

# Dogs and cats can be expensive—five ways to save money on pet care as the cost of living rises

February 9 2023, by Daniel Allen

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Credit: AI-generated image ([disclaimer](#))

For anyone with a pet, you'll know how much happiness they can bring to your life. Pets are part of the family—which is why, as someone who shares their life with a companion animal, it's been so hard to hear about the thousands of people having to give up their pets due to the cost of

living crisis.

Alongside rising energy prices, interest rates, rents and mortgages, the cost of caring for a dog has almost [doubled since 2019](#). According to [Battersea Dogs & Cats Home](#), the average figure is now around £2,000 a year—the price of pet [food](#), healthcare and insurance have all gone up.

[Pets4Homes](#), a pet classifieds site, recently found that 8% of [pet owners](#) are considering "giving up their pet". The [RSPCA](#) has reported a 25% rise in the number of "abandonment incidents" from 2021 (10,519) to 2022 (13,159). Cats Protection has also seen an [18% rise](#) in cats abandoned by their owner, while Dogs Trust received a "record-breaking 50,000 handover enquiries" last year.

Of course, circumstances change. When COVID hit and people were locked down in their homes—bored, lonely and anxious—it seemed the ideal time for a new pet. In the UK alone, an estimated [3.2 million households](#) acquired a pet during the pandemic. Dogs were the most popular (in 57% of these households), with cats a close second (38%).

But with demand for pets now back down to pre-pandemic levels, smaller animal rescue centers are feeling the strain. [According to](#) the All-party Parliamentary Dog Advisory Welfare Group, dog rescue in the UK is in a "state of crisis never seen before".

Statistics support this. The most recent [Pets4Homes UK Pet Industry Report](#) found that 42% of rescue centers were at 100% occupancy in 2022, compared with 22% in 2019. Of those centers, 26% reported "financial reasons" as the most common reason why people are giving up their pets—with [older people and middle-income earners](#) particularly affected.

If you're struggling to provide for your pets, these money saving tips and

support initiatives will hopefully be useful.

## 1. Switch food

Pet food has increased massively in price, so it's worth shopping around and looking at cheaper brands. [Which?](#) advises that dry pet food is "usually the most economical", buying in bulk can reduce monthly costs, and that switching brands could save around £80 a year for a medium dog and [£100 a year for one cat](#).

With dry and wet food, supermarket own-brands are generally good value for money. The RSPCA has an excellent [cost of living advice hub](#), and suggests mixing your pet's regular food with a cheaper brand to make it stretch further.

## 2. Support VAT-free pet food

A Dogs Trust-commissioned poll of owners in October 2022 revealed that almost a quarter (23%) say the rising cost of dog food is their biggest worry in terms of caring for their dog. This led the charity to call upon the government to [remove VAT from pet food](#). This 20% cost reduction could make a big difference—and increased public support could help to make this happen. So why not write to [your local MP](#) to ask for their support?

## 3. Visit a pet food bank

[The Trussell Trust](#) supports a network of more than 1,200 independent food banks in the UK, each providing emergency food and support. Many include pet food as part of this. The [RSPCA Pet Food Bank project](#), supported by the [Pets at Home Foundation](#) (a charity set up by the retailer Pets at Home), collects pet food donations and delivers them

to food banks.

Recognizing that "no one should have to choose between feeding themselves or their pets", the animal welfare charity [Blue Cross](#) is also running pet food banks and partnering with various organizations across the country.

It's worth seeing if there's one close to you as more and more are popping up—such as the [Pet Food Bank Service](#) in South Wales, which started in 2018 and has since provided more than 136,000 pet meals and items. All of these centers offer support and also welcome donations.

## 4. Consider pet insurance

Pet insurance is still widely seen as a privilege. It's an added expense but can potentially save thousands of pounds in veterinary fees. The [Association of British Insurers](#) reported that the average premium dog policy stood at £274 per year in 2021, while the average claim was £848. There are different options available, including low-cost "accident-only" insurance for as little as [£5 a month](#).

## 5. Vet payment plans can help

Paying for neutering or spaying and wormer, tick and flea treatments can save money in the long run by preventing future health conditions. Some vets offer monthly payment plans to spread the cost, while charities such as the [PDSA](#) and [Blue Cross](#) provide low-cost or free veterinary treatment for eligible families.

[Cats Protection](#) also offers [financial assistance](#) for neutering your cat, while [Dogs Trust](#) offers discounted dog behavior training.

Ultimately, if possible, it's important to keep people and their pets together during the cost of living crisis. As well as safeguarding the well-being of both humans and animals, this will help to reduce the [financial burden](#) on animal rescue centers, and the number of healthy, rehomeable animals being unnecessarily euthanized.

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