BENEFITS: RETHINKING THE ROLE OF COMPANION ANIMALS IN WORKERS' WELL-BEING

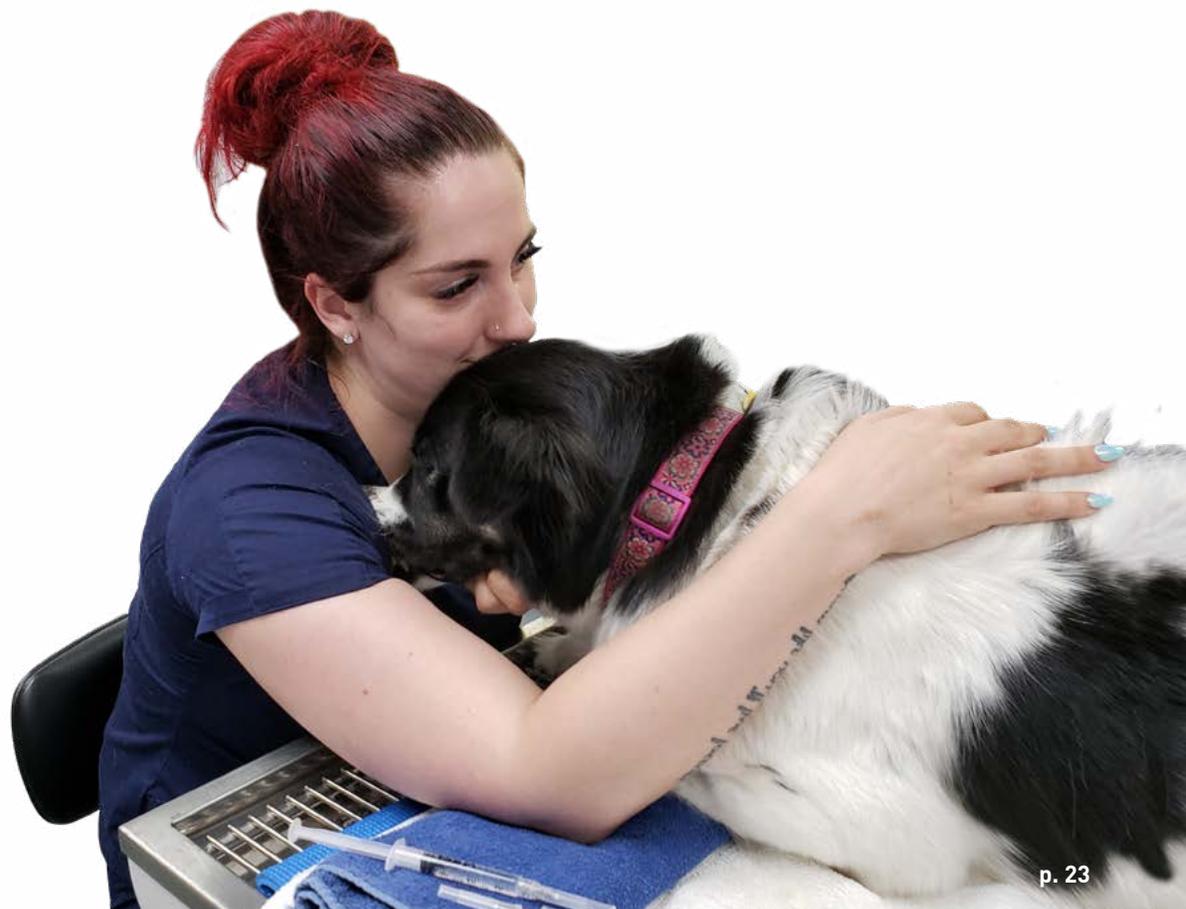
In an economic environment where low unemployment increases options for potential employees, businesses routinely offer incentives, such as higher wages, signing bonuses or expanded benefits packages to entice applicants. These packages often contain innovative and imaginative components. What very few, if any, recognize, is the centrality of companion animals in the lives of workers.

A company that acknowledges how companion animals make their employees healthier and happier is a company that recognizes the full humanity of their team. Some simple and more involved ways businesses can be pet-affirming are:

- **Making the workspace pet-friendly.** This may involve compromises with employees who experience allergies, phobias or biases. However, a great number of businesses are, to varying degrees, already pet-friendly.
- **Flexibility for pet parents.** Most progressive workplaces recognize that parents sometimes need flexibility to parent. Taking kids to dental appointments, attending school events, working from home when a child is ill – these are all reasonable accommodations. Parallel considerations should be given to pet guardians without judgment.
- **Support for daycare.** Some pets experience separation anxiety or, for enrichment reasons, are placed in daycare facilities during the workday. A partial subsidy to cover this expense is one of many possible incentives employers could offer. To scale the program, a medium or large employer could negotiate a volume deal with a daycare facility to reduce the expense.
- **Pet insurance or payroll savings plan for vet care.** Unexpected veterinary bills are a cause not only of financial distress for many households, but also emotional anxiety. Reducing these concerns is in the interest of the employer and the employee. Employers have a litany of items that are deducted at payroll. Offering an option for pet insurance fees or allocations for a veterinary care savings account could provide peace of mind for the employee at no cost to the employer. A volume discount negotiated with the insurance provider could benefit both parties – again at no cost to the employer.
- **Vet care copay.** A progressive employer might offer to reimburse a percentage of an employee's vet care expenses to a maximum amount annually.
- **Partnerships or contra with veterinary hospitals.** Every business has something to offer. Imaginative employers could conceive of mutually beneficial agreements with veterinary care providers, exchanging vet care for their employees with industry-specific benefits (products, services, discounts) for employees of the veterinary facility. Alternatively, a partnership in which the business encourages employees to utilize a particular veterinary provider in exchange for a group discount on services would be beneficial for the veterinarian and for the employees of the business.

- **Structural change to major group insurance and benefits plans.** Perhaps the most revolutionary method of recognizing the centrality of companion animals in the lives and well-being of employees is a structural change to major group insurance and benefits plans. On the face of it, adding pet care to the list of covered benefits on an employee's package may seem incongruous or excessive. But there was a time when including an employee's spouse or children under a benefits package was considered a step too far. Benefits and insurance coverage have expanded incrementally over decades, including optical, dental, physiotherapy, psychological care and other modalities. It should be neither controversial nor particularly shocking that a caring employer would expand benefits to employees with pets. Negativity from employees without companion animals about entitlements that do not benefit them are no more valid than parallel complaints from employees without children that their peers are gaining some benefit. Group benefits and insurance companies can demonstrate innovation and progressive values by leading this advance.

These are some imaginative methods that businesses can use to demonstrate to employees (and their broader constituencies) that they are responsive employers who recognize that animals make our lives, families, neighbourhoods and communities safer, healthier and happier. With the transformation of public appreciation of pets not as chattel but as members of our families, it is past time that employers catch up to this changed environment.



# 13.

## SOLUTIONS INVOLVING GOVERNMENTS AND REGULATORY BODIES

### AMENDING TAX POLICY TO INCENTIVIZE ANIMAL COMPANIONSHIP

Governments employ tax policies to, among other things, encourage or discourage social behaviours. The Government of Canada, for example, severely taxes tobacco and alcohol in recognition of the harmful health impacts of these products. Conversely, the government allows Canadians to deduct from their taxes certain expenses that promote healthy activities.

We believe that veterinary expenses deserve similar consideration, both because of the inherent humanity of ensuring animal wellness but also because of the massive reduction in health care costs associated with the physical benefits to humans of caring for companion animals.

It is estimated that upwards of half of Canadian households include companion animals. Recognizing the health benefits that Canadians – of all ages – experience from interacting and living with animals, the savings to the medical system realized through animal companionship might conservatively be estimated at hundreds of millions of dollars.

The measurable health benefits companion animals bring to humans include:

**Decreased blood pressure, cholesterol levels, triglyceride levels**

**Decreased feelings of loneliness**

**Increased opportunities for exercise and outdoor activities and socialization<sup>xx</sup>**

Dog companionship has been associated with decreased cardiovascular risk. Recent reports have suggested that people with dogs experience lower blood pressure levels, improved lipid profile, and diminished responses to stress.<sup>xxi</sup>

Individuals with post-traumatic stress disorder who live with a dog experience less anger, anxiety, sleep disturbance and alcohol abuse.

Individuals with dogs, according to a British study, are four times more likely to meet recommended physical activity guidelines than individuals without dogs.<sup>xxii</sup>

In older adults, animals provide proven therapeutic results, particularly among those affected by cognitive disorders and other psychiatric disturbances.<sup>xxiv</sup> Interaction with animals has also demonstrated statistically significant decreases in agitated behaviours and a statistically significant increase in social interaction among seniors with dementia.<sup>xxv</sup>

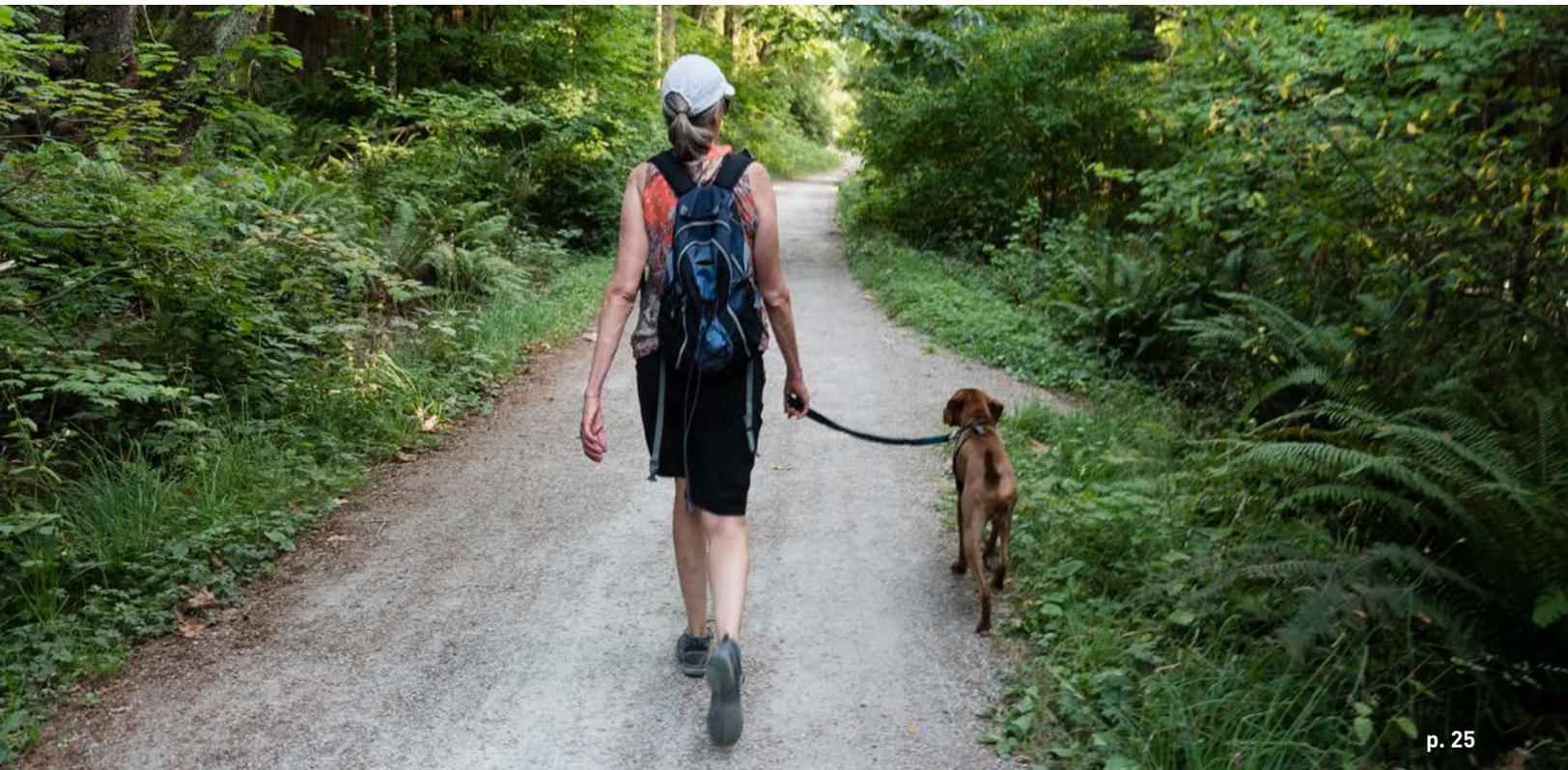
People with cats are 40% less likely to have a fatal heart attack than people who do not live with cats, and are more than 30% less likely to have a stroke. Among those who do have a heart attack or stroke, returning to a home with a pet portends a significantly greater chance of long-term survival from the health crisis.<sup>xxvii</sup>

Infants who grow up with pets are half as likely to have allergies and risk factors for asthma as those who grow up without pets.<sup>xxviii</sup>

These are just a few tangible impacts of animal companionship on human health. Of course, animals deserve protection, care and affection simply because they are sentient beings. However, because of the clear correlations between the presence of animals and improved well-being of humans – and the commensurate reduction of burdens on the medical system – we believe that the federal government should acknowledge and reward households with animals.

Canada is a world leader in a great many sectors. As awareness grows around the positive health outcomes associated with companion animals, we believe that Canada can demonstrate to the world that public policy benefiting animals also benefits humans – and the federal budget.

The Regional Animal Protection Society has communicated with the prime minister, the minister of finance and other officials to encourage the federal government to enact tax incentives that reward and encourage households that adopt and care for companion animals. **We call on all federal parties to adopt policies that recognize and affirm the centrality of animals in the lives of Canadians and to implement recommendations made in this report.**





## CONCLUSION

The Regional Animal Protection Society is a frontline service provider to animals and people. For more than 25 years, we have been saving and improving the lives of animals, with the support of hundreds of volunteers, thousands of supporters and a community that shares our certainty that animals make our lives, families, neighbourhoods and communities safer, healthier and happier.

In addition to being a direct service provider to animals, we realize that caring for animals and their people demands that we be a voice for animals and animal allies. Education and advocacy are central to our mission.

This paper is a starting point to mobilize influencers, decision-makers and individuals to take steps relevant for their roles to improve the lives of animals. Specifically, we seek to reduce and, ultimately, eliminate “economic euthanasia.” In this paper, we have outlined initiatives that can be implemented by pet guardians, by veterinary professionals, by corporations and insurers, and by governments and regulatory bodies.

We will use this paper as a foundation to share these proposals with the public in the hope that, together, through steps by relevant actors, we can continue to improve the lives of animals and prevent unnecessary euthanasia.

We welcome and invite your responses to this document.  
Please email [info@rapsbc.com](mailto:info@rapsbc.com).





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