

If You Can't Afford a Pet You Shouldn't Have One

- 29 million pets living in homes on SNAP
- ¾ of people can't afford \$400 unexpected bill
- One out of four households has experienced a barrier to care in last two years.

80% said they consider pet part of their family.

Money Doesn't Equate To Love

Time to care for both ends of the leash



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Top Two Reasons for Surrender

1. Housing
2. Cost

- Households with lower incomes tend to have more than 1 pet*
- Households under \$50k more likely to surrender a pet*

*ASPCA study

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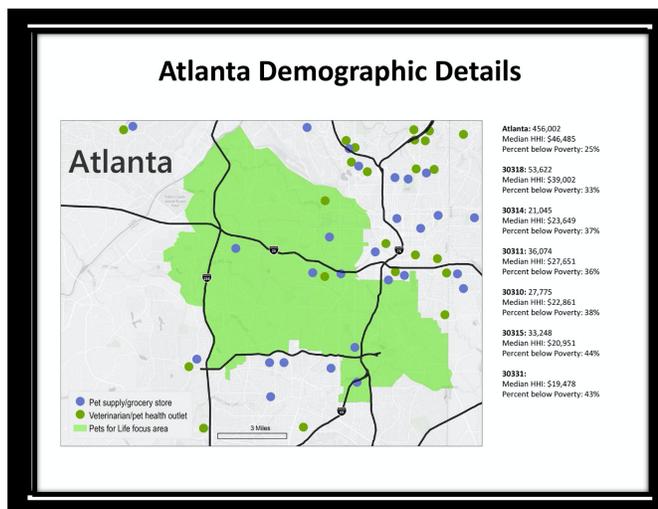


8 year old Blue had pyometra. Her owner couldn't afford \$1800 quote because she lost her job due to COVID19 and had zero income for months

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Underserved Communities

In 2019, one in seven counties (500+ out of the total 3,400 counties) throughout the U.S. were underserved by a veterinarian.
 (Source: U.S. Department of Agriculture)



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Imagine Safety Net Partnerships in Every Community

One Health Partnerships and Safety Nets

- shelter intervention at time of surrender via a hotline AND preventative outreach and partnerships
- private practices providing care, easy payment plans, medical funds
- human health care providers referrals and support



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Open Door Veterinary Care and Community Pet Care



We believe all
pets & people
should have
access to
veterinary care.



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Why Pet Owners Need Payment Plans: *Illiquidity vs. Insolvency*

Illiquid: pet owner has future income stream and enough assets to pay off debts, but doesn't have all the cash right now. These individuals are creditworthy.

Insolvent: pet owner has debts larger than income or lacks an income stream altogether. These individuals require charitable assistance ("angel funds") and/or subsidies (AlignCare.)

Illiquid clients can be helped by in-house installment payment plans (pay over time.)



Source: Baradaran, Mehrsa. *How the Other Half Banks: Exclusion, Exploitation and the Threat to Democracy*. Harvard Univ Press, 2015.

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Populations needing alternatives to conventional financing

Fixed income

- ✓ elderly
- ✓ retired
- ✓ on disability
- ✓ military veterans

Little or no established credit history (“thin file”)

- ✓ recent college grads
- ✓ just entering job market

Rebuilding or repairing credit

- ✓ Great Recession 2007 – 2009
- ✓ Recovery from bankruptcy

First-time mortgage applicants

- ✓ “hard” credit check (drops score ~ 5-10 points x 6 mos)
- ✓ multiple lines of credit



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Incremental Care and Financial Options

Meeting people where they are at today.

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Will running that test will change course of treatment?

Treating a symptom before running a diagnostic

Scripting generic medicine

Working within a budget and then finding partnerships for payment plans through Vetbilling.com, non profit medical fund, our Stay Together Fund



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Partnership-Non Profit

Asheville Humane Community Solutions:

350 calls a month for safety net. 150 for vet assistance calls.

Pay \$150 towards vet costs with Open Door

Partnerships with homelessness coalitions,
Housing Authority, Veterans Association, Align
Care



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What Can You Do

Set up medical fund

- Determine services covered
- Amount
- Process
- Partnerships with Veterinary clinics



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Uber Pilot

- an Uber app for transportation to vets and to shelters to adopt
- Pet friendly drivers
- If not tech savy, organization books and covers entire trip
- Or can pay for a portion of trip and user downloads a coupon for booking their trip



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Integrating Social Workers

- Partnering with OSU, UT, BGSU
- Social Worker going for Masters
- Grief counseling
- Getting Pet Support Guide to social workers
- Getting pet question on social worker questionnaire and homeless census
- Training for staff on dealing with diffusing clients and self



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What Can You Do?

Build Relationship with Human Health Care

- Reach out about services
- Get pet data on questionnaire
- Cross Train
- Set up Social Work Internship



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What Can You Do?

Create a Pet Resource Guide Get the word out beyond animal welfare

Need help with your pet?

If you're currently facing hard times, please take a look at these pet support services from our partner organizations that are designed to help keep you and your pets together.

Behavior Assistance
The SPCA of Texas offers a library of pet behavior tips and information. Learn more at SPCA.org/pettips.

Financial Assistance
The SPCA of Texas offers coverage of pet fees associated with some rental housing. To learn more, visit SPCA.org/petf.

Housing Assistance
General Assistance
Rapid rehoming, emergency assistance, other support services:
The Housing Crisis Center
hccdallas.org
Affordable housing and other resources:
Dallas Housing Authority
dha.tx.gov
Financial assistance for rental payments:
CARES Act - Dallas Housing Authority
dallascityhall.com/covid19
Information and resources:
Texas Tenants' Union
txtenants.org
Legal Assistance
Housing discrimination complaints:
North Texas Fair Housing Center
northtexasfairhousing.org
Free civil legal help:
Legal Aid of North Texas
Internet: Lant.org/en-us
SMU COVID-19 Legal Helpline
smu.edu/law/clinics

We want to keep families together.

Medical & Rehoming Assistance
The SPCA of Texas offers pet medical support through their Pet Resource Center. Learn more at SPCA.org/prc.
The SPCA of Texas offers a rehoming service to help find your pet a new home without entering a shelter. Learn more at SPCA.org/rehomo.

Assistance with Pet Food
The SPCA of Texas offers pet food support through their Pet Resource Center. Learn more at SPCA.org/prc.
Operation Kindness also offers a public pet food pantry. Learn more at OperationKindness.org.

Other Assistance
Dallas Pets Alive offers a variety of other resources and pet support to help keep people and pets together. Learn more at DallasPetsAlive.org/pet-resources.

If surrendering your pet is your only option:
Dallas Animal Services is taking in surrendered pets by appointment only. If you need to surrender a pet, visit DallasAnimalServices.org.

SPCA
of Texas
7719-30-690

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Partnerships--Human

- Basic vet care access via transport, pop up clinics in underserved areas at community centers, senior housing, Section 8 Housing, where human health providers deliver health care
- Helping renters get vaccines and s/n to show proof to landlords



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HARP

Hope and Recovery Pet (HARP) Program

Emotional Support Animal Placement

Collaboration between ProMedica, the Toledo Humane Society, University of Toledo and Community Pet Care.

HARP connects adults referred by area mental health providers with pets to improve the lives of both.



Robert Samberg, a war veteran who lives with Post Traumatic Stress Disorder, has experienced a significantly changed outlook on life thanks to his pet, Kitty.

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