

# Pet Finances

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Clients often ask why veterinary care is so expensive. To answer this question, we must understand the importance of pets in the home. In 2019, pet owners will spend an estimated \$75 billion on animal care, \$18-19 billion of which will be spent on veterinary care. In the past five years pet expenses have increased ~ \$17 billion!

We all want what is best for our pets. As technology continues to advance, the availability of the latest equipment and expertise come at a cost, it is not free, even for veterinarians! We all desire to have our pet's care mirror, if not exceed, our own. We are now able to treat our pet's cancer; perform involved surgical procedures; and use advanced imaging. The cost for these procedures are high in human medicine and there should be no expectation of lower costs when similar testing is being done on an animal. Throughout a pet's lifetime it is not unusual for an owner to spend \$9,000-13,000 on veterinary care.

How do we continue to provide the best care possible for our pets while living on a fixed income? The answer is to be prepared! Most pets will experience at least one emergency during their lifetime, not to mention chronic disease that develops with aging. Whether you invest in pet insurance, Care Credit, or put aside money in a bank account for your pet, there are ways to be ready when crisis strikes. As technology, specialty services, and diagnostic abilities continues to advance, the cost of human and veterinary medicine will follow. Ask your veterinarian about financing options for your pet. Together we can improve the life of every pet, every time.



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